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So You're Thinking About Going to a Conference!

By Thomas O'Hare
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Whether you are a first time attendee or a seasoned veteran, attending a conference with your peers and colleagues is always a worthwhile event. Conferences are opportunities for growth, both personal and professional. Conferences allow us to gain new information, confirm things we are learning, network with new colleagues and share stories with long-time friends. Conferences give us new strength, new direction and a world of support to aid us in our mission.

Have you put together your 1997-98 Conference Schedule? Remember, the first of many is the annual MASFAA Conference on November 19-21, 1997. Here are a few things to consider as you make plans to attend:

- Attend as many new and different sessions as possible. Attending only those sessions on topics with which you are familiar limits your growth and development. You can always call upon organizations that provide you with familiar products and services for technical one-on-one training.
- Spend time in advance of the conference reviewing the pre-conference agenda. Yes, sessions occasionally change from the pre-conference mailing date to the actual conference. However, knowing what you and/or your office colleagues will be attending will expand your school's coverage of the sessions offered.
- Allow time to network with friends and colleagues. Challenge yourself to try to meet two new colleagues at each conference you attend. During coffee breaks and lunch initiate conversations with those around you. Seek out information and ask others for their opinions.

- Be an active participant in the sessions you attend. Respond to presen-

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Conference...from page 1

ters' questions and requests for input. Ask questions during the sessions. Many around you may be wondering the same thing. All presenters love having active participants in their sessions!

- Plan to spend time in the exhibitor area. Meet the many organizations and individuals who provide products and services to colleges and universities. Don't forget to obtain a supply of "freebies" for those back in the office!

- Look for extra handouts for those sessions you can't attend. Most presenters bring extra handouts or are very willing to send you a copy following the conference. Don't hesitate to ask. Some conferences even have handout tables for the convenience of attendees. Also, presenters usually are conference attendees and you should feel comfortable discussing the topic with them during the remaining part of the conference.

- If you are attending as a "day tripper," try to arrive at the crack of dawn or at least 45 minutes before the start of the day. This is a valuable time for extra networking and education. You also allow yourself the chance to unwind after the (stressful) drive. Plan to spend the entire day. Attend the after-hour activities if possible.

- Drivers Beware! Always anticipate the unexpected; traffic backups, new surroundings, and the "local establishment" who monitor our roadways. Yes, they do monitor Route 2 very well.

- For those staying over night, use the time to expand your networking by going out for dinner and/or by enjoying an after-dinner cocktail. Dining out can be as a guest of an organization or with friends. ALWAYS REMEMBER not to drink and drive!

A conference is *your* opportunity! Use the experience to grow professionally and personally.

Other Conference Dates:

December 8-10, 1997

CAPFAA Conference
Westbrook, CT

February 8-11, 1998

CSS Regional Conference
Boston, MA

April 5-8, 1998

The Twelfth National Conference for College & University Bursars
Lake Tahoe, Nevada

May 17-19, 1998

EASFAA Conference
Washington, DC

July 15-18, 1998

NASFAA Conference
Chicago, IL

FAFSA On the Web: A Lesson in Frustration

By Richard Dutilly
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By now, the term "FAFSA" on the Web is a familiar saying. Either you heard about it, saw a demo at a conference, or have even used it yourself. I have a poster up in my school advertising it, and I have included it with our admissions application. So, I thought it might be a good idea to actually go and check it out myself.

Unfortunately, my office does not have access to the

web, so I took a student's file home with me to try it on my computer. Like any other new technology that is supposed to make your life easier, the learning curve was an extremely frustrating one. First of all, I logged into my Internet service provider and started Netscape. I added a bookmark to <http://www.fafsa.ed.gov> and went to the site. After reading a couple of pages regarding security, and agreeing to all the terms, I continued. Suddenly a message appeared telling me that my web browser was not acceptable to use. I was using Netscape 2.01 and it said I was using Mozilla.

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Basic Needs Analysis Workshop Returns!

The MASFAA Professional Development and Training Committee will sponsor two Basic Needs Analysis Workshops during December. As in past years, Mike Bartini of CSS will offer a day-long training session. Topics will include an overview of the FAFSA and Profile forms, federal and institutional needs analysis methodology, formulas for cost of attendance, and case studies. Financial Aid, Business Office and Admissions staff are encouraged to attend. Due to an overwhelming interest in this workshop last year, we will offer two sessions:

December 16 Northeastern University, Boston

December 18 Assumption College, Worcester

Registration materials were mailed to all MASFAA members in early November. If you did not receive this information, please contact one of the Committee Co-chairs.

MASFAA Mailing Labels

The MASFAA Membership mailing list is made available to members only for purposes of announcing job openings and for other MASFAA related business.

To order mailing labels, contact **Kelly Morrissey**, Membership Chairperson, at (978) 636-6600, X382 or k_morrissey@mwcc.mass.edu.

There is a \$25.00 administrative charge for each set of labels ordered.



Committee Updates

The Latest News...

Conference

Michelle Mattie, *Westfield State College*
Linda Schoendorf, *Pine Manor College*

No update submitted this month.

Early Awareness and Financial Planning

Janice Evans, *Bridgewater State College*
Kathryn Gundlach, *Brandeis University*

The Early Awareness and Financial Planning Committee sent letters to all Massachusetts superintendents and middle school principals explaining the Early CAPP (College Awareness and Preparation Program) Model Notebooks, which will be mailed shortly. These notebooks outline the Early CAPP Model by providing detailed information for middle school administrators on how to develop a community-based college awareness and preparation program using local resources and motivational speakers to talk to middle school students about college. At the November MASFAA Conference in Leominster, the Committee will hold a session for participants to learn more about the Early CAPP Model.

Committee members also continue to discuss future items such as certification for financial aid administrators who give high school nights, improving ways to market the Committee's Early Awareness and Financial Planning presentations for middle schools, and updating and maintaining the Committee's database of MASFAA members who wish to participate in presenting high school financial aid nights and middle school early awareness and financial planning nights.

Graduate and Professional Concerns Committee

Laurie Hogan, *Harvard University*

For the real committee update, please join us for the **Graduate & Professional Concerns Session**, which

will be held at the 1997 MASFAA Conference on Wednesday, November 19th from 10:30 am to 12:00 noon. Sally Donahue, committee chair of this year's NASFAA Graduate & Professional Concerns Committee, will present a national update. The MASFAA Committee will present local initiatives and updates. If you or a colleague are interested in graduate and professional school issues, we urge you to attend.

Legislative Affairs

Eileen O'Leary, *Stonehill College*
Ray O'Rourke, *Newbury College*

Please see "Demystifying the Hope Scholarship" on page 11 of the *Newsletter*.

Membership and Development

Kathy Methot, *Hampshire College*
Kelly Morrissey, *Mt. Wachusett Community College*

The annual Membership Directory and Handbook will be available at the MASFAA Conference. The Directory will include all paid members as of 10/24/97. Members who do not attend the Conference will receive their Directories in the mail in early December. Updates to the Directory will be published monthly in the *Newsletter*.

Newsletter

Sherri Culp, *Brandeis University*
Donna Kendall, *Bentley College*

The Newsletter Committee hopes that all MASFAA members will attend the Annual MASFAA Conference in Leominster. For those of you who are unable to attend, the *Newsletter* will provide extensive coverage of the Conference sessions and speakers in the December issue.

The Newsletter Committee is currently working with

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Committee Updates...from page 4

members of the Technology Committee to add the 1997-98 *Newsletter* to the MASFAA Web page. Pretty soon you will be able to find us on-line!

The deadline for the December *Newsletter* is November 24. We welcome your written submissions as well as your article ideas and suggestions!

Professional Development and Training

Jan Marie Combs, *Harvard Graduate School of Education*

Nina Musante, *BankBoston*

MASFAA members should have received their Scenic Massachusetts 1998 Calendar as well as a book-mark listing important events during the 1997-98 academic year. Committee member Kara Romanelli Popkin, Lesley College, coordinated the calendar project. Many thanks to Kara for a job well done!

Two Committee workshops will be held at the annual MASFAA conference in Leominster. The first, "Presentation Skills," will be held on Thursday, November 20th, at 2:00 pm. This is designed to assist anyone giving presentations. The session will cover various presentation components, such as audience learning styles, room setup, and role-playing. Our second conference workshop will be held on Friday, November 21st, at 10:00 am and will feature guest speaker, **Dr. Sandy Baum, Professor and Chair of the Economics Department at Skidmore College**. Dr. Baum will speak on the "Economic Issues in Higher Education." Topics will include student debt, merit aid, college savings plans, distribution of subsidies to college students, and other aspects of college financing.

The Committee has three workshops planned for December. The first will feature guest speaker **Dr. Dallas Martin, President of NASFAA**, who will offer a "Reauthorization Update." This event will be held on Tuesday, December 9th in the Boston Ballroom at the Colonnade Hotel in Copley Square, Boston. Registration materials were mailed out to MASFAA members mid-October. If you did not receive these materials, please contact **Jan Marie Combs** at (617) 496-3466 or **Martha Savery** at (617) 849-2132. Space is limited, so please register soon!

The Basic Needs Analysis Workshop will be held twice in order to make the workshop accessible to more of the membership. The first workshop will be held on December 16th at Northeastern University and again on December 18th at Assumption College. Final details are in the works. Please look for registration materials in the mail. If you need information regarding these workshops, please contact **Dawn Fusaro** at (781) 891-2968 or **Beth Feinberg** at (617) 373-5863.

We look forward to these upcoming events and hope that many of you will join us! Be sure to see next month's MASFAA *Newsletter* for a highlight of what is to come during the spring semester.

Public Relations/Hotline

Sally Connolly, *Massasoit Community College*

Melissa Shaak, *Babson College*

The most peaceful time of our financial aid season, if one even exists anymore, is rapidly coming to an end. Before you know it, we will be celebrating the winter holidays and ringing in the New Year. Members of the Public Relations/Hotline Committee have been busy working on many projects this fall, including planning the one-day Financial Aid Clinics and the Financial Aid Hotline.

The clinics will take place across the state on Saturday, February 7, 1998, from 10:00 am until 2:00 pm. A site in Lawrence was added to the list of last year's clinic locations (Boston, New Bedford, Worcester, Chicopee, Lynn, and Pittsfield). The format will most likely include a general presentation followed by an opportunity for attendees to receive one-on-one assistance. If you are interested in volunteering at one of the sites, please contact Melissa Shaak or Dawn Stiliha.

The Hotline begins on Monday, January 26, 1998, and will run through Thursday, February 19, 1998, at the Boston Public Library. The key to the success of the Hotline is the group of financial aid administrators who generously offer their time and expertise. If you have never volunteered to staff the Hotline, you should know that it is a great way to meet other members of the finan-

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Financial Aid, the Law, and Your School

By Milton L. Kerstein, Esq.
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KKLAW@concentric.net

The Americans with Disabilities Act (ADA) was passed by Congress in 1990. It followed and tracks Section 504 of the Rehabilitation Act of 1973. Each prohibits post-secondary educational institutions from discriminating on the basis of disability. Section 504 is applicable to all post-secondary institutions that receive federal money of any type. Title II and Title III of the ADA govern public and private post-secondary institutions respectively, with the exception of private post-secondary institutions that are controlled by religious organizations.

Based on the above, it is clear that ADA would apply to any post-secondary institution receiving Title IV funds. Section 504 states that no otherwise qualified

individual "...with a disability...shall solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subject to discrimination under any program or activity receiving Federal financial assistance..." The Department of Education's regulations governing Section 504 stipulate that an educational institution "may not, on the basis of disability, exclude any qualified student from any course, course of study, or other part of its education program or activity."

Specifically, as it relates to financial aid, Section 504 regulations state "In providing financial assistance to qualified handicapped persons, a recipient to which this subpart applies may not (i) on the basis of handicap, provide less assistance than is provided to nonhandicapped persons, limit eligibility for assistance, or otherwise discriminate or (ii) assist any entity or person that provides assistance to any of the recipient's students in a manner that discriminates against qualified handicapped persons on the basis of handicap."

Further, educational entities under the ADA, either public or private, may not deny an otherwise eligible student with a disability from equal opportunity to participate in that institution's educational programs. The ADA provides, in pertinent part, that "No individual shall be discriminated against on the basis of disability in the full and equal enjoyment of the goods, services, facilities, privileges, advantages, or accommodations of any place of public accommodation by any person who owns, leases...or operates a place of public accommodation."

Further, both Section 504 and the ADA require that an educational institution provide reasonable accommodations when necessary to ensure that disabled students have access to its programs and that information regarding such access is readily available to these students. Section 504 regulations provide for three types of accommodations that are available to assist a student with disabilities; (1) academic adjustment, (2) modification or alteration of course examination, and (3) the provision of auxiliary aids.

Both Section 504 and the ADA prohibit discrimination in the delivery of a college's non-academic services

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Financial Aid... from page 6

as well. Though there are no ADA regulations on this point, Section 504 regulations may give a college or university some guidance as to a college's obligations in this regard. The aforementioned regulations state "no qualified handicapped students shall, on the basis of handicap, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any academic, research, occupational training, housing, health insurance, counseling, **financial aid** (emphasis added),...or other postsecondary education program or activity."

Based on the above, there is no doubt that the ADA legislation is of great significance and a cause for concern to all post-secondary institutions. I will review more aspects of the ADA in the next issue of the *Newsletter*.

Committee Updates...from page 5

cial aid community, and an excellent opportunity to share your knowledge with families across the state. If you are interested in signing up for a shift or two, please contact Lisa Talbot or Michael Wildeman, or look for the Public Relations/Hotline table at the MASFAA Conference. You will not regret the experience!

This report was submitted by Catherine Miller, Emerson College.

Technology

Richard Dutilly, Framingham State College
Ellen Kayser, Montserrat College of Art

The Technology Committee has been feverishly working to bring you the best Web site ever. Look for BIG changes to the MASFAA Web site! Also, wait 'til you hear the announcement we will be making at the Conference! Hint: think "list serv." Plan to come to our "Show Me the Web" presentation at the Conference to learn the latest about on-line resources to help you do a better job.

Proposed By-Law Change to Nominating Committee Process Open to Discussion at MASFAA Business Meeting

By Doreen Rose
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Due to feedback from the 1996-97 Nominating Committee, the MASFAA Executive Council has proposed a change in the by-laws that currently govern the nominations process. President Paul Boyer recently mailed to all MASFAA members an information sheet explaining both the current law and the changes proposed by the Council. A subsequent ballot will be sent to voting members after the November conference in order to give everyone an opportunity to provide feedback and discussion regarding the proposed changes. This discussion will take place at the MASFAA Business Meeting on Thursday, November 20, at 12:30 p.m.

The by-laws that currently define the nomination process will remain in effect for this year. If the membership should vote in favor of the by-law change, the new process will take effect in 1998-99. Please feel free to provide feedback in person at the MASFAA Business Meeting or to contact either Paul Boyer, MASFAA President, at (413) 597-4181 or myself, Past President and Chair of the Nominating Committee, at (508) 697-1341.

The “FAFSA and More” Video Conference

By David Allen
Staff Associate
Salem State College, Salem
dallen3345@aol.com

On October 16, 1997, the Department of Education held a video conference entitled “1998-99 FAFSA and More.” Jeanne Saunders, Director of Application and Pell Processing Systems Division at the U.S. Department of Education gave an update on SFAP publications, upcoming conferences, IPOS, and Project EASI.

Jeanne reported that every SFAP 1997-98 publication was delivered on-time or earlier than anticipated. Additionally, 750,000 copies of the 1998-99 FAFSA have been delivered early. She also discussed the upcoming training opportunities in 1998: *the Electronic Aid Office*, *NSLDS Hands-on Training*, *EDE Application Processing*, and *Direct Loan Training* for year 5 schools and current schools. SFAP will also sponsor the Electronic Access Conference in November and December of this year and the 1997 Fiscal Officer Training in late October to mid-December.

IPOS, the SFAP oversight committee, completed the first round of re-certifying all schools that participate in the Federal Student Aid Programs. Over 3,200 applications have been processed since November 1, 1996.

Project EASI (Easy Access for Students and Institutions) is continuing on course. Initiatives are being taken by the Department of Education and its partners to transform the administration of student financial assistance, making it a more “customer-focused” system rather than a “program-focused” system.

Jeff Baker, Director of Policy Development Division, SFAP, U.S. Department of Education, gave an overview of the upcoming electronic requirements for all schools:

- By January 1, 1998, all schools will be required to have access to the Title IV WAN, be able to receive 1998-99 ISIRs, add themselves to the Central Processing System Record, and have on-line access to NSLDS.

- By July 1, 1998 all schools will be required to have

access to the SFA BBS or to the Department’s Web site (Information for Financial Aid Professionals). The SFA BBS will eventually be moved to the Web site. The Department will eventually eliminate the sending of paper Dear Colleague Letters, Announcements, and Federal Registers. Re-certification Applications will be sent over the Internet and the FISAP will be filed over the Title IV WAN.

- By January 1, 1999, all software products from the Department will be in Windows 95, NT, or in any higher Windows version. In addition, all schools will be required to be “Year 2000” compliant.

- By July 1, 1999, submissions of Pell Payment data, SSCR data to the NSLDS, and Perkins Loan data into the NSLDS will have to be done over the Title IV WAN or magnetic tape. Diskettes will no longer be acceptable.

The closest training for the above implementations will be in Boston, December 15-17, (1997-98 Electronic Access Conference) and Washington D.C., December 1-3, (1997-98 Electronic Access Conference).

Teri Hunt, Project Manager, Macro International Inc., discussed a number of changes to data elements and instructions for the 1998-99 FAFSA:

- High school graduation and GED dates have been combined into one question.

- Question 37, number in dependent care, has been eliminated.

- “Day” has been eliminated from the date fields, except “Date of Birth.”

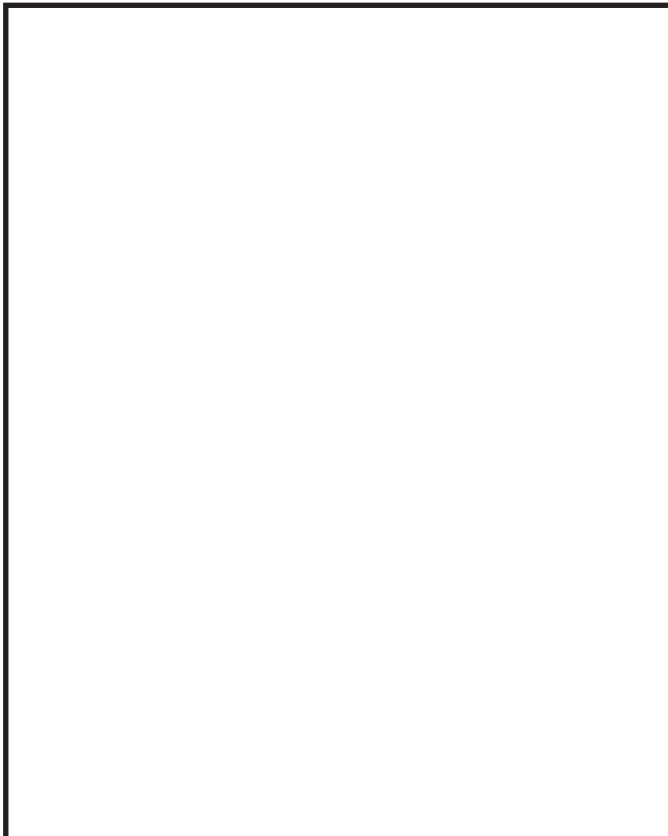
- “With relatives” has been eliminated as a housing code option.

- The instructions will begin with a new tasks list to help students navigate through the FAFSA with greater ease.

- The Simplified Needs Test has been revised.

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- Text in the Privacy Act Statement has been reduced.
 - The Federal Student Aid Information Center's 800 number has been moved to a more prominent position on the last page.
- Teri also discussed the changes to the 1998-99 SAR and ISIR:
- A “#” will indicate changes since the last Pre-Screened transaction.
 - The overpayment field will contain an “N” for no overpayment, a “Y” for an overpayment, an “S” for satisfactory arrangements, or “Access NSLDS” if multiple overpayments exist. There will also be a contact type for any overpayment reported.
 - The Discharged Loan flag will be used to indicate any loan discharged for disability or death.
 - The Loan Satisfactory Repayment Arrangement flag will be used to indicate any loans that were defaulted and for which satisfactory arrangements of six



consecutive payments have been made. If this flag is set, a “C” code will be set on the SAR and the ISIR.

- The Consolidated Loans Pending Disbursement was deleted from the Aggregate Amount section.
- Pell Payment data has been added to show current award year disbursement information. School code, disbursement amount, date, and transaction number will be displayed for up to two disbursements.
- The “remaining amount” and “percentage of scheduled amount used” will be displayed. When the student has more than two disbursements, schools should contact NSLDS directly.
- The most recent FFEL Direct Loan and Defaulted Loans section has been combined into one section titled Loan Detail. If the loan is in default, it will be printed in bold on the SAR. The Loan Detail section will display up to 12 loans.
- The current holder field of the Loan Detail section has changed to “Contact.”
- The Region Code has been removed and the Contact Type will be included for each loan. Along with the six-digit school code, server code or GA code, information on who to contact regarding a defaulted loan will be listed in the comment section.
- A new loan type, Non-Subsidized Stafford, will be added to the NSLDS report to reflect Stafford Loans made prior to 10/1/92 that are not eligible for interest subsidies from ED.
- “PIN” has been renamed to “DRN,” or Data Release Number.
- A new paragraph has been added to the Codes and Instructions page to inform students that they can call the Federal Student Aid Information Center and use the DRN to change addresses or change college choices.
- A new intermediate number has been added in the FAA Information section of the SAR called “FTI,” or FISAP Total Income.
- The CPS will send ISIRs to schools for dependent

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MASFAA Professional Development Opportunity!

A Conversation with **Dr. Dallas Martin**, President of NASFAA

Tuesday, December 9, 1997

9:30 a.m. - 12:00 p.m.

Boston Ballroom, Colonnade Hotel

120 Huntington Ave., Boston

MASFAA's Professional Development and Training Committee is pleased to announce an event that you will all want to attend! **Dr. Dallas Martin**, President of NASFAA, will provide a Reauthorization update for the MASFAA membership. Immediately following a continental breakfast, Dr. Martin will give an hour-long presentation moderated by **Barbara Tornow**, Executive Director of Financial Aid at Boston University. In the final hour, Dr. Martin will entertain questions. Bring your questions or make them up on the spot, but be sure to write them down! We will supply cards for that purpose so that we can be sure to give everyone a chance to have their question heard.

Use the T (take the green line E train to Prudential station), the commuter rail, public bus, private car or van pool, just get there! If you drive, please note that the hotel has parking for \$10.00 per day for participants.

Registration forms were sent out in October to all MASFAA members. **Space is limited!** Please be sure to send in your payment and registration form by November 21, to **Martha Savery**, Nellie Mae, 50 Braintree Hill Park, Suite 300, Braintree, MA 02184. Mark your calendars now! See you there!



MASFAA is saddened to learn of the death of **Robert H. Gilman**, former Director of Financial Aid at Mount Wachusett Community College from 1977-1994. Bob passed away suddenly on September 29, 1997. Memorial contributions may be made to the MWCC Scholarship Fund, c/o Peter Trainor, Dean of Students, 444 Green Street, Gardner, MA 01440.

MASFAA is also saddened to learn of the death of **Ellen Raphael**, an authority on educational strategy and planning who consulted with many independent schools, colleges and universities. Ellen, 42, wife of Paul Cronin, the former U.S. Congressman who died of cancer in April, passed away October 20 after her own battle with cancer. She was acting director of Brown University's health services, acting director of the Massachusetts Educational Loan Authority and associate dean of the college of liberal arts and graduate school at Boston University before earning

her doctorate in public policy at Harvard University's Kennedy School of Government in 1989. She also taught economics at the Kennedy School and Boston University.

Kathryn Gundlach, Associate Director of Financial Aid at Brandeis University, recently became engaged to Sheldon Austin. They are planning an August 1998 wedding.

Citizens Bank is pleased to announce that **Jennifer Miller** has recently joined its staff as an Education Lending Representative.

Lisa Talbot recently joined the staff of Fleet Bank as Product Manager. **Ann Francis** also joined Fleet as Director of Sales.

Demystifying the Hope Scholarship

By **Samantha Lehr**
Financial Aid Officer
Harvard Extension School, Cambridge
lehr@hudce.harvard.edu

The Hope Scholarship is part of the Tax Relief Act of 1997 passed by Congress on August 5. In 1998, tax-filers will begin to accrue credit for eligible tuition and fees paid between January 1 and December 31 for periods of study beginning on or after January 1, 1998, or during the first three months of 1999.

The Hope Scholarship is a tax credit (the credit is subtracted directly from taxes owed rather than from taxable income) given for qualified tuition and fees paid to institutions eligible to participate in Title IV programs for students who have not yet completed their second year of undergraduate study.

The credit is for a maximum of \$1,500 per year, per student, for up to two years. One hundred percent of the

first \$1,000 paid and fifty percent of the second \$1,000 paid can be deducted from taxes owed. Since the credit is not refundable, it can be taken only to the extent of taxes owed. A non-filer, for instance, could not use the tax credit. Likewise, a person who had a tax liability of \$800 would only be eligible for a tax credit of \$800.

Eligibility. The taxpayer who files a return and owes taxes may claim the credit if he, his spouse, or a dependent on his tax return was an eligible student. An eligible student is defined as any student who, during the tax year, has been enrolled at least half-time in an eligible program leading to a degree or certificate and who has not completed the first two years of a post-secondary program of study. If the taxpayer taking the Hope tax credit is the student, he or she may not be claimed as a dependent by anyone else. The taxpayer and the taxpayer's spouse must file jointly if they wish to claim the Hope tax credit.

The tax credit is phased out for single tax-filers with

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Job Opportunities

Check These Out...

Senior Assistant Director, Boston University

Boston University is seeking a Senior Assistant Director to work effectively within a team of financial aid professionals and support personnel. He/she will report directly to an Associate Director and will be responsible for supervising the work of at least four other financial aid professionals and a support staff member. Primary responsibilities will include staff supervision, training, need analysis review and awarding. In addition, the Senior Assistant Director will facilitate communication between awarding area staff and the Office of Financial Assistance senior staff as well participate with other senior staff members in developing policies and setting office priorities. Other administrative liaison assignments may also be included.

A Bachelor's degree and 1-3 years of experience in a service-oriented, counseling, analytical and/or detail oriented position is required. Must have excellent organizational, verbal and written communication and interpersonal skills. Knowledge of federal financial aid procedures and regulations and familiarity with automated office systems preferred.

Send a current resume and letter of interest to: **Virginia S. Gregory**, Employee Relations Representative, Boston University, 25 Buick St., Boston, MA 02215.

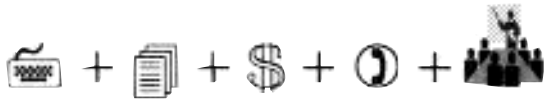
Staff Assistant/Financial Aid Systems Specialist, Bridgewater State College

Bridgewater State College is seeking a Staff Assistant/Financial Aid Systems Specialist to provide both PC and mainframe technical systems support, including report writing and systems analysis for the Financial Aid Office under the direction of the Information Services Department. Duties include defining user needs and system issues, acting as a liaison between Financial Aid and Information Services to develop and coordinate system solutions, developing, writing and maintaining ad-hoc (FOCUS) reports to meet the information needs of the Financial Aid Office and other responsibilities as appropriate. He/she will also be responsible for developing written procedures to document system functionality and for scheduling all financial aid batch processing with Information Services operations staff.

A Bachelor's degree or an equivalent combination of education and experience is required. Previous experience in a higher education Financial Aid Office and experience with SCT's IA Plus Systems preferred. Familiarity with mainframe and microcomputers and their use in a higher education setting as well as experience with technical writing and

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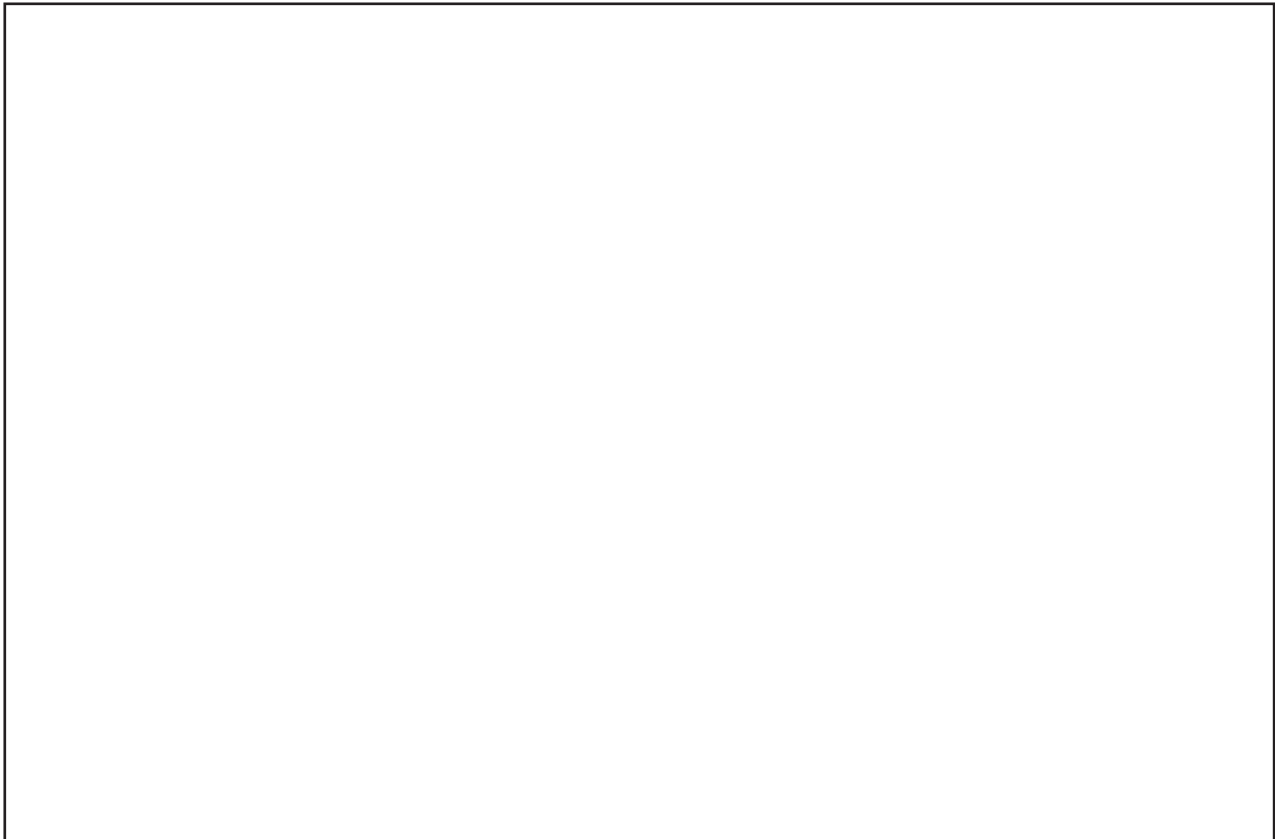
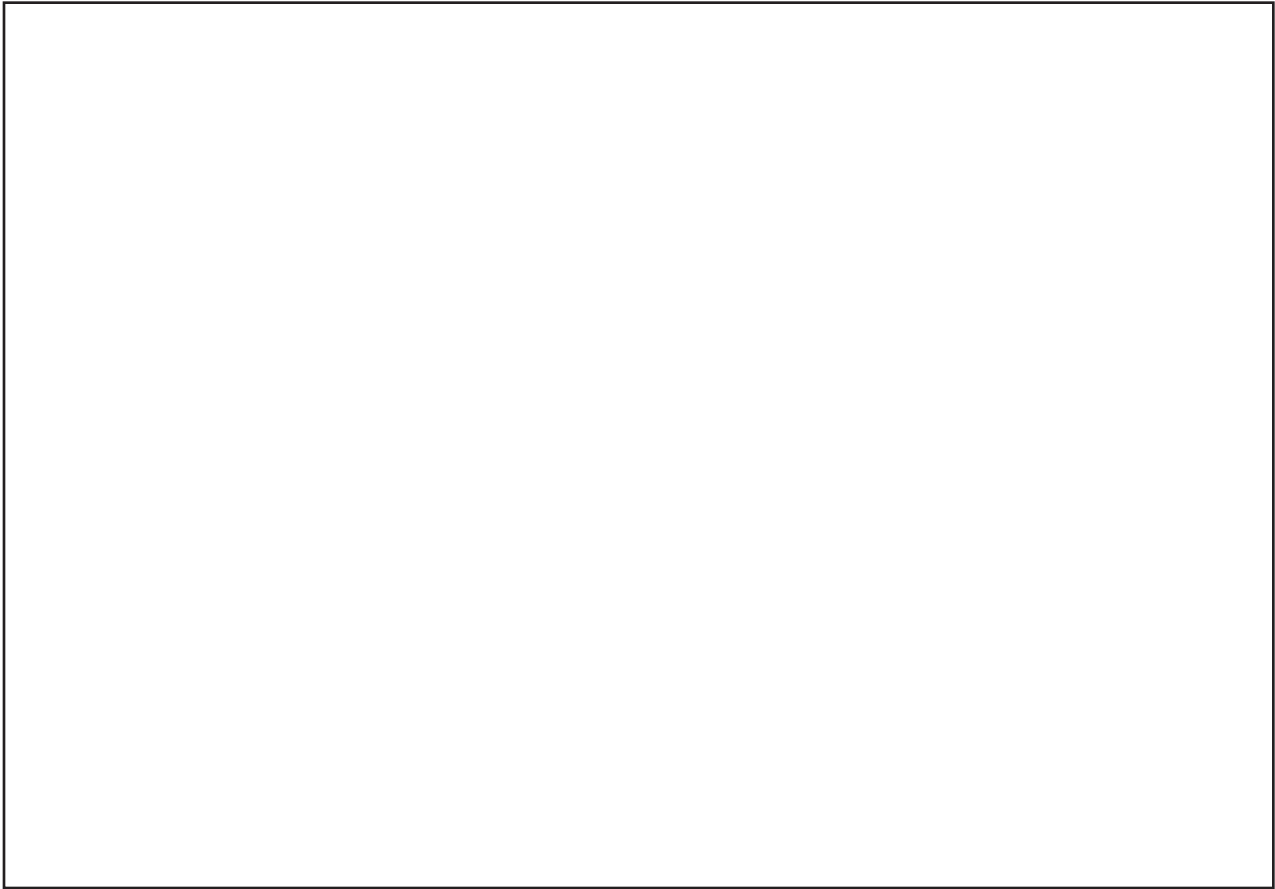
To learn more about CSLF contact Tom O'Hare, Manager of Client Services, in our MA office at (617) 598-6023 or by e-mail at tpoCSLF@aol.com

MASFAA Newsletter Article Submissions and Deadlines

December Issue **November 24**
February Issue **January 19**

Please submit articles to either of the
Co-editors at the addresses
listed on the back cover of this issue.

Articles are accepted via mail, fax
or e-mail.



data access tools such as FOCUS, AQL or comparable expertise is also preferred. Must have excellent analytical, listening and communication skills and proven ability to adapt new technology to address existing and emergent information needs. Experience with Windows 95 file handling and manipulation is preferred.

Send a current resume, letter of intent, and five professional references to: **Office of Human Resources**, Boyden Hall, Room 103, Bridgewater State College, Bridgewater, MA 02325.

Director of Financial Aid, Fisher College

Fisher College, a private two-year institution, is seeking a Director of Financial Aid to be responsible for the overall administration of all student financial aid programs of the College. Other duties include, but are not limited to, training and development of financial aid office staff, development and implementation of institutional student aid policies and procedures, reporting and reconciliation of financial aid programs, and ensuring compliance with all rules, regulations and policies (Federal, State and Institutional) which pertain to the administration of the student financial aid programs for approximately 3,000 students.

A Bachelor's degree and at least 7 years experience in Financial Aid, including 3 years as a Director of Financial Aid, is required. A Masters degree is preferred. The candidate should be well versed in Federal regulations and guidelines for Title IV programs as well as in PCs, Windows 95, Internet, MS Office, etc. Should be knowledgeable of financial aid packaging strategies. Must be a team player.

Send a resume and letter of application to: **Comptroller**, Fisher College, 118 Beacon St., Boston, MA 02116.

Financial Aid Consultants, The Higher Education Assistance Group, Inc

The Higher Education Assistance Group, Inc. is seeking financial aid consultants to work in a variety of part-time and full-time consulting assignments.

Must have 5-7 years experience in the financial aid profession. Prefer experts in compliance and regulatory issues and in automated financial aid systems such as EDE and PowerFAIDS. Must have strong general administrative skills with the Title IV programs.

Send or fax a resume to: **Beth Ingle**, Manager, The Higher Education Assistance Group, Inc., 60 Austin St., Newton, MA 02160, (617) 558-5366 (fax), (617) 928-1975 (phone).

Continued on page 21



Agency Calendar of Events

December 1997

- 3** **ASA:** “*Cash Management Regulations*”
Tara Ferncroft Resort, 10:00 am - 12:30 pm
Danvers, MA
- 10** **ASA:** “*ASA Forms and Reports*”
Dr. Sylvia Q. Simmons Training Center (at ASA), 10:00 am - 12:00 pm
330 Stuart Street, Boston, MA

Contact People and Numbers

For information regarding any of the above training sessions, or for one-on-one training sessions, please note the following contact people and numbers:

- ASA:** **Jeanette Langham**, Training Assistant, (800) 999-9080, ext. 3099
CSLF: **Thomas P. O’Hare**, Manager of Client Services, (617) 598-6023
MEFA: **Scott Prince**, External Relations Manager, (617) 261-9760, ext. 214
USA Group: **Craig P. Anderson**, Senior Marketing Representative, (317) 578-6359

FAFSA...from page 9

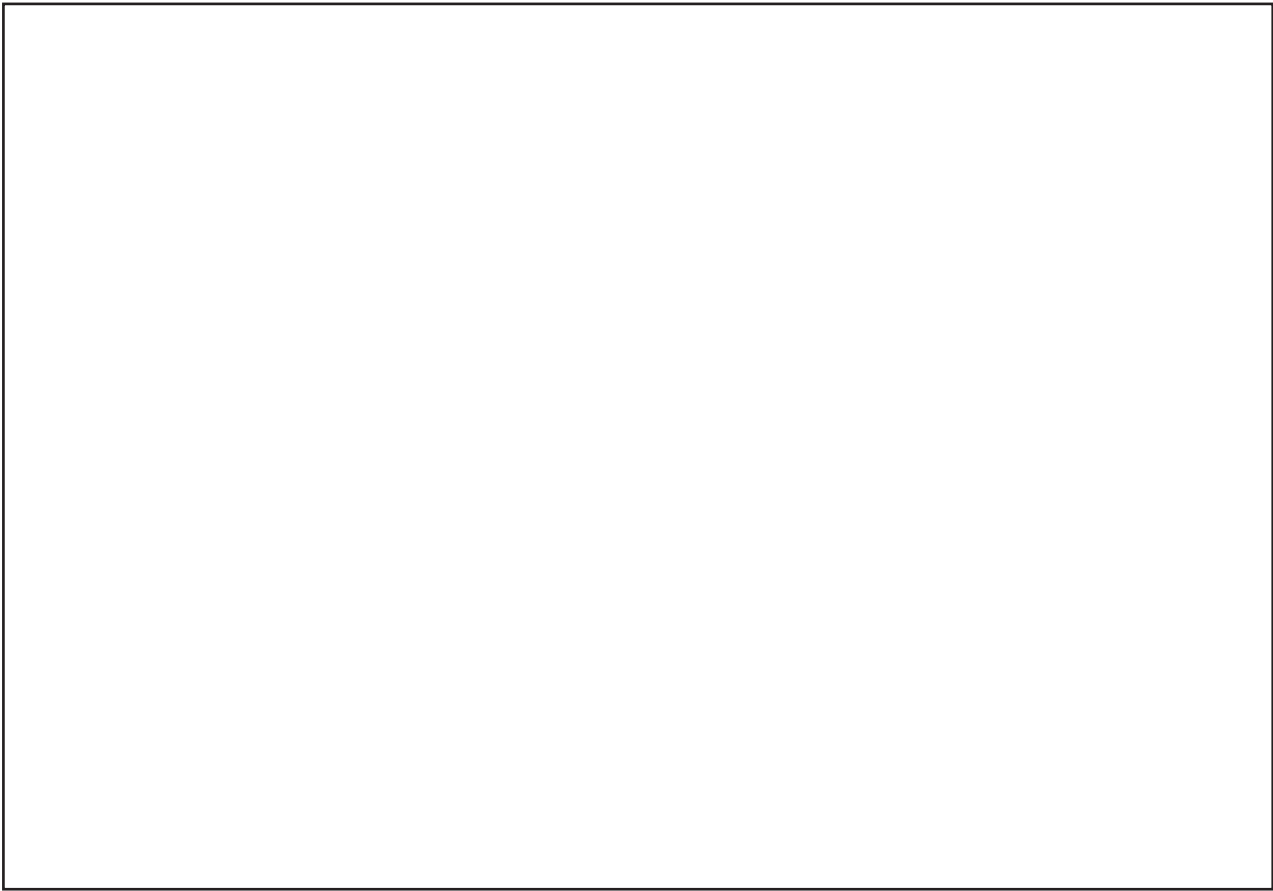
students rejected for no parent signature. Schools will now be able to follow up on these records.

- Students will be allowed to call in up to six keying error items for quick corrections.

Ms. Hunt ended by reporting on the Post-Screening of CPS/NSLDS. NSLDS will send a tape to CPS of all students for whom eligibility has changed from the time they were previously sent to NSLDS. The CPS will automatically create a history correction. These students include students who went into default after Pre-

Screening, owe a new overpayment after Pre-Screening, or for whom eligibility has been restored. Automatic ISIRs and SARs will be generated with comments on why they were regenerated. Schools will be required to use the new transaction. The system-generated code will be an “N” for these records.

The video conference continued with changes to “FAFSA on the Web.” Next month’s *Newsletter* will contain information on as well as the benefits of using “FAFSA on the Web.”



Hope...from page 11

adjusted gross incomes between \$40,000 and \$50,000 and for joint tax-filers with adjusted gross incomes between \$80,000 and \$100,000.

Qualified Expenses. Generally, tuition and fees required for enrollment and related to the student's course of study, less any scholarship, fellowship or other tax-free educational benefits received by the student during the tax year, could qualify. Qualified expenses do not include student activity fees, athletic fees, insurance costs, or books.

Reporting Requirements. The financial aid community received preliminary guidance regarding reporting requirements for the first relevant tax year at the October 20 meeting of representatives from the Departments of Treasury and Education, the IRS, and post-secondary institutions and associations in Washington, D.C. Another such meeting is planned for November 5, 1997.

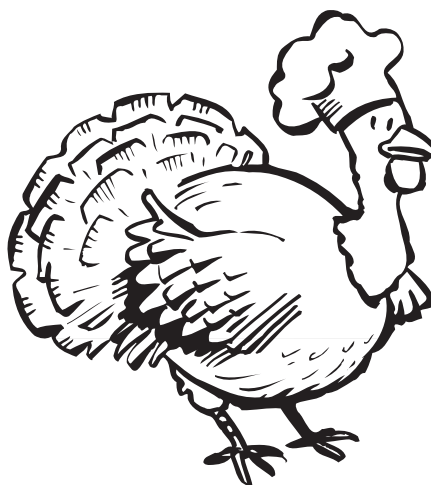
According to news from NASFAA, dated October 22, the Treasury may require schools to report the following information:

1. Name, address, and Social Security Number of students.
2. Name, address, and Social Security Number of anyone who the student certifies will be claiming him or her as a dependent.
3. Name, address, and EIN of educational institution as well as phone number of a contact person.
4. Whether the student is enrolled at least half-time for an academic period during 1998.
5. Gross amount of tuition charged to the student that is not covered by tuition waiver funds.
6. Whether the student has completed two years of post-secondary education.

Schools would be using a new form, similar to Form 1098 (used to report home mortgage interest). Schools would be required to provide, either on paper or on magnetic media, a copy of the report to be provided to the student (and parent if applicable) by January 31, 1999,

and a copy of the report to be provided to the IRS by February 28, 1999.

Stay tuned to the NASFAA Web site (www.nasfaa.org) for more up-to-date information on reporting requirements as they become available.



Education Tax Provisions Contained in the Taxpayer Relief Act of 1997: Penalty Free Withdrawals From IRAs

(Editors' Note: The following is a reprint of information circulated at the College Board's Summer Financial Aid Institute by John Childers, Vice President of Communications and Governmental Relations at the College Board. The Education Tax Provisions indicated below refer to the Penalty Free Withdrawals from IRAs section of the Tax Relief Act of 1997. The Pre-paid Tuition Plan section of the Act will be contained in a future issue of the Newsletter.)

- The 10% early withdrawal penalty does not apply to distributions from IRAs if the taxpayer uses the amounts to pay qualified higher education expenses (including those relating to graduate level courses) of the taxpayer, taxpayer's spouse, or any child or grandchild of the taxpayer or taxpayer's spouse.

- Qualified higher education expenses include tuition, fees, books, supplies, equipment required for enrollment or attendance, and room and board at a post-secondary educational institution (as defined in Sec. 481 of HEA).

- Qualified tuition and related expenses include only out-of-pocket expenses. Do not include expenses covered by educational assistance not required to be included in the gross income of either the student or the taxpayer claiming the credit. Must reduce expenses by the amount of any IRC (Internal Revenue Code) Sec. 117 aid, veteran aid, and other tax-free educational aid. However, no reduction is required for a gift, bequest, devise, or inheritance within the meaning of IRC Sec. 102(a).

- Effective date: distributions made after 12/31/97 with respect to expenses paid after such date for education furnished in academic periods beginning after such date.

Note: Elsewhere in the legislation the deductible IRA phase-out limits are increased substantially. Current phase-out limits are AGI of \$25,000 to \$35,000 for single taxpayers, and \$40,000 to \$50,000 for joint filers. In 1998, the phase-out limits will be increased to AGI of \$30,000 to \$40,000 for single taxpayers, and \$50,000 to \$60,000 for joint filers. Further increases will occur each year until 2007 and thereafter when phase-out limits will be AGI of \$50,000 to \$60,000 for single taxpayers, and \$80,000 to \$100,000 for joint filers. In addition, maximum deductible IRA contributions for an individual who is not an active participant in an employer-sponsored retirement plan, but whose spouse is, is phased-out for taxpayers with AGI between \$150,000 and \$160,000.

Anyway, in order to use FAFSA on the Web, you need a higher version of Netscape, at least 3.0. It then allows you to download a version for free. This sounded simple so I clicked on the download button and was presented with a form asking me for my name and address and if I was a U.S. Citizen. Then I had to agree to some software licensing agreement and finally I started downloading. There was a warning that it would take between five minutes to one hour to download, so I decided to go downstairs and make some coffee. Somehow I knew I would need it.

About twenty minutes passed by and I checked my computer. There was a disconnected error message on my machine. Apparently my Internet service provider had disconnected me. Who knows why. Netscape was 75% downloaded. Curse, curse, curse, and log back in. This time I tried to download a different version, Netscape Gold 3.0. (It was the smallest of about fifteen different versions.)

It worked, and Netscape Gold 3.0 was downloaded. Okay, now what? Where the hell did it go? After searching the Netscape directory, I finally found the setup file (simply by trial and error). Netscape Gold 3.0 finally installs and I'm ready to try FAFSA on the Web again.

Click on the icon to start Netscape and it comes up and looks fine. Click on the FAFSA on the Web URL and another error message: "cannot locate DSN." Curse, curse, curse. Try it again. Try it again. Try it again. Why do we continue to try it again when we know it is not going to work? Somehow we think that maybe this time it will work. By now I have had it. Time to log off and go to bed. I'll try it again another day.

I'm back! Ready to pick up where I left off. Still have no idea why Netscape Gold 3.0 is not finding my Internet connection. Tried "help," but that only works if you are connected. Oh well, start all over. Use the old Netscape 2.01 to go to the FAFSA on the Web site, download Netscape 3.02.

This time things look a bit more familiar. After all, it's the third time I tried to download Netscape. Now I realize that I tell the computer where to save the file I'm downloading and I can even change the name to some-

thing that makes sense, like Netscape 3.02. It downloads successfully and this time I know where it went. When I open up the Netscape folder there was an icon that said Netscape 3.02. Clicked on it and installed the software. I also noticed another icon, which allowed me to tell Netscape how to connect using my Internet provider. I swear it wasn't there before.

Hoorah! It works! Back to my bookmark and off to FAFSA on the Web. For a demo, go to the MASFAA Technology Committee's session at the Conference entitled "Show Me The Web."

Have You Heard it Through the Grapevine?

The *MASFAA Newsletter*
wants the scoop on you and
your colleagues!

Please send your
(or anyone else's!) personal
and professional news to either
of the Newsletter Editors.

See back page for contact information.

Assistant Director of Financial Aid, Simmons College

Simmons College is seeking an Assistant Director of Financial Aid to be responsible for the processing of aid for all graduate students, developing information on financial aid for prospective and enrolled graduate students, reviewing and awarding all graduate student aid applications and overseeing the record keeping for each program.

Other responsibilities include counseling prospective and enrolled graduate students on financial planning and financial aid, working with program directors and admissions areas in each of the graduate schools and programs, providing information sessions for prospective students, supervising the Administrative Assistant for Graduate Students, coordinating the updating of the operations/procedure manual, providing support to the remainder of the office, and serving as an ex-officio, non-voting member of the Financial Aid Advisory Committee.

A Bachelor's degree and a minimum of 3 years of progressively responsible financial aid experience is required. Must have detailed knowledge of federal aid regulations, a strong interest in counseling adult students and an understanding of student services. Must have excellent interpersonal, organizational, quantitative, communication . and diplomatic skills. Knowledge of EDEXpress, Windows 95 and MS Office for PC is essential.

Send a resume and cover letter to: **Simmons College**, Human Resources, 300 The Fenway, Boston, MA, 02115-5898.

Financial Aid Administrator, RETS Technical Center

RETS Technical Center, a private career school, is seeking a Financial Aid Administrator to meet with new and existing students, assist with the completion and submission of necessary forms and documentation, calculate aid packages and formulate tuition payment plans. Will also be responsible for assisting in ensuring institutional compliance with all state and federal regulations.

Send a current resume to: **Don Harris**, Director, RETS Technical Center, 965 Commonwealth Ave., Boston, MA 02215, (617) 783-1197 (phone), (617) 783-5074 (fax), don@retstech.com.

Federal Trade Commission Negotiates Settlements in Project \$cholar\$cam Lawsuits

By Sherri M. Culp
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Brandeis University, Waltham
famsc1@din.cc.brandeis.edu

Editors' Note: The information for this article was obtained from numerous press releases posted to the Federal Trade Commission Web site (www.ftc.gov).

In September of 1996, the Federal Trade Commission (FTC) announced the launch of Project \$cholar\$cam, a "law-enforcement and consumer education campaign designed to target firms that exploit the financial worries of college students and their families by 'guaranteeing' free scholarship money in return for a relatively small advance fee." (April 11 1997)

In its announcement of this campaign, the FTC identified fraudulent scholarship search services as those that guarantee scholarships or grant money in exchange for an up-front fee as well as offer refund guarantees with stipulations that render it nearly impossible to ever obtain a fee reimbursement. Consumers who actually receive a list of potential scholarships from one of these fraudulent search services quickly discover that many of these fund sources have such stringent restrictions that few students are qualified for them, while others have expired deadlines or are guises for loan programs, work-study programs or contests.

Under Project \$cholar\$cam, the FTC filed complaints against several companies in federal district court, charging them with fraud and exploitation of college-bound students and their families. The defendants in these lawsuits included *Christopher Ebere Nwaigwe and Udoka Maduka* (a.k.a. Higher Education Scholarship Program; National Health Scholarship Program; Division of Nursing; National Scholarship Program; National Management Scholarship Program; National Science Program, Division of Biological Sciences), *Student Aid Incorporated* and *Student Assistance Services, Inc.* (a.k.a. Student Financial Services, Inc.).

In the past nine months, the FTC has negotiated the following settlements with defendants in the \$cholar\$cam case (note that the consent judgments in each case are for settlement purposes only and do not constitute an admission by the defendants of law violations.):

- *Christopher Ebere Nwaigwe and Udoka Maduka* - The defendants, charged with misrepresenting their scholarship and refund guarantee policies, agreed to provide full restitution to 500 customers, pay \$19,000 in monetary judgments, and post a bond (\$300,000 for Nwaigwe and \$50,000 for Maduka) prior to engaging in future scholarship service ventures. In addition, the settlement prohibits the defendants from affiliating with any future scholarship service that guarantees its customers a stated amount of scholarship monies as well as a refund for any customer that does not receive the stated amount. The defendants are also prohibited from using aliases and assumed names.

- *Student Aid Incorporated* - Two principal officers of this New York-based company, charged with misrepresenting their scholarship and refund guarantee policies as well as illegally withdrawing money from customer checking accounts without authorization, agreed to pay a settlement of \$7,500. The settlement prohibits the defendants from making false claims about the amount of scholarship monies a consumer is guaranteed, their past success in obtaining this amount of money for consumers, and the way in which customer credit card and bank account information will be used.

- *Student Assistance Services, Inc.* - The defendants, charged with misrepresenting their scholarship and refund guarantee policies as well as providing their customers with illegitimate scholarship lists, agreed to payment of \$340,000 into a victim restitution pool. The settlement prohibits the defendants from selling scholarship-related services at any time in the future and requires them to post a \$75,000 bond prior to engaging

Continued on page 23

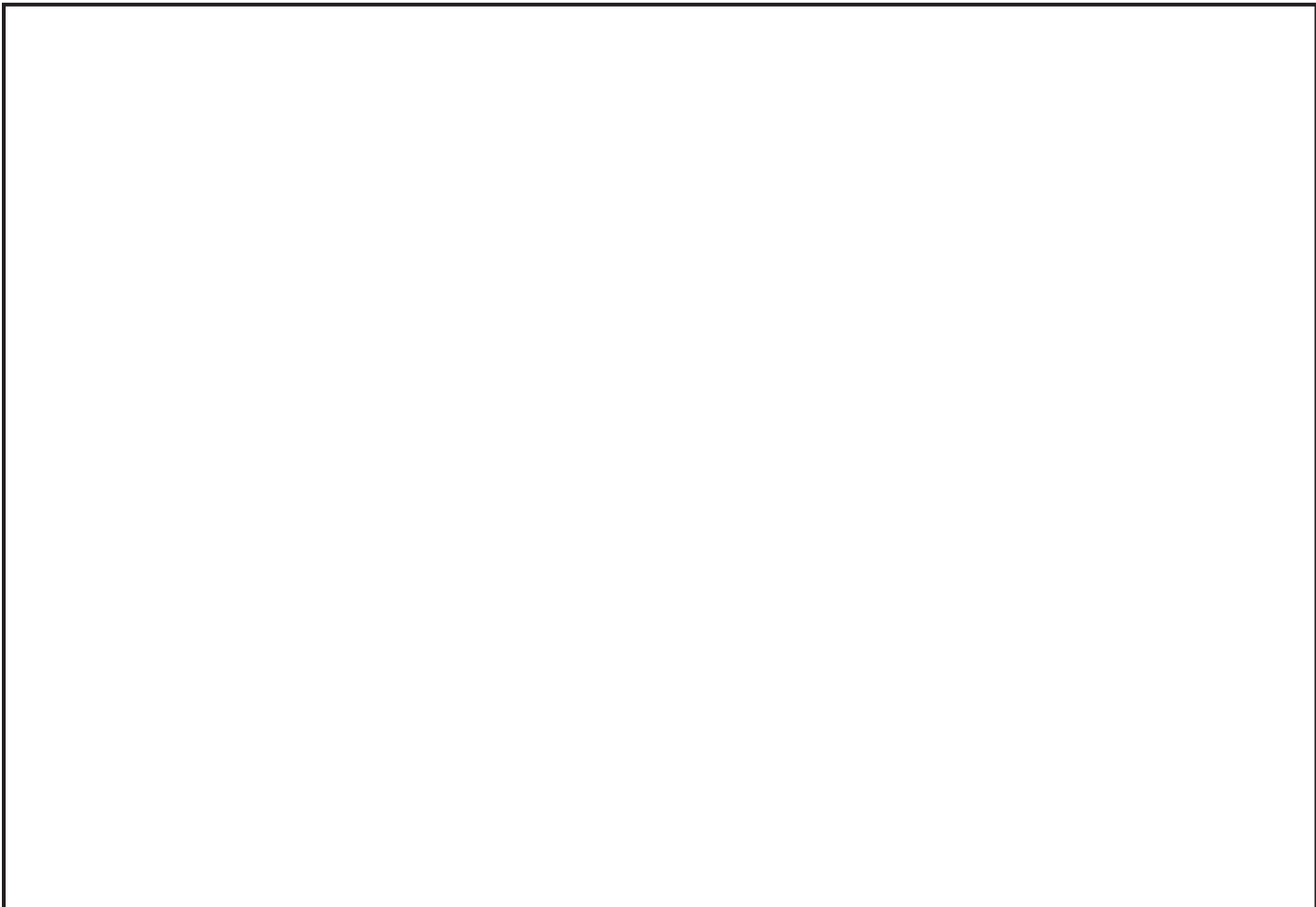
in a telemarketing business or in assisting others in establishing such a business. The corporate defendants in this case agreed to a monetary judgement of \$2.5 million.

(Note: The FTC has filed the consent judgments in each of the above cases with the U.S. District Court for approval. Consent judgments have the force of law only when signed by the judge.)

Under the auspices of Project \$cholar\$cam, the FTC has not only pressed charges against the companies and individuals involved in fraudulent scholarship search practices but has also launched a major effort to educate consumers on how to recognize such fraudulent services. The FTC has provided information to the community via flyers, bookmarks, brochures, and on-line public service announcements. Information has also been made available on the FTC Web site (www.ftc.gov), the Sallie Mae

Web site (www.salliemae.com), the Financial Aid Information Page (www.finaid.org), and the NASFAA Web site (www.nasfaa.org).

For copies of the documents associated with the above settlements and/or consumer education materials produced by the Project \$cholar\$cam campaign, access the Federal Trade Commission Web site or contact the FTC's Public Reference Branch at Room 130, 6th St. and Pennsylvania Avenue, N.W., Washington, D.C. 20580, (202) 326-2222. For future news releases, call the FTC NewsPhone at (202) 326-2710.





Calendar

Here's What's Happening...

November

- 17-19** ED 1997-98 Electronic Access Conference, "A Second Decade of Partnership"
Westin Hotel, Seattle, WA
- 18** Executive Council Meeting (at MASFAA Conference)
Sheraton Leominster, MA
- 19-21** MASFAA Conference
Sheraton Leominster, MA

December

- 3** NASFAA Training Workshop on Need Analysis
Babson College
- 9** A Conversation with Dallas Martin: Reauthorization Update
The Colonnade Hotel, Boston
- 15** Executive Council Meeting
MEFA
- 16** Basic Needs Analysis Workshop
Northeastern University
- 16-18** ED 1997-98 Electronic Access Conference, "A Second Decade of Partnership"
Marriott Copley, Boston
- 18** Basic Needs Analysis Workshop
Assumption College

January

- 20** Executive Council Meeting
Lasell College

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