

# NYSFAAA

## *Connection*



New York State Financial Aid Administrators Association | [www.nysfaaa.org](http://www.nysfaaa.org)  
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### President's Message

*By Daniel M. Tramuta, Associate VP for Enrollment Services, SUNY Fredonia*

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I wish to begin my remarks by expressing my thanks and appreciation to Curt Gaume for serving our association as its President for the past two years. Curt is a tireless advocate for NYSFAAA and I have been so fortunate to have had the opportunity to work side by side with him for the past two years. While Curt has never been one to accept credit for his many contributions, I can attest first hand that NYSFAAA is a better organization because of committed members like him.

For those of you who were able to attend the 43<sup>rd</sup> annual conference this past October at the Turning Stone Resort and Conference Center, I think that you'll agree that we were treated to an excellent three day meeting. Many thanks go out to Jan Scheutzow and Mark Schwartz who provided excellent leadership and direction as Conference Co-Chairs. Theresa Geiseke and Jerome St. Croix, the Program Chairs, assembled an

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### "Helping Students Catch Their Dreams"

*By Jan Scheutzow & Mark Schwartz, Conference 2011 Co-Chairs*

Well, we hope you enjoyed your experience at the 2011 NYSFAAA conference held at the Turning Stone Resort and Conference Center! The hard work and dedication of our fantastic Region 2 Conference Chairs really paid off and the result was a very successful conference! We had over 300 conference registrants this year and the overall comments regarding program content, hotel accommodations, and food selection were very positive.

All of our key note speakers including, Dan Tramuta NYSFAAA President, Joe Russo Director of Financial Strategies, Notre Dame University, James Gathard Vice President for Student Institutional Compliance and Student Financial Services, Monroe College, Rich Heath EASFAA President, Justin Dreager NASFAA President. Jeff Baker of the U.S. Department of Education shared pertinent and timely information about the state of our industry and what we need to do as financial aid professionals to continue to "Help Students Catch their Dreams". Our break out sessions

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excellent program with a wide range of subject areas and topics. I also want to thank all of the Region 2 committee chairs and committee volunteers who worked many long hours to shape and deliver a wonderful 43<sup>rd</sup> annual conference. I also need to recognize all of the vendors who participated and supported the Conference this year. It was so wonderful to see the vendor area full of NYSFAAA colleagues networking with one another. Thank you to our vendors for being there and we look forward to seeing you again next year in Saratoga for Conference 44, hosted by Region 4.

The 2012-13 budget cycle is shaping up to be as challenging as this past year when it comes to the basic funding for the federal financial aid programs that we administer. The bi-partisan "super committee" tasked with cutting the federal deficit was unsuccessful in reaching an agreement after continuously promising for months that "failure is not an option." As a result of no deal prior to the imposed Thanksgiving deadline, automatic domestic and defense spending cuts are now scheduled to take place in January 2013. NYSFAAA must and will take a proactive approach in order to ensure that the financial aid programs that our families rely on most are held harmless. We plan to be at the table with NASFAA, EASFAA, and other Regional Associations to put stories and faces to the numbers so that the full picture of the impact of future funding is understood. Our Federal Government Relations Committee is also hard at work prioritizing goals and developing and executing a strategy that will be delivered to our federal, state and local leaders. The FGRC will begin to disseminate information to the membership via our listserv (NYSFA-L) that you can use as you reach out to your local and statewide constituents. As we move through the next several months we'll need your help in delivering these important messages.

In closing, I just want to wish everyone a safe and happy holiday season. This time of year has always been my favorite because it helps to remind me of the things that are really important in our everyday lives, our family and friends. It is also during these times of reflection that I realize how fortunate I am to be a part of NYSFAAA and the financial aid community. Each of you plays an important role on your campus and in your students' lives. Continue doing what you do because that's the real game changer.

Happy Holidays ~ Dan

**A Note from NYSFAAA President-Elect, Scott Atkinson, SUNY Brockport**

First, I would like to express my gratitude to serve as your NYSFAAA President Elect. I had a chance to talk with many of you at our last NYSFAAA Conference and look forward to serving the association over the next few years.

One of the President Elect's duties is to chair the next Nominations and Elections Committee. This next year we will be electing a new secretary as well as First and Second Vice President. Many thanks to Clair Jacobi, 1<sup>st</sup> Vice President, Howard Leslie, 2<sup>nd</sup> Vice President and Gina Soliz, Secretary, for their continued admirable and dedicated service to NYSFAAA. They will not be easily replaced. Although the election is still a ways off, I am writing to get you to start thinking about this now.

Please consider running for one of these offices. The related duties may be found in our constitution at [www.nysfaaa.org/docs/history/governingdocs/constitution.html](http://www.nysfaaa.org/docs/history/governingdocs/constitution.html), located under Article III of the Bylaws, Duties of the Officers. NYSFAAA needs you! It is no secret we are in challenging and exciting times as we help to chart the future of the financial aid profession.

I also wanted to urge you to become involved, be it running for office, serving on a state or regional committee or even voting in our next election. We need your participation to continue our excellent traditions of service to and advocacy for our students.

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offered up-to-date information on current topics such as Gainful Employment, VA Benefits, and Verification; our vendors displayed their current products and services; and our members engaged in valuable networking opportunities throughout the conference activities.

Thank you again to all of our Region 2 members who contributed to the success of the NYSFAAA 2011 Conference!

Sincerely,

Jan Scheutzow & Mark Schwartz  
2011 NYSFAAA Conference Co-Chairs

**NYSFAAA Technology & Innovation Committee**

The Technology and Innovation Committee wants to thank all of the NYSFAAA members who participated in the Institutional Technology Survey this fall at Conference 43. This year has been a crazy one so we certainly appreciate you taking the time to participate in the advancement of this organization. Collectively, we have had over 70 replies!

We are carefully reviewing the responses now and will be moving forward soon with your guidance. Your feedback is crucial to our success and we will continue to look to you for input as we progress. We will keep you updated along the way. Stay tuned!

In addition to the Institutional Technology project, the committee is currently addressing many FAA’s desire to connect with students and colleagues via Facebook. The committee is working to put together a Facebook primer presentation for those of us who have not perfected creating and maintaining a Facebook page. Look for this presentation at NYSFAAA regional meetings beginning in 2012!

**To contribute to The NYSFAAA *Connection*, please contact**

[Laura Worley](#), Editor or [Vince Scalise](#), Assistant Editor

Below is the schedule for the NYSFAAA Webletter. If you have an article to submit please do so by the deadline date indicated.

<b>Edition</b>	<b>Articles due</b>	<b>Posted to site on or about</b>
<b>Winter</b>	<b>January 15</b>	<b>February 1</b>
<b>Spring/Summer</b>	<b>June 1</b>	<b>July 1</b>
<b>Fall</b>	<b>September 15</b>	<b>October 1</b>

## FERPA and Your Students--A Beginner's Guide

By Leigh Bove, Senior Marketing Associate, Great Lakes Educational Loan Services, Inc

For schools, the Family Educational Rights and Privacy Act of 1974 (FERPA) details the transfer of rights to access educational records—from the parents of your students to the students themselves. Under FERPA, all education records (except directory information, in most cases) are confidential, and cannot be disclosed unless the student consents or the request fits an exception outlined by FERPA.

While FERPA is a complex issue that requires research, here are a few things schools must know:

### Know the Student's Rights

The FERPA provides several rights to students with regard to their education records, including the right to access, review, and request amendment of their education records, and demand records be disclosed only with student consent. FERPA also gives students the right to file complaints against the school for disclosing education records in violation of FERPA.

### Know the Parents' Rights

Unlike students, parents do not have automatic access to their child's education records even if their students are dependent students.

There are a few instances that do allow access to parents, including if the student has provided written consent. Under certain circumstances, as outlined in the FERPA, full rights may be given to the parent at the school's discretion.

### Know Your School's Responsibilities

There are steps that schools must take to ensure that they are complying with FERPA:

- School faculty and staff must have a legitimate educational interest to see a student's education record, or meet an exception outlined by FERPA.
- Know your definitions. FERPA defines: school, eligible student, attendance, dates of attendance, disclosure, and the different types of records and student information.
- The school must respond to a student request to view education records by:
  - Providing copies (or other arrangements) of applicable education records (exceptions outlined in FERPA) within 45 days of the receipt of the request.
  - Not charging a fee for the record search (but may charge a copying fee).
- Know what to do when a student asks to amend a record. The school must:
  - Decide within a reasonable timeframe.
  - If approved, amend the record as requested.
  - If denied, inform the student or parent of their right to a hearing, and
  - Allow the student or parent to insert a statement in the record, if denied after the hearing.
- Notify students in attendance of their FERPA rights annually.
- Review campus policy annually.

### Know Where to Learn More

FERPA compliance help is available. You can email your compliance questions to the U.S. Department of Education at [ferpa@ed.gov](mailto:ferpa@ed.gov).

FERPA information is available from several sources:


- [Ecf.gpoaccess.gov](http://Ecf.gpoaccess.gov)
- [FSA Handbook 2009-10 Volume 2, Chapter 9](http://FSA Handbook 2009-10 Volume 2, Chapter 9)
- [IFAP.ed.gov](http://IFAP.ed.gov)
- [Ed.gov/policy/gen/guid/fpco/ferpa](http://Ed.gov/policy/gen/guid/fpco/ferpa)
- [Aacrao.gov/compliance/ferpa/index.cfm](http://Aacrao.gov/compliance/ferpa/index.cfm)
- [NASFAA.org](http://NASFAA.org)
- [Clhe.org](http://Clhe.org)

You may also wish to consult your campus legal counsel, as this article is intended to provide general FERPA information only.

By following these guidelines, and becoming familiar with FERPA, schools can ensure that the privacy of students' confidential education records is protected.

## Conference 43 Highlights: “Helping Students Catch Their Dreams”

*BY Connie Franklin, Associate Director, Rochester Institute of Technology*



Everyone, welcome our new Vice President of Irritating e-mail blasts! This is Corinne, she manages annoying e-mails and repetitive messages!

For those of you who quickly tired of my e-mail blasts about the conference; rest assured that my nagging conference e-mail blasts have sadly come to an end. I would like to put you at ease and let you know that this will be my last conference writing.

My involvement with the 43<sup>rd</sup> NYSFAAA Conference began about a year ago when I volunteered to help Region II on the conference planning committee. I was quickly reeled in on the publicity committee.

I was fortunate to work closely with a supportive group of colleagues in Region II. My job publicizing the conference acquainted me with NYSFAAA's Technology and Innovation members, required that I figure out how to send e-mails and attachments to both the NYSFAAA-L and to each of the regions; and, connected me to many of my colleagues across New York State. It was a pleasure working with all those involved in planning the 43<sup>rd</sup> NYSFAAA Conference and in meeting new colleagues across New York State!

## Annual Job Fair Works Well Again!

BY Sean Hoff, Assistant Director, SUNY New Paltz

For the seventh consecutive year, the Office of Financial Aid at the State University of New York (SUNY) at New Paltz hosted its annual Federal Work Study (FWS) Job Fair at



the beginning of the fall semester and the academic year. This on-campus event is open to over 500 students who have been offered Work Study in their financial aid package. The job fair provides students with an opportunity to meet and interview with campus departments who are looking to hire Work Study students for the beginning of the academic year. The FWS program plays an

important role on-campus since Work Study students are involved in almost every facet of the SUNY New Paltz institution including departments such as Payroll, Student Activities and Union Services, Institutional Research, and the School of Education. Local non-profit agencies that are part of the college's Community Service Learning Program also participate to fill their limited number of off-campus positions. The FWS program also provides students with employment opportunities so they can earn money while working on-campus to help defray the cost of college education while simultaneously providing departments with student help at no cost to them.

The Work Study Job Fair has served as a convenient occasion to streamline the Work Study hiring process by having both departments and students meet in the same place and at the same time, thus creating a one-stop-shopping atmosphere. The event has also been a valuable way to enhance the SUNY New Paltz Office of Financial Aid's customer service to students and campus departments.



“Students have praised the job fair because of the comfortable atmosphere in which they can obtain a job. They appreciate having a variety of employers and positions on campus, as well as off-campus community opportunities, from which to choose. Having them all together at the fair also

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alleviates anxiety for freshman who are learning their way around campus," says Cynthia Harkins, Sr. Financial Aid Advisor and Student Employment Coordinator at SUNY New Paltz.

At the event, students are required to bring their Work Study Clearance Form, I-9, federal and state withholding tax forms, college identification, social security card, and a completed interview form. At the job fair, department representatives are able to simply take interview forms and applications or decide to interview and hire students that day. Students can submit all completed paperwork to the Student Employment Coordinator, which reduces the amount of time it takes for Work Study students to get on the payroll. In addition, the Payroll Office is available to take tax forms, direct deposit forms, and answer questions.

The development of the Work-Study Job Fair has also been beneficial for campus departments since it has served as a mechanism to increase campus awareness and participation in the FWS program. Says Harkins, "Supervisors look forward to the event because it simplifies the hiring process for them and gives them a variety of students from which to choose from. They also have expressed gratitude for having knowledgeable support staff to help with questions, withholding forms, and I-9's."

In addition, participating departments at the event have a unique chance to market and advertise themselves to students on campus. The event provides the mechanism to place students in positions that will utilize their skills and interests while they earn funds to assist with their personal expenses.



During the event, attendees enjoyed refreshments provided by Campus Auxiliary Services (CAS) of SUNY New Paltz. Students also had an opportunity to enter a drawing to win several door prizes and giveaways courtesy of local businesses. Additionally, students who completed the Free Application for Federal Student Aid (FAFSA) late or

may not have qualified for Work Study are given information about an online Job X off-campus student employment program (Job Locator) for non-FWS positions.

Daniel Sistarenik, Director of Financial Aid at SUNY New Paltz, says, "The Job Fair provides an efficient and one-stop service for both students and employers in a positive atmosphere and greatly reduces Financial Aid office traffic. It is an all-around win-win program for all involved."

For more information about the SUNY New Paltz Office of Financial Aid please visit <http://www.newpaltz.edu/financialaid>.

Photos from Conference 43: "Helping Students Catch Their Dreams"



## Online Financial Literacy Training That Works: Making Lessons Stick

By Ben Loya, TG Regional Account Executive

Online financial literacy training is an efficient and helpful way to teach important concepts if — and this is a big “if” — the lessons actually stick with the students. What strategies can boost the “stickiness factor” in online financial literacy training?

### Background:

Malcolm Gladwell coined the term “stickiness” in his now-classic book *The Tipping Point*. Gladwell, writing about educational television shows like *Sesame Street* and *Blue’s Clues*, was referring to the qualities that make messages better understood and remembered. Chip and Dan Heath, two brothers who are both experts on communication, took the term as inspiration for their 2007 book *Made to Stick*. Whether it’s political communication, classroom teaching, or urban legends, the Heath brothers argued, there are common elements to messages that catch on.

Of course the best teachers, through years of trial and error, and through the immediate feedback of being in the same room as their students, know when to shift strategies to enhance the lesson’s stickiness factor. One concern that skeptics have expressed about online learning is that it lacks that feedback loop, as well as the expert teacher’s understanding of students.

Skepticism aside, online learning isn’t going away anytime soon. For any number of reasons — budget, scalability, desire to engage technologically-inclined 21st-century learners — online learning continues to grow in popularity. A September 2010 study by the U.S. Department of Education (ED) — *Evaluation of Evidence-Based Practices in Online Learning: A Meta-Analysis and Review of Online Learning Studies* — found that online learning is one of the fastest growing trends in education. Not only that, the review reports that online learning was slightly more effective than face-to-face learning under some circumstances, and that a blended approach (online and face-to-face learning) was more effective still.

Given the potential suggested by those findings, it’s worth asking: what are ways that online learning can be most effective? If we’re going down this road — *since* we’re going down this road — how can we get the best results? How can we best apply what we know about making messages stick, as well as research into educational best practices, to online learning? Here are some tips to make online lessons stick.

### 1. Keep it active

ED’s review found that when learners are prompted to take control of their interactions with media, there is an increase in reflection and achievement. These moments of learner activity or learner reflection are especially effective at boosting understanding when students are pursuing online learning individually. That makes intuitive sense if we speculate that active engagement disrupts the tendency to skim along the surface of the material. At the same time, it’s worth noting that online learning — particularly with interactivity — is highly conducive to expanding learning time. When the student can keep at the activity as long as attention lasts, better learning outcomes can be expected.

### How might this apply to online financial literacy training?

For online financial literacy training, it might be a good idea to break content into short chunks, with frequent opportunities for assessment, and some student control of navigational paths. When students are regularly coming to natural stops, answering questions, and clicking on meaningful navigation choices to determine what comes next, better outcomes are likely. When game-like activities with fun interfaces are part of the training, brain switches are more likely to be in the “on” position.

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## 2. Ask thought-provoking questions

A recent study by Dr. Sylvie Kerger from the University of Luxembourg shows that girls are more interested in learning science lessons when the scientific concepts are presented in terms the students might think of as more feminine than typical boy-oriented science instruction. For example, “How can we make the colors in tie-dye shirts look brighter?” might frame the lesson in a more girl-friendly way than “Today we’re going to learn about pH and water solubility.” The effect isn’t specific to online learning, nor is the gender issue the salient point for our specific purposes. The point is that material that is dry and difficult in the abstract can be made interesting when presented in concrete, student-adapted terms. Online learning, like face-to-face learning, must prepare the way by provoking thought and curiosity on the topics at hand.

### How might this apply to online financial literacy training?

It’s easy to see how relevant financial literacy content could be made concrete for students. For example, getting students to understand the differences between a defined benefit retirement plan and a defined contribution retirement plan may seem daunting at first. Not only is the material inherently unflashy, retirement is far from the thoughts of most college students. However, job offers are *very* much on students’ minds, so framing that information in terms of choosing the best job offer creates pedagogical leverage in gaining and holding student attention.

## 3. Appeal to the eye

Dr. John Medina, author of *Brain Rules*, writes that it’s obvious that vision is our dominant sense, but what’s surprising is how far the other sense lag behind. For example, on *hearing* a piece of information, a typical human being will remember only about 10% of it three days later. What’s the effect of adding a strong visual component? Retention moves quickly northward, with most people remembering 65% or so of the message!

Good visual design, including animation, charts, motion graphics, and appealing colors and fonts, can go a long way toward helping the brain learn and retain concepts.

### How might this apply to online financial literacy training?

An under-designed, text-heavy lesson isn’t going to carry the day. Conversely, it’s just as true that an overly busy design will be distracting, confusing, and cluttered. The recipe for likely success is consistent use of appealing fonts, clear page design, and engaging visuals that carry through different course elements. This component of effective online learning is why many subject matter experts can’t just put their ideas online and effectively attract students. The way things look isn’t just ornamental. It’s an important pedagogical factor to which good attention should be paid.

## 4. Make connections with internal summaries

In 2003, scholar Robert Marzano published a paper analyzing 395 experimental studies and looking for classroom practices that research could confirm led to a boost in achievement. Some were among education’s all-time greatest hits. Not many readers will be surprised that the following all boosted achievement:

- applying compare and contrast as a thinking tool,
- getting positive reinforcement from teachers,
- practicing new skills to attain mastery, and
- having a teacher who made the learning objectives very clear.

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Perhaps less predictably, teachers who regularly use internal summaries get better results. One reason is that summaries orient the students, helping them map new information onto what they already know. Another is that this practice models that particular thinking skill for students, getting them in the habit of synthesizing information (one of the higher order thinking skills in Bloom's Taxonomy).

It's all about helping the students add the new knowledge to their cognitive maps. Internal summaries secure the learning that has just happened, and prepare the way for the learning to come. In *Made to Stick*, the Heath brothers talk about how high-concept movie descriptions ("*Aliens* is basically *Jaws* in outer space.") use what's already known to make new information more accessible and memorable.

**How might this apply to online financial literacy training?**

Online learning offers many opportunities to use internal summary to model that thinking skill for students. With financial literacy lessons, for example, transitioning from credit reports to credit scores offers the opportunity for this internal summary by analogy: a credit report is like a teacher conference, getting into the details of your credit history, whereas a credit score is like a grade, distilling those details into one number.

All these strategies (and this just scratches the surface) help to make solid online learning courses effective. With this kind of approach, the advantages of online learning are available in conjunction with best educational practices to help make financial literacy lessons that stick.

Ben Loya is a regional account executive with TG serving schools in NYSFAAA. You can reach Ben at (800) 252-9743, ext. 6718, or by e-mail at [ben.loya@tgslc.org](mailto:ben.loya@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).

***Members on the Move . . .***

*Syracuse University* welcomes, **Meaghan Drum** as Transfer Student Coordinator, **Jaki Collins**, Financial Aid Counselor and **Carlos Adrian** as Associate Director of Financial Aid.

**Eileen Muhlig** will be joining the staff of *St. Elizabeth's College of Nursing* as its Registrar/Bursar in December 2011.

**Aimee Murch** is the new Financial Aid Counselor at *Villa Maria College*.

**Troy Martin** makes the move to *St. Bonaventure University* as the new Director of Financial Aid.

*St. Bonaventure University* also welcomes **Eric Danielson** as the Assistant Director of Financial Aid.