

UASFAA Newsletter



December 14, 2006

Fall 2006

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President's Message by Terri Stephens



Well, my time as president is coming to a close and I must say my feelings are mixed. I'm relieved that I got through it without messing things up, I'm disappointed that I didn't do everything that I wanted to do, and I'm exhilarated that I actually had this great opportunity. As Regina takes over the reign please continue to provide her the support and encouragement that you did me. I'd like to ask each and every one of you to do what you can to volunteer and support the organization as a whole. What we do in UASFAA is greatly needed in this state and the camaraderie and networking is so valuable to us all that we need to push to do more and be more.

Some of the things that concern me most are we are not providing enough to our new financial aid administrators or that we don't provide enough support to all levels of each organization. Most of all, I worry that the state is seeing a large number of new proprietary schools in the state but we aren't seeing the same increase in UASFAA membership. It's so critical to our students that each organization in the state understand UASFAA's perspective on financial aid delivery or students, in the end, will suffer.

Although everyone in an organization supports student financial aid, they may not understand the importance of student debt management or how students can utilize a wide range of resources to get through college without always sacrificing future resources. It's important that our message as a volunteer organization is proliferated throughout each higher education institution in the State of Utah. Finally, I'd like to see all of us support RMASFAA's mentor program. We may, as an organization, want to start our own program that piggy-backs on RMASFAA. Sometimes regional or national participation is intimidating to the newest of our members and the familiarity of the state association could do much to enhance the success of this program.

Anyway, I'm no longer the president but I will continue to work hard to support the goals of UASFAA. I'm excited to dig into the past-president role and to work with Cristi and Terry to resolve governance issues. You are a wonderful group and I'm so excited to attend the conference in Cedar City. We are going to be awesome with Regina and with Dina on her heels, WOW what a great organization. Thanks again and see you all at SUU!!

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articles are subject to final acceptance by the Chair prior to printing the newsletter. The Chair reserves the right to reject any article or information submitted for the newsletter. Articles must not be intended for company promotion, publicity, or otherwise persuasive purposes.

Contact Us

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Upcoming Events

2007 NASFAA Conference, July 8-11, Washington DC

2007 UASFAA Conference, April 25, 26, 27 in Cedar City, UT

Hosted by Southern Utah University. Rooms available at Stratford Court and the Abbey Inn.

Stratford Court Hotel
18 S Main St
Cedar City, UT 84720
(435) 586-2433
stratfordcourthotel.com

Abby Inn
940 W 200 N
Cedar City, UT 84720
(435) 586-9966
<http://www.abbeyinncedar.com>

You won't want to miss the annual UASFAA conference in beautiful Cedar City. Great facilities, great ideas, great friends and great food await your arrival. Columnist Robert Kirby of the [Salt Lake Tribune](#) will be a featured speaker. If you've ever read his column you know what to expect. If you haven't read his column before, then start now.

By way of service to the community this year the UASFAA Board has chosen to participate in the American Cancer Society's (ACS) Relay For Life. This event is one small way for each member of our great society and UASFAA to give of oneself to assist in the fight against cancer. A raffle will be held during the conference to raise funds for the ACS. Please bring items of value that may be raffled and bring your money to buy raffle prizes to help this cause. Of course, cash donations will not be refused.



There is a Relay For Life event in St. George on April 27 & 28, 2007. All UASFAA members are encouraged to go to St. George after the conference and participate as a team to raise funds and buoy spirits. In honor of family, friends and former UASFAA members that have been affected by cancer, please consider participating in this effort through cash donations and if possible, by walking or running with family and friends in St. George.

More information will be forthcoming but right now commitments are needed to get an idea of how many team members will be participating in the actual relay. Please notify our team captain, Terry Bell, at bell@dixie.edu if you plan to join us in St. George and indicate if you will have other family members or friends who would also like to be on the UASFAA team. Terry needs to get an idea of the number in order to plan for T-shirts, food, drinks and space for rest, etc. You may also want to include your preferred shirt size in case that information is needed. It's going to be really fun so get your walking shoes tuned up and come and sweat with your friends. You know you'll need to walk off those calories ingested during the conference. Even if you don't want to walk or run, come and laugh with those who do.

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Rex Michie

In October we mourned the passing of Rex Michie who served students of Southern Utah University for 36 years, first as the director of housing, then placement and finally financial aid. He served as the president of UASFAA during the 1993-94 year. Rex will be missed by the financial aid community especially his friends at SUU. He was a generous, good man, and had a great sense of humor. Rex loved a practical joke and had a twinkle in his eye when he was about to put that joke into works. Rex was the ultimate handyman. Never did anything go unfixed, from eyeglasses to desk drawers and even to sewing machines, and he loved doing the service.



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Your Voice Is Needed

What would you like to hear about in April when you attend the UASFAA conference? Any ideas or wishes should be immediately sent to Roberta Cole at Dixie by e-mail to rcole@dixie.edu. Some ideas for sessions were provided to the UASFAA leadership along with other comments through the evaluations that were completed after the 2006 conference at SLCC. Those ideas included:

- o FAA "tool box"
- o Professional development programs
- o Information on federal aid Web sites, training information and Summer Institute
- o Committee volunteering for UASFAA, RMASFAA and NASFAA
- o Growing a new crop of FAAs
- o How to get more out of your staff or your boss...ways to promote productive work places

Roberta would welcome more requests or ideas for session topics. And, if anyone would like to volunteer to be a presenter for a particular session please let her know also.

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Member Spotlight



Judy LeCheminant

"I could hear her laughter clear upstairs!" said the visitor with a curious smile. "I had to come see what was going on!" Judy had that effect on people – what you might call infectious curiosity. Who is this person, and what in heaven's name was she going to do next?

Roughly translated LeCheminant means wanderer.

Judy is a California girl, born in L.A. (Some would say that explains a lot.) Her father was a mortician. (Anyone who has seen her gargoyles would say *that* explains a lot.) The family moved to Salt Lake City when Judy was in first grade; she went to Skyline High, then the U where she majored in psychology. (Certainly *that* explains a lot!) Never lacking self-assurance, after getting her degree, she didn't hesitate to go right back to her high school alma mater and teach students barely three years her junior.

The call of the road was too strong for her to stay forever in Salt Lake, a place with no beach. (After a semester in Hawaii, she was sure she should have been born a Polynesian.) She returned to L.A. and taught psychology at a private fashion school. That lasted a few years until the road led her back to Utah (for some inexplicable reason), where she discovered she had no talent as a salesman. So when a job in financial aid opened at the U, she was sure she couldn't be any worse at that. Fortunately for us, the University of Utah underpaid their staff, and Judy moved to Logan a few years later for the extra green.

Judy is not one to be intimidated. When students screamed and threatened, Judy displayed an unworldly calm. On at least one such occasion, she said ever so sweetly, "I can help you, but you're making it so I don't want to." The students always calmed down. Perhaps she uses the same technique on her husband George Shelby (a veteran, former Chicago cop, and computer administrator. That *surely* explains something!)

In 1994 Judy was named Utah State's Director of Financial Aid. We are now in the twelfth year AL (Anno LeChemini). PJ (prior to Judy – also known as the Dark Ages), things were very different. Over the years, the office was completely reorganized, budgeting reprioritized, new talent hired, new programs initiated. Service to students dramatically improved. Judy's guiding principle was "hire well and get out of the way" something she practiced as well as preached. The inevitable result was improved productivity, constant innovation, and a staff motivated to do ever better.

Judy didn't win every battle with the dark forces of bureaucracy. With every new set of clueless vice presidents, assistant vice presidents, deputy assistant provosts, she patiently built credibility for the office and patiently waited for the right moment to spring her trap, ...er her proposals. Anyone can see Judy won more than she had a right to expect in this imperfect world. (In a perfect world, financial aid administrators would not have to deal with clueless bureaucrats!)

Judy has received a host of honors and served in several professional leadership positions, but she considers being a simple housewife the highest honor. (Just ask her. Really! Ask her!) When asked why she is retiring now, she says with a smile, "Because I can," and you hate her for a moment, but no one can be mad at Judy for long. She laughs and you are grateful again for ever having known her. She has been settled far too long in Logan; the road is calling; the California girl is longing for freedom from early morning staff meetings (not that she was ever well acquainted with early morning).

A great friend *and* a hell of an administrator – how many people can you say that about?

The decibel level will drop when she leaves. We'll all miss the laughter.

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Movers & Shakers



Most of you will recognize this smiling face as belonging to David Hughes of SUU fame. After a stint in the private sector Dave has returned to his former profession as the manager of student financial aid programs with UHEAA. In this capacity Dave oversees the awarding and distribution of state grants and scholarships which include the Utah Centennial Opportunity Program for Education (UCOPE), Leveraging Education Assistance Partnership (LEAP), the UHEAA Scholarships, Campus-Based FSEOG and FWS matching funds, and the New Century Scholarship.

Also riding a different horse is Brett Lutz who left his position as assistant director of operations in the financial aid office at the University of Utah to become a school and outreach services officer at UHEAA. In this new position Brett will be the main UHEAA contact for a certain group of schools to coordinate all aspects of loan delivery as well as other services. Watch for Brett coming to a campus near you.



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Real Movers & Shakers

Wasatch Back Relay – by Terri Stephens

Yesterday afternoon our friends from work met again to discuss next year's Wasatch Back Relay. For those of you that read the last newsletter, Danielle submitted an article about the DATC Financial Aid Office's decision for all to participate in that running event, which is like no other. I was so excited when I left the meeting that I felt an urge to share with others my thoughts and feelings about the event and how we came to be involved.

In May of 2005, one of the teachers from the college, who is an avid marathon runner, approached me about being part of a DATC team that would run in this 175 mile event. I was surprised that he'd asked me but he explained that he'd been told that I worked out regularly and thought I might be up for the challenge. Well, a challenge is a challenge and I told him I'd train for it and let him know if I thought I could really compete.



My 23 year old son signed on and so did the rest of the financial aid staff at the college, so at this point I was committed. After a year of training you can imagine that we were pretty psyched up on race day. Six of us piled into our Hertz donated SUV and set out for Hardware Ranch, which was the beginning of the journey we were about to undertake. I was the first runner on my team so I got to take the gun and took off down beautiful Blackfoot Canyon running about 3.5 miles down the most beautiful canyon in about 68 degree weather. It would have been heaven except for the fact all the other runners were out of my sight in a matter of seconds. I realized then that for all my training, I was as slow as molasses. Thankfully I wasn't in it to win, just to finish.

I handed off to one of our office staff at DATC who is young, beautiful, and bounding with energy and later watched my 24 year old son clip off eight minute miles. It was about that time that I realized that I wasn't 25 anymore. Fortunately, Connie Pilkington, Donna Brown, and I were in the van together and we were a wonderful support for each other (not yet old but not quite young either). In addition, everyone on our 12 person team was wonderfully supportive. As we approached each transfer spot we became more and more exhilarated. I've never laughed so hard or felt so much camaraderie before.

As the day went on and the temperatures soared we realized how fortunate we were that we got to rest while our counter van fought dirt roads and high temperatures. When we met at the transfer spot in Huntsville, we knew they'd had a rough go of it. It was 92 degrees and I was facing a 5 mile climb up Trappers Loop road. As I waited for the baton I felt my anxiety rise. Finally, I just told myself "this is what you're here for" and took off. As I slowly climbed the hill my teammates were awesome. They kept water bottles handy and soaked me head to toe. They kept me cool, motivated, and hydrated and that was all I needed to make it to the top.

As we headed to the evening transfer spot (the place we handed the baton from one SUV to the other) we got disconnected from our runner, which was Connie. We'd headed to the top of the hill and the race officials

wouldn't let us down and we were afraid we'd lost her. When she finally showed up she was pumping with endorphins and smiling from ear-to-ear, completely satisfied with herself. From there we headed for dinner and a 90 minute nap before getting up and doing it all over again.

At the end of the race in Park City we were greeted by the other DATC Team who had beat us by better than one hour. We had been told we had to complete the race in 33 hours and we had managed to do it in 32:58. We were the last team to finish but we finished, therefore, we were not losers by any stretch of the imagination.

I'd heard once that 2nd place was only the first loser and if this is the case we were about the 169th loser. Truth is, winning is based on your goal not your place in the race and we'd all accomplished what we'd set out to do. We're gonna do it again and this time we're shooting for a faster time and a little better organization. We already know we can finish.

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Campaign Launched to Educate Students and Families about Responsible Debt Management

By Paula Fleming,
Vice President of Communications and Marketing
Better Business Bureau, Inc. of Eastern Massachusetts, Maine & Vermont

With the cost of higher education on the rise, it is more important than ever that college students and their families make smart choices about paying for college, budgeting, managing their money, using credit and borrowing to finance their education.

To address this growing concern, [The Better Business Bureau, Inc. Serving Eastern Massachusetts, Maine & Vermont](#) has teamed up with Sallie Mae to increase public awareness of smart money management and dealing with debt, through a three-month public education campaign. The "Debt Management for Undergraduates" campaign emphasizes how to budget and borrow wisely, and provides crucial tools and resources for young people, their families, and educators.

"College students often have little disposable income, but are surrounded by the temptation to obtain credit cards and spend money they do not have," said Paula Fleming, vice president of communications and marketing of the Better Business Bureau, Inc. Serving Eastern MA, ME & VT. "Poor decisions made in college, such as accruing credit card debt for non-essential expenses—or even worse, paying for college with a credit card—can do long-term financial damage, unnecessarily increase the cost of their higher education, and launch students into a spiral of debt that can follow them well beyond graduation."

Over the course of the campaign the BBB, Sallie Mae, and MEFA will disseminate information and tips on money management, responsible borrowing and proper use of credit through the media, educators, seminars, and Web resources. To view the campaign materials, please go to the BBB's Web site, at www.BOSBBB.org/Debt_Management.

The BBB offers the following tips to help students budget, manage their money and make sound financial decisions:

Top 10 Tips for Smart Undergraduate Money Management

1. **Budget realistically.** Conduct an honest self-assessment of your needs, spending habits and lifestyle. Expenses can include tuition, fees, housing, food, books, health care, and “extras” such as entertainment, clothes, and car- or travel-related expenditures.
2. **Pursue gift aid.** If you need help paying for college, start by seeking free “gift aid” such as the Federal Pell Grant, or scholarships. Start by filling out a Free Application for Federal Student Aid (www.fafsa.ed.gov). Students may apply for the 2007-08 school year beginning Jan. 1, 2007. You may submit the FAFSA at any time, but it is best to apply as early as possible because some federal aid is awarded on a first-come, first-served basis. A 2004 study found that 850,000 students who did not file a FAFSA would have been eligible for a Pell Grant. Don’t let this happen to you.
3. **Borrow wisely.** Once you’ve exhausted all your gift aid, take full advantage of the Federal Stafford and PLUS education loan programs, which guarantee competitive rates regardless of your financial situation or academic performance. Check with your college or university when shopping for a student loan as they usually have preferred lenders that offer competitive rates and benefits. As you progress through school, stay in regular touch with your financial aid office.
4. **Understand your choices.** When choosing an educational loan, minimize borrowing and choose your lender wisely. Ask questions including: What is the interest rate? Are there any fees? What are the monthly payment and the length of the loan? Are there any repayment incentives for paying on-time or interest rate reductions? Are there penalties for pre-payment? Can the loan be deferred? When do payments begin?
5. **Don’t charge, debit.** According to a 2004 Nellie Mae® study, one-quarter of undergraduates get by without a credit card. You may find that a debit card would meet your needs, and help you keep non-essential purchases in check. If you opt for a credit card, you can build healthy credit by paying off your bill each month.
6. **Shop for the best.** When you apply for credit, don’t be tempted by a prize at a campus kiosk or a store discount. Instead, shop for the best interest rates, benefits, and fees to fit your lifestyle. Ask trusted family and friends about their experiences with specific companies, and check out a company with the Better Business Bureau at <http://www.bbb.org>.
7. **Finance education, not lifestyle.** Limit the number of cards in your wallet and control your impulse to buy. Accruing credit card debt for non-essential expenses—or even worse, paying for college with a credit card—can do long-term financial damage, unnecessarily increase the cost of higher education, and can send you into a spiral of debt that can take years to remedy.
8. **Pay to play.** To avoid hefty finance charges, only charge what you can afford to pay off completely each month. According to Federal

Trade Commission estimates, a \$2,000 charge paid on the minimum monthly balance at 18.5 percent interest will take 11 years to pay off, and will cost nearly double the original amount.

9. **Track spending.** Save receipts and check your account balances regularly, either by phone or online. Stay true to your budget and screen your statements carefully—contact your creditor immediately if you notice a discrepancy. Be sure to shred all personal information to prevent identity theft.
10. **Watch that score.** Order a yearly credit report and check it for accuracy. Make sure no unauthorized credit cards, or even loans or mortgages, are reflected. If you find unauthorized credit in your name, contact the creditor immediately. The law entitles you to one free credit report per year from each of the three national credit bureaus. Get them at www.annualcreditreport.com.

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More on Your Money

Speaking of being responsible with your money and managing debt please see Mary Beth Weston's poem about Christmas shopping that can be found in the [Winter 2003 edition](#) of the UASFAA Newsletter.

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