Financial Aid Evolution:
Change Agents

Ohio Association of Student Financial Aid Administrators
2015 Fall Conference
November 9-10, 2015
Dear OASFAA Colleagues,

The Fall 2015 OASFAA Conference is titled, "Financial Aid Evolution: Change Agents." I have been thinking a lot about how our profession has evolved over the years, and how we are being expected to be agents of change every day. I encourage all of you to participate in the fall conference and in the organization as a whole to not only assist in evolving yourself, but also your offices, institutions, and students. We are the individuals that will be the agents of change on our campuses.

We have an exciting two full days of sessions. I understand that many of you might have been looking for three days, but due to scheduling conflicts with Veteran’s Day, we shortened the conference to two days. We will still be providing nearly as many session opportunities with a full day of programming. Please come and join us Monday morning for sessions beginning at 9:00 a.m. We are very excited to have The Ohio Department of Education with us to present HEI Training and Third Term OCOG information. Terry Everson will be returning to OASFAA for a keynote on Monday, and we will have Angela Smith from the U.S. Department of Education and a representative from the Ohio Department of Education on Tuesday. NASFAA Training is being offered on the 150% Subsidized Loan Limitations on Tuesday, and I know there are many of us that will be ready for that series.

Back by popular demand, are our Diversity sessions. We are excited that we are able to continue this valuable training to evolve and help our students more. Of course, we will offer New Member sessions, and we would welcome any and all new members to attend. I know Default Management is important to all of us, and there are many sessions for evolving our knowledge for loans, repayment, and managing default and delinquency.

Lastly, I will be reviewing what we have accomplished so far this year on the Executive Committee. I am very excited to share with you some new information that will help carry us forward and help all of us become the agents of change that are needed on our campuses.

Please get involved in this evolution and volunteer today for an OASFAA Committee, there is something for everyone!

Most Sincerely,

Amanda Reisinger
Zane State College
2015-2016 OASFAA President
2015-16 Executive Committee Trustees

President - Amanda Reisinger, Zane State College
President-Elect - Faith Phillips, Central Ohio Technical College/Ohio State Newark
Past-President - Angela Johnson, Cuyahoga Community College
Vice President for Conferences - Lea Mederer, Franklin University
Vice President for Training - Jayme Jarrett, Ohio Northern University
Secretary - Matt Moore, Sinclair Community College
Treasurer - Ed Recker, University of Findlay
Treasurer-Elect - Carolyn McCluskey, Baldwin Wallace University
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Northwest Regional Representative - Gail Houtz, Bowling Green State University
Southeast Regional Representative - Erin Glass, Franklin University
Southwest Regional Representative—Erica Henry, University of Cincinnati

2015-16 Executive Committee Chairs

Associate Member Relations - Jennifer Kessler, Ursuline College; Mary Lynn Perri, Ursuline College
Association Governance & Planning - Betsy Johnson, Owens Community College; Cheryl Willard, Baldwin Wallace University
College Goal Sunday - Amanda Haire, COTC/Ohio State Newark; Carrie Short, Baldwin Wallace University
Communications - Trueshonda Carmicle, The Ohio State University
Conference Entertainment - Greg Carlo; Michael Jones, Citizens Bank
Conference Program - Kim Jeffers, PNC Bank
Conference Registration - Ericka Walker-Smith, Baldwin Wallace University
Conference Site - Stephanie Goller, University of Toledo; Scott Lauffer, Lake Erie College
Diversity - Trueshonda Carmicle, The Ohio State University; James McDougal, KEMBA Financial Credit Union
Federal Issues - John Brown, Great Lakes Educational Loan Services, Inc.; Linda Hayes, Good Samaritan College of Nursing
Finance - Faith Phillips, Central Ohio Technical College/Ohio State Newark
Leadership - Kristy Gardner, The Ohio State University; Kristina Call, Kent State University—Ashtabula
Need Analysis - Stacey Black, Cuyahoga Community College, Nancy Issa, Case Western Reserve University
Membership/New Member Mentor - Donna McCullough, Bryant & Stratton College
Nominations - Faith Phillips, Central Ohio Technical College/Ohio State Newark
Outreach - Jeff Johnston, Sallie Mae; Cody McMillen, University of Dayton; Lindsay Walton, University of Mount Union
Professional Development - Alicia Frey, Belmont Technical College; Randy Ulses, University of Cincinnati
Research - Sam Selvage, Urbana University
State Issues - Kim Jenerette, Cedarville University; Venus Puliafico, Case Western Reserve University
Support Professionals - Stacy Bernard, Zane State College; Christine West, Everest Institute

2015-16 Executive Committee Liaisons

Ohio Board of Regents - Tamika Braswell
Ohio College Access Network - MorraLee Keller
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<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Institution</th>
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<tr>
<td>2014-15</td>
<td>Angela Johnson</td>
<td>Cuyahoga Community College-Cleveland</td>
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<td>Randy Green</td>
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<td>Cheryl Willard</td>
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<td>Stephanie Sutton</td>
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<td>Ann Marie Gruber</td>
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<td>Randy J. Ulses</td>
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<td>Betsy Johnson</td>
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<td>Amy Baker (Welty)</td>
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<td>Claudia Wenzel</td>
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<td>Mary Lynn Perri</td>
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<td>Mark Bandré</td>
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<td>Brian Paskvan</td>
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<td>Katherine Bontrager</td>
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<td>Steve England</td>
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<td>Theodore Hallenbeck</td>
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<td>Kathy Fay (Milem)</td>
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<td>Ginny Biada</td>
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<td>Lisa Hanson</td>
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<td>Jeff Zellers</td>
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<td>1991-92</td>
<td>Alex Murdoch</td>
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<td>Arman Habeggar</td>
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<td>Deb Heineman (Johnson)</td>
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<td>Josette Green</td>
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<td>Michele Nemes Meeker (Wade)</td>
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<td>James Bauer</td>
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<td>Gary Rohmann</td>
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<td>Marc Brenner</td>
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<td>Bob Hahn</td>
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<td>David Darr</td>
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<td>Paul Orehovec</td>
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<td>Rodney Harrison</td>
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<td>Harry Beck</td>
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<td>William Bennett</td>
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<td>Donald Chenelle</td>
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<td>James Hoover</td>
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<td>Alan Donley</td>
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<td>James White</td>
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<td>1970-71</td>
<td>Guy Spitler</td>
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<td>1969-70</td>
<td>Mac Richardson</td>
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<td>1968-69</td>
<td>Robert McKay</td>
<td>Bowling Green State University</td>
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* Served partial year for 2001-2002
Conference Planning Committee

Kirby Adams, Sinclair Community College
Christina Allen, Kent State University
Tamika Braswell, Ohio Department of Higher Education
John Brown, Great Lakes Higher Education Corporation
Greg Carlo
Marian Carter, The Ohio State University
Kirsten Crotte, Otterbein University
Judy Cunningham, Ohio Tuition Trust Authority
Angela Duraine, University of Mount Union
Denise Eder, Thrivent Financial
Deborah Foward, The Ohio State University
Alicia Frey, Belmont College
Erin Glass, Franklin University
Stephanie Goller, University of Toledo
Erica Henry, University of Cincinnati
Jayme Jarrett, Ohio Northern University
Kim Jeffers, PNC Bank
Michael Jones, Citizens Bank
Tina Jones, Clark State Community College
MorraLee Keller, National College Access Network
Jennifer Kessler, Ursuline College
Sarah Kilbarger, University of Cincinnati
Renee Lamp, Cuyahoga Community College
Scott Lauffer, Lake Erie College
Muriel Merchant, Hocking College
James McDougal, KEMBA Financial Credit Union
Matt Moore, Sinclair Community College
Andrea Morrow, Owens Community College – Toledo
Irene Nyamolo, University of Cincinnati
Faith Phillips, Central Ohio Technical College/Ohio State Newark
Amanda Reisinger, Zane State Community College
Suzanne Sayre, The Ohio State University
Becky Shinaberry, Ashland University
Heidi Sisson, First Marblehead Corp
Randy Ulses, University of Cincinnati
Erika Walker-Smith, Baldwin Wallace University
Amy Witt, Otterbein University
Candace Washington, The Ohio State University

Fall Conference Charity Drive

OASFAA has partnered with the Central Ohio Homeless Veterans Stand Down organization for the annual charity donation drive at the 2015 Fall OASFAA Conference. The Stand Down event is part of the Volunteers of America of Greater Ohio, Veterans and Family FIRST division.

Per the organization, a Stand Down event is typically a one to three day event that is designed to provide services to homeless Veterans. Along with food, shelter and clothing, attendees to a Stand Down event can also receive health screenings, benefits counseling (VA and Social Security), and assistance to necessary services, including housing, employment and substance abuse treatment.

With the proximity of Veteran’s Day to our conference our OASFAA 2015-16 President, Amanda Reisinger, and the entire Conference Planning Committee would like to extend a heartfelt request of any monetary donations, as well as personal care items, clothing and household items.
Awards and Recognition

Alex Murdoch Service Award

The Alex Murdoch Service Award was established in 1999 to honor Alex, Associate Director of Financial Aid at University of Cincinnati, when he retired that year. The honor, first announced at Winter Conference 1999 as a tribute to Alex, is awarded annually to a member of OASFAA who has given outstanding service to OASFAA and its members. The recipient's convictions and loyalty to OASFAA, have made it a better organization through their efforts and many contributions.

2014  John Brown, Great Lakes Higher Education Corporation
2013  Mary Lynn Perri, Ursuline College
2012  Angela Johnson, Cuyahoga Community College
2011  Mary Kay Freshour, Otterbein University
2010  Betsy Johnson, Owens Community College
2009  Ted Hallenbeck, PNC Bank
2008  Suzanne Fahrer, Bowling Green State University
2007  Melony Ohalek, Sallie Mae Graduate & Professional Programs
2006  Joan Dornette, Good Samaritan College of Nursing
2005  Barbara Hughes, Baldwin-Wallace College
2004  Doris I. Smith, North Central State College
2003  Claudia Wenzel, John Carroll University
2002  Cheryl Willard, Baldwin-Wallace College
2001  Connie Williams, University of Cincinnati

Alan M. Donley Chair in Need Analysis Recognition

The Alan M. Donley Chair in Need Analysis honors Al for his commitment and dedication to the philosophy of need analysis and to the need analysis committee over years. Al was the Director of Financial Aid at Hiram College beginning in 1966 and the OASFAA president for the 1972-73 academic year. The need analysis committee chair (or senior chair if it is a co-chair position) is recognized each winter conference as they continue the legacy of need analysis training for OASFAA.

2014  Ericka Walker-Smith, Baldwin Wallace University
2013  Venus Puliafico, Case Western Reserve University
2012  Kevin Lamb, Marietta College
2011  Carolyn McCluskey, Baldwin Wallace University
2010  Randy Green, Wittenberg University
2009  James Engler, Franklin University
2008  Greg Carlo, Great Lakes Higher Education Guaranty Corporation
2007  Pamela Hughes, Ohio Northern University
2006  Carmen Sears Edwards, Citibank
2005  Kim Nash-Yore, Cuyahoga Community College
Mary Arter Bell, friend and colleague, will be remembered for her passionate approach to serving others, her commitment to student success, and her sincere dedication to The Ohio Association of Student Financial Aid Administrators. Mary served on many OASFAA committees throughout her career and she especially enjoyed planning and participating in conferences. Although Mary lost her battle to leukemia in May 2012 she will not be forgotten.

The Mary Arter Bell Conference Scholarship will allow us to continue to recognize Mary’s contributions as we come together as a community at annual conferences. Each year these scholarships provide funding to those who would otherwise not have the resources available to them from their institutions to attend conference.

Please join us in welcoming our Fall Conference 2015 Mary Arter Bell Scholarship recipients:

- Andrea Tracy  Lake/Geauga Education Assistance Foundation
- Jane Shier   Stark State
- Brandi Everhart  Miami University
- Rachel Moore  Franklin University
- Andrea Morrow  Owens Community College
- Julia Griffin  Zane State
- Diann Nickerson  Ohio University Easter Campus
- Luci Hardesty  Central Ohio Technical College
- Leah Patrick  Cincinnati State Technical and Community College
- Amy Snow  Ohio Dominican University

**Make a Difference**

**New Member Mentor Program Needs YOU!**

 foster relationships, build networks, and help pave the way for OASFAA’s tomorrow
Sponsors and Exhibitors

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Conference Sponsor: Great Lakes Educational Loan Services, Inc.

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Citizens Bank
CMD Outsourcing Solutions
College Advantage
Commerce Bank
Discover Student Loans
EdFinancial Services
Education Credit Management Corporation (ECMC Solutions)

First Marblehead Corporation
Great Lakes Educational Loan Services
Inceptia
KEMBA Financial Credit Union
KHEAA
PNC Bank
Sallie Mae
Thrivent Financial
USA Funds
Wells Fargo

Thank You
Mission Statement

The mission of the Ohio Association of Student Financial Aid Administrators shall be to ensure access to higher education through the promotion of financial aid awareness.

Further, the mission of the Association is to affect public policy initiatives, to promote ethical administration of student aid programs, and to encourage an environment of cooperation among individuals, agencies, organizations and educational institutions to better serve all student populations.

Conference Policies

Please be aware of your institution’s ethics policy as related to Ohio Revised Code 2921.43(A) and 102.03 (D) and (E) when participating in conference and non-conference events.
If you are a vendor but not exhibiting, please refrain from conducting business in the exhibit area.

Nametags are required for admittance to conference events. Please be sure to wear your nametag throughout the conference.
Monday, November 9, 2015

8-12:00pm  Registration and Charity Drive Open - Lobby

8-12:00pm  Exhibits Open - Lobby

9-9:50am  Interest Sessions

**New Members** – Dublin I
Presenter/Moderator: Donna McCullough, Bryant & Stratton College

Welcome new members and first time conference attendees to OASFAA and the 2015 Fall Conference! Please join us for your first conference interest session, as we celebrate your membership and introduce you to the association, its mission, and everything that OASFAA has to offer you this week at conference - and beyond.

**LGBTQ and You: Providing Competent Services** - Dublin II
Presenter: Angie Wellman, MSE, LPCC, Multicultural Center, The Ohio State University
Moderator: Judith Cunningham, College Advantage

Learn how you and your staff can handle situations dealing with financial aid and members of the LGBTQ community.

**Student Loan Refinancing 101** - Dublin V
Presenters: Denise Eder, College Relationship Manager, Thrivent Financial; James McDougal, Business Development Officer, KEMBA Financial Credit Union
Moderator: James McDougal, KEMBA Financial Credit Union

This session will provide an overview of the Direct Loan Consolidation Program and an overview of refinancing options now available through private lenders. The session will provide insights on each program and should enhance your discussions with students as to which program will be cost effective in paying off student loan debt.

**Your True Colors: It’s All About You- and Others!** - Dublin VI
Presenter: Dr. Lynn Hull, Dean of Students, Franklin University
Moderator: Erin Glass, Franklin University

True Colors is a simple but powerful personality model to help you better understand your authentic self and appreciate the distinctive differences in others. In this highly interactive presentation, we’ll help participants understand and celebrate the different gifts we each bring to our organizations and how to make deepened connections with others to collaborate more effectively.

**HEI Training** - Franklin
Presenters: Tamika Braswell, Program Manager, Ohio Department of Higher Education; Amber Brady, Program Manager, Ohio Department of Education; Lisa Reed, Program Manager, Ohio Department of Education
Moderator: Tamika Braswell, Ohio Department of Higher Education

This session will provide an overview of the state financial aid programs: Nurse Education Assistance Loan Program (NEALP), Ohio College Opportunity Grant (OCOG), and Ohio War Orphans Scholarship (OWO) and cover the financial side of the HEI System (restricted outputs, queries, submitting payment and adjustment files, and more).
Leadership Tells: Style, Character, and Personality Matters to be Successful - Dublin I
Presenters: Mary Lynn Perri, Director, Financial Aid and Enrollment Services, Ursuline College; Michiale Schneider, Training Specialist, Great Lakes Educational Loan Services, Inc.
Moderator: Randy J. Ulses, University of Cincinnati

The ability to be a good leader does not come easily—it takes a certain mindset, distinct habits, and specific skills to make an impact. Have you ever wondered what gives leaders the “it” factor in effectiveness? An evaluation of leadership style, a person’s character, and their personality will be discussed to provide a holistic perspective in knowing what to do -- and what not to do -- to be a successful leader.

Max Loan Limits – What to do to Help Your Students - Dublin II
Presenter/Moderator: Joe Fries, Director of Business Development, Sallie Mae; Erica Henry, Assistant Director – Enrollment Relations, Financial Aid, University of Cincinnati

The key student group who falls into trouble with borrowing are those who don’t have a plan or lack a plan both early on and while in school. Join Joe Fries, Sallie Mae and Erica Henry, University of Cincinnati. We will outline some underlying borrowing trends with this group of students and will share experiences/best practices with curbing student borrowing and focus on what tools are available to assist families with planning.

Connecting SAP and Retention - Dublin V
Presenters Dianne Fulmer, Director of School Partnerships, Financial Aid TV
Moderator: Becky Shinaberry, Ashland University

We all want to ensure students are successful and graduate, but we know some will struggle along the way. This session will discuss how Satisfactory Academic Progress (SAP) relates to retention. Learn the importance of a proactive communication strategy about SAP to ensure retention as you review SAP principles. Review of case studies showing how schools are actively communicating with students about SAP.

Foster Youth and You - Dublin VI
Presenters: Kimberly Rhyan, Director, Student Engagement and Leadership (SEaL), Columbus State Community College; Simone G. Polk, Assistant Vice President for Student Services, Office of the Vice President for Student Affairs, Wright State University; William Murray, IV, Ohio Reach Coordinator, Public Children Services Association of Ohio.
Moderator: Regina Harper, Columbus State Community College

This presentation will focus on broad-based initiatives at a 2 and 4-Year Ohio Public Institutions and the importance of collaboration between Enrollment Management and Student Affairs Professionals. Presenters will share information about the significance of supportive, “high-touch” first-year initiatives to facilitate student success. This presentation will also include a brief overview of Ohio Reach and their goals to support students’ attainment of academic and personal success through state-wide partnerships.

GEAR Up Ohio - Franklin
Presenter: Carlos Bing, Scholarship & Program Coordinator, Ohio Department of Higher Education
Moderator: Tamika Braswell, Ohio Department of Higher Education

The GEAR UP Ohio is back! This session will be an overview of the federal program (what is GEAR UP, state versus partnership grants), an overview of the state of Ohio program, high level details regarding the administrative and scholarship specifics of the grant, and how GEAR UP is serving our students.
Monday, November 9, 2015

10:50-11:10am  Coffee and Water Break-Lobby

11:10-12:00pm  Interest Sessions

**Birds of a Feather** - Dublin I (private sector), Dublin II (4 year public sector), Dublin V (2 year state sector), Dublin VI (proprietary sector)

Presenters/Moderators:  Becky Shinaberry, Associate Director of Financial Aid, Ashland University; Kristy Gardner, Associate Director, Student Service Center, The Ohio State University; Kirby Adams, Financial Aid Officer, Sinclair Community College; Donna McCullough, Director of Financial Aid, Bryant and Stratton College

**College Goal Sunday Meeting** (invitation only)- Franklin

Meet with your peers from each sector:  4 year public, 2 year public, 4 year private, and proprietary schools.

12-1:15pm  Lunch - Ballroom

Sponsored by **Great Lakes Educational Loan Services, Inc.**

Keynote Speaker:  **Terry Everson,**

**Executive Director of Everson Consulting, LLC**

1:20 -5:00pm  Registration and Charity Drive Open - Lobby

1:20 - 4:00pm  Exhibits Open - Lobby

1:30-2:20pm  Interest Sessions

**Decoding Cohort Default Rates** - Dublin I

Presenter:  Dave Bowman, Sr. Marketing Associate, Great Lakes Higher Education Corporation

Moderator:  Denise Eder, Thrivent Financial

Do you know how to review your report for accuracy? Learn how you can review CDR reports and when to challenge, appeal and adjust to ensure your school’s rate is an accurate reflection of your borrower’s experience in repayment. Specific topics covered include: Cohort Default Rate (CDR) cycle; Loan Record Detail report; Challenges, Adjustment and Appeals; and common appeal errors to avoid.

**Best Practices for Improving Your Cohort Default Rate**-Dublin II

Presenter:  George Covino, Vice President of Default Prevention, USA Funds

Moderator:  Deneene Merchant, Hocking College

Every percentage point in your school’s cohort default rate represents borrowers who struggled and failed to repay their student loans. Explore practical actions you can take to help your borrowers by reducing rates of delinquency and preventing default. Learn how to identify and resolve the unique challenges your students face and how to develop an effective debt management plan designed to improve your cohort default rates in the future.
Interest Sessions

Creating and Contributing to an Emotionally Safe Work Environment – Dublin V
Presenters: Faith Phillips, Director, Financial Aid, The Ohio State University at Newark, Central Ohio Technical College/Ohio State Newark; Kim Jeffers, Campus Relations Manager, PNC Bank
Moderator: Faith Phillips, Central Ohio Technical College/Ohio State Newark

People are most productive in an emotionally safe and supportive work environment. While there are many resources that focus on customer needs, it is equally imperative to focus on the emotional needs of employees. We will discuss the importance of creating an environment of civility, respect, and validation and provide you with tangible strategies for doing so.

First-generation Students: Opportunities to Encourage Student Success – Dublin VI
Presenter/Moderator: Michiale Schneider, Training Specialist, Great Lakes Educational Loan Services, Inc.

First-generation students often lack some of the fundamental knowledge needed to navigate the college experience. There is no question that a college degree can lead to more employment opportunities and potentially greater financial security. However, many students whose parents did not attend college may be at a disadvantage when it comes to navigating the ins and outs of the college bureaucracy.

Topics include:
- Defining who are first-generation students?
- Explore ways to reach out
- Examine barriers and ways to overcome them

Need Analysis-Overview and Independent Student Calculation – Franklin
Presenters: Nancy Issa, Associate Director, University Financial Aid, Case Western Reserve University; Dustin Grannis, Financial Aid Advisor, University of Cincinnati
Moderator: Stacey Black, Cuyahoga Community College

IMPROVE your knowledge of Need Analysis and the underlying philosophies and formulas. GROW your skills by learning the steps of a hand calculation for an independent student. This session will cover information needed for 2016-17 processing utilizing 2015 figures. It is highly recommended to attend this session if you are planning on attending either Need Analysis Session 2 or 3.

Stuff I Wish I Knew About Change Before I Got Started – Ballroom
Presenter: Terry Everson, Executive Director of Everson Consulting, LLC

This session will be a continuation of Terry Everson's keynote address, where he will be going more in depth into the concepts of change management and how you and your colleagues can accept the challenges associated with change.

Dessert Break - Lobby
Sponsored by PNC Bank
Monday, November 9, 2015

2:50-3:40pm     Interest Sessions

**Third-term OCOG for Community Colleges, Regional Campuses, and Other Qualifying Inst** - Dublin I
Presenter/Moderator: Tamika Braswell, Program Manager, Ohio Department of Higher Education

For students attending year-round at a public community college, regional branch campus, or an institution with an adjusted award amount, statute now states that an OCOG award may be distributed for the third term of the academic year, once Pell grants have been exhausted for that year. Come hear the specifications and learn how to request the funds.

**Pell Grant Management, Round Table Discussion** – Dublin II
Moderator: Sarah Kilbarger, University of Cincinnati

This session will be an opportunity for Pell Grant managers to share challenges, frustrations, successes, and strategies for handling this enormous grant program. Who is the person on the other end of those POP and MRR emails? Come meet them face to face. Making connections to our counterparts at other schools makes us all stronger. We hope to touch on best practices, resolving POP/MMR, and processing Pell LEU. Please bring along questions and concerns, as well as what your school is doing very well. This will be an interactive, round-table, group-led discussion to dig into the details of managing the Pell Grant.

**Financial Aid 101** – Dublin V
Presenters: Jeff Johnston, Director of Business Development, Sallie Mae; Mary Cannon, Director of Financial Aid, Hondros College of Business
Moderator: Jeff Johnston, Sallie Mae

OASFAA’s Outreach Committee presents “Financial Aid 101.” If you are new to the profession and would benefit from a high level overview of all of the financial aid programs, this session is for you! Additionally, for all of you change agents, if you need a FA 101 presentation for your newer staff, join us and we will be glad to give you a copy of this presentation for your use.

**Reaping Results with a 12 Month Default Action Plan** – Dublin VI
Presenter: John W. Brown, Regional Marketing Director, Great Lakes Educational Loan Services, Inc.
Moderator: Faith Phillips, The Ohio State University at Newark, Central Ohio Technical College

Whether your cohort default rate increased or decreased, proactive default prevention is a necessity to ensure all student loan borrowers are successful in repayment and avoid the negative consequences of delinquency and default. In this session we will, discuss the benefits of having a plan, walk through a 12-month default prevention action plan, and share resources you can use to become a positive agent of change for your borrowers.

**Need Analysis-Professional Judgment Calculation** - Franklin
Presenters: Leigh Jackson, Director, Compliance and Training, University of Cincinnati; Dustin Gran- nis, Financial Aid Advisor, University of Cincinnati
Moderator: Stacey Black, Cuyahoga Community College

Learn Professional Judgment basics, regulations, available resources, and permitted and prohibited actions. IMPROVE your knowledge of Need Analysis and GROW your skills by learning the steps of a hand calculation for a Professional Judgment adjustment. It is highly recommended to attend Session 1 to attend this session.
Monday, November 9, 2015

3:50-4:40pm  Interest Sessions

**OFIC Scholarship Process Review** – Dublin I
Presenter: Brett Fields, Manager Scholarship Services, Ohio Foundation of Independent Colleges
Moderator: Erin Glass, Franklin University

The Ohio Foundation of Independent Colleges (OFIC) scholarship process review. OFIC provides scholarship support to private, not for profit member colleges and universities. OFIC member financial aid offices are invited to learn about the process, make suggestions, open discussion, and ask questions.

**Ever-changing FICO Scoring: Will it Help?** – Dublin II
Presenter: Jeff Johnston, Director, Business Development, Sallie Mae
Moderator: Jenn Kessler, Ursuline College

As FICO score evaluations continue to evolve will the most recent changes impact students in a beneficial way? In this session we will take a deep dive on the recent additions to the formula that determines credit scores, especially those changes that may help those with a “thin credit file” build their credit record faster. A booklet developed for this session will outline the changes that can be used for college campuses’ financial wellness programing.

**The Basics: Financial Aid 102 Focus on Financing and Resources** – Dublin V
Presenters: Catherine Mix, Director, Flyers First, Senior Associate Director, Financial Aid, University of Dayton; Cody McMillen, Admission and Financial Aid Counselor, University of Dayton
Moderator: Cody McMillen, University of Dayton

Following the Financial Aid 101 presentation, this session will focus on the basics of alternative ways of financing a college education (PLUS loans, private loans, and payment plans), in addition to offering information on the resources that are available to financial aid administrators, including CPS, COD, NSLDS, etc. By utilizing these resources effectively, financial aid administrators may be better able to serve students in the changing educational landscape.

**Changing Student Service…One Stop at a Time** – Dublin VI
Presenter: Cecily Goode, Director One Stop, University of Cincinnati
Moderator: Irene Nyamolo, University of Cincinnati

The University of Cincinnati’s One Stop Student Service Center delivers student services in areas of registration, student records, financial aid, billing, and collections. Learn how the service team navigated the changing waters of student service demands over the past 10+ years through investment in personnel, physical space, and technology tools. Join us for lessons learned and best practices for instituting policy and process changes to enhance student service delivery to our 21-century millennial college student.

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**Don’t Forget!**
OASFAA has partnered with the Central Ohio Homeless Veterans Stand Down organization for our annual charity donation drive. Please consider making a donation!
Monday, November 9, 2015

3:50-4:40pm Interest Sessions

**Need Analysis-Professional Judgment Calculation** - Franklin
Presenters: Leigh Jackson, Director, Compliance and Training, University of Cincinnati; Dustin Gran- nis, Financial Aid Advisor, University of Cincinnati
Moderator: Stacey Black, Cuyahoga Community College

Learn Professional Judgment basics, regulations, available resources, and permitted and prohibited actions. IMPROVE your knowledge of Need Analysis and GROW your skills by learning the steps of a hand calculation for a Professional Judgment adjustment. It is highly recommended to attend Session 1 to attend this session.

**Federal Issues Ability to Benefit**-Dublin VI
Presenter: Angela Smith, Training Officer, US Department of Education
Moderator: Linda Hayes, Dean of Enrollment Management, Good Samaritan College of Nursing

Join our federal trainer, Angela Smith, as she provides the most recent updates on Ability to Benefit.

4:50-5:10pm Regional Meetings
Northwest– Dublin I
Northeast - Dublin II
Southeast - Dublin V
Southwest - Dublin VI

5:30-6:30pm President’s Reception-Lobby
Sponsored by Great Lakes Educational Loan Services, Inc.

**Dinner On Your Own**
**Have a Wonderful Evening**
Tuesday, November 10, 2015

7:30-8:30am  Breakfast - Ballroom

7:30-11:15am  Registration and Charity Drive Open - Lobby

8:00-8:15 am  OASFAA Business Meeting - Ballroom

8:30-11:15am  Exhibits Open – Lobby

8:40-9:30am  Interest Sessions

**Conversation with New Members** - Dublin I  
**Presenter/Moderator:** Donna McCullough, Market Director of Financial Aid, Bryant & Stratton College

New Members, please join us for a conversation about being a new member, your conference experience, and your “ah-ha” conference moments. Learn how to share your conference experience and knowledge with others in your office, how to get involved with OASFAA, and how to join the New Member Mentor Program.

**Uncovering the Mysteries of Loan Consolidation** – Dublin II  
**Presenters:** Michael Jones, Vice President Student Lending, Citizens Bank; Greg Carlo  
**Moderator:** Angie Duraine, University of Mount Union

Are the details of loan consolidation a mystery to you? Have you heard of the new private lender consolidation products that are becoming available? Join us as we uncover the mysteries of loan consolidation! In this session we will explore details about loan consolidation from a federal and private loan perspective. Discussion will include how to communicate consolidation options with soon to be graduates, the pros and cons of loan consolidation, and how to choose between private and federal loan options.

**Professional Judgments and Dependency Overrides** – Dublin V  
**Presenter:** Mary Cannon, Director of Financial Aid, Hondros College; Renee’ Lamp, Financial Aid Advisor, Cuyahoga Community College  
**Moderator:** Renee’ Lamp, Cuyahoga Community College

Join your fellow Change Agents to discuss current processes and best practices for approving and denying Professional Judgments and Dependency Overrides. We will discuss documentation required from the student and share examples of ways to assist the student through the process.

**Evolving Your Involvement: Opportunities to Get Involved with OASFAA** – Dublin VI  
**Presenter:** Kristy Gardner, Associate Director, The Ohio State University  
**Moderator:** Michael Jones, Charter One Bank

Do you have the desire to “evolve” your involvement with OASFAA, but aren’t sure in what area you might be able to best contribute? Have you thought about participating on a committee but don’t know who to contact or how to get started? This session will introduce you to each of the roles and committees that make OASFAA impactful, will provide you with the responsibilities of each committee, and will let you know who you should contact if you are interested in joining.
**Tuesday November 10, 2015**

8:40-9:30am Interest Sessions

**NASFAA Training - 150% Subsidized Loan Limitations: Are We Doing it Right? Part 1** - Franklin
Presenter/Moderator: Jayme Jarrett, Financial Aid Counselor, Ohio Northern University

Even though it has been more than two years since the implementation of the 150 percent subsidized loan limitation, schools as well as students still are confused by some aspects of this limitation. This training will review the calculation and application of the limitation, school reporting and loan counseling responsibilities related to the limitation, and best practices for advising students about the impact limitation outside of required loan counseling.

9:40-10:30am Interest Sessions

**Financial Aid and Undocumented Students**-Dublin I
Presenter: Dr. Gregory Guzmán, Executive Director, Diocese of Toledo
Moderator: Christina Napier, Kent State University

You may know about PELL, OCOG, and DOE but do you know about DACA, DAPA and DREAM? This session will provide information about student financial aid for a specific subgroup of undocumented students (sometimes referred to as “Dreamers”) who have received Deferred Action for Childhood Arrivals (DACA).

**How to Say No: Improving Responses to Scholarship Appeals**-Dublin II
Presenter: Randy J. Ulses, Director, Scholarships and Enrollment, University of Cincinnati
Moderator: Alicia Frey, Belmont Technical College

Writing an approval email or letter is fairly easy when responding to students’ and parents’ requests. At the same time, staff are too often challenged when replying to written requests for additional scholarship for other funding when the answer is no — particularly in the recruitment phase. Learn to pull apart the process and build skilled, appropriate responses that can even get you a “thank you.” Apply this straightforward approach to construct better academic progress, special circumstance, and other written denials.

**Federal Issues Unusual Enrollment History**- Dublin V
Presenter: Angela Smith, Training Officer, US Department of Education
Moderator: Linda Hayes, Dean of Enrollment Management, Good Samaritan College of Nursing

Join our federal trainer, Angela Smith, as she provides the most recent updates on Unusual Enrollment History.

**Financial Aid Evolution: Website Edition**–Dublin VI
Presenters/Moderators: Candace Washington, Assistant Director, The Ohio State University; Suzann Sayre, Staff Assistant, The Ohio State University

Over the past year, we at The Ohio State University have completely revamped our Student Financial Aid Website. In this session, we will discuss our process, the changes we made and why we made them. Come see our transformation!
Tuesday, November 10, 2015

9:40-10:30am  Interest Sessions

**NASFAA Training- 150% Subsidized Loan Limitations: Are We Doing it Right? Part 2** - Franklin
Presenter/Moderator: Jayme Jarrett, Financial Aid Counselor, Ohio Northern University

Even though it has been more than two years since the implementation of the 150 percent subsidized loan limitation, schools as well as students still are confused by some aspects of this limitation. This training will review the calculation and application of the limitation, school reporting and loan counseling responsibilities related to the limitation, and best practices for advising students about the impact limitation outside of required loan counseling.

10:30-11:00m  Beverage Break  and Hotel Checkout–Lobby

11:00-12:45pm  Brunch and Federal/State Update - Ballroom
Sponsored by Great Lakes Educational Loan Services, Inc.
Speakers: Jim Bennet, Vice Chancellor, Finance and Data Management, Ohio Department of Higher Education; Jeff Robinson, Director of Communications, Ohio Department of Higher Education; Angela Smith, Training Officer, US Department of Education

12:55-3:15pm  Exhibits and Registration Open-Lobby

12:55-1:45pm  Interest Sessions

**Evolution of Financial Aid Communication**-Dublin I
Presenter: Doug Schantz, Director of Student Accounts, Wittenberg University
Moderator: Renee’ Lamp, Cuyahoga Community College

This session will stimulate thought and conversation related to implementing and/or expanding financial literacy initiatives on your campus. From smoke signals to tweets, this presentation will highlight effective approaches to maximizing communication and social media trends to assist in your outreach efforts.

**Consortium Agreements, Group Discussion** –Dublin II
Presenter/Moderator: Amy Witt, Financial Aid Counselor, Otterbein University

Consortium agreements seem like a bit of a ‘taboo’ topic in the Financial Aid world. This session will be how Otterbein University takes on consortium agreements, and an open dialogue with the audience on how schools are initiating, processing, and following up on consortium agreements.

**Private Loan Outcomes**-Dublin V
Presenter: Jeff Johnston, Director, Business Development, Sallie Mae
Moderator: Michael Jones, Citizens Bank

Many recent headlines in media outlets refer to a “student loan crisis,” which was also the subject of a debate at the NASFAA conference in July. Is there a “student loan crisis?” In this session our presenter will uncover some facts to this debate. We will review a recent report by Measure One in which they analyzed data from the 6 leading private lenders and loan holders regarding trends in repayment, delinquencies and charge-offs for private student loans through Q1 2015. Be prepared to have your perceptions transformed.
Tuesday, November 15, 2015

12:55-1:45pm  Interest Sessions

**What is Diversity?** - Dublin VI
Presenter: Kimberly Brazwell, CEO/Founder and Mad Scientist, KIMISTRY
Moderator: James McDougal, Kemba Financial Credit Union

An interactive discussion about diversity and inclusion. It is not just LGBTQ anymore, so who else is included? How do we as financial aid professional identify these classes and support their matriculation on our campuses? We can positively influence the lives of our students if we are aware, educated and supportive of their needs.

**Strategies to Help Students Navigate the Complex World of Finances** – Franklin
Presenters: Bryan Ashton, Assistant Director for Financial Wellness, The Ohio State University; Edward Recker, Director of Financial Aid, The University of Findlay; Christopher Tyner, Director of Student Life, Franklin University
Moderator: Deborah Foward, The Ohio State University

Increasing student financial literacy on college campuses has increasingly become a hot topic in discussions around student finances and student support. Hear from three different institutions about how they help to create an environment that allows for building financial literacy (and financial aid literacy) amongst their student bodies. Tangible recommendations for campuses at all stages of financial literacy programming will be provided.

1:45-2:15pm  Dessert Break-Lobby
Sponsored by Great Lakes Educational Loan Services, Inc.

2:15-3:05pm  Interest Sessions

**Identity Theft - Help Your Students Avoid This Epidemic** - Dublin I
Presenters: Michael Jones, Vice President Student Lending, Citizens Bank; John W. Brown, Regional Marketing Director, Great Lakes Educational Loan Services, Inc.
Moderator: John W. Brown, Great Lakes Educational Loan Services, Inc.

There are many reasons why a student may be more vulnerable to identity theft. Being careless with student IDs, PINs, and credit card information, using cell phones in public and divulging sensitive information, leaving dorm rooms unlocked and walking away from laptops or tablets to name a few. In this session we will teach you how to recognize the types of identity theft, discuss ways in which identity theft occurs, review the potential impact, identify ways for students to protect themselves, determine what to do if they suspect a problem, pinpoint techniques to prevent being a victim, and share ways to educate your students.
Compliance Officer Panel Discussion – Dublin II
Presenters: Leigh Jackson, Director Compliance and Processing, University of Cincinnati; Carol Glaser-Atkins, Financial Aid Compliance Administrator, Sinclair Community College; Lea Mederer, Assistant Director of Financial Aid Compliance, Training, and Research, Franklin University
Moderator: Sarah Kilbarger, University of Cincinnati

A dedicated Compliance Officer can significantly change the organization, structure, and processes of a Financial Aid Office. This panel discussion will address: Why is a Compliance Officer position a necessary investment? What does the work look like day to day? How can Compliance be a catalyst for positive change at a school?

Using “Big Data” to Prevent Loan Delinquency and Default – Dublin V
Presenter: George Covino, Vice President of Consulting, USA Funds
Moderator: Candace Washington, The Ohio State University

The key to a targeted, cost-effective default prevention program is to understand the unique characteristics of your borrowers. Explore how to use data you already have at your disposal to develop profiles of borrowers who default and those who don’t. Learn how to use these profiles with customized communications campaigns to effectively deploy limited default prevention resources and become a change agent in default prevention at your institution.

Federal Issues Gainful Employment – Dublin VI
Presenter: Angela Smith, Training Officer, US Department of Education
Moderator: Andrea Morrow, Director, Owens Community College, Toledo

Join our federal trainer, Angela Smith, as she provides the most recent updates on Gainful Employment.

Loan Repayment, Forgiveness and Teacher Benefits – Franklin
Presenter: Jeff Johnston, Director, Business Development, Sallie Mae
Moderator: Stephanie Goller, University of Toledo

Student Loan Forgiveness is a hot topic in the headlines right now. In this session we will examine the most common ways a student can have his or her loans forgiven including the Income Driven Repayment Plans, programs for teachers, as well as Public Service Loan Forgiveness. Additionally, given that changes to these programs are being discussed as part of Reauthorization, we will address updates as needed.
Tuesday, November 15, 2015

3:15-4:05pm Interest Sessions

**Going Paperless – Dublin I**
Presenters: Kirsten Crotte, Senior Associate Director of Financial Aid, Otterbein University; Jeurell Smith, Student Financial Services Data Manager, Otterbein University
Moderator: Amy Witt, Otterbein University

This session will discuss the challenges and opportunities with taking an office paperless. Representatives from Otterbein University’s Office of Financial Aid will give tips and tricks on how to facilitate the cultural change due to our reliance on paper. This process was accomplished using Banner, Banner Document Manager, Argos Reporting and Workflow.

**ScholarNet Users Group – Dublin II**
Presenters: Dave Bowman, Sr. Marketing Associate, Great Lakes Higher Education Corporation; John W. Brown, Regional Marketing Director, Great Lakes Higher Education Corporation
Moderator: Michael Jones, Citizens Bank

This session is for current ScholarNet users to discuss the ways they use ScholarNet to process private student loans. We will look at how schools use ScholarNet in conjunction with their financial aid management systems or as a standalone processing tool. We will also review reporting, lender interaction and disbursements. Dave Bowman and John Brown will be available to answer questions.

**ELM Users Group – Dublin V**
Presenter: Sally Tracy, Manager, National Service Center, ELM Resources
Moderator: Denise Eder, Thrivent Financial

This session is for current ELM users to discuss the ways they use ELM to process private student loans. We will look at how schools use ELM in conjunction with their financial aid management systems or as a standalone processing tool. We will also review reporting, lender interaction and disbursements. A representative from ELM will be available to answer questions.
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- Anniversary Party Dinner & Dance
- Timeline Display
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Future Training

Federal Student Aid
December 1-4, 2015
Las Vegas, NV

OASFAA Spring Conference
May 4-6, 2016
The Bertram Inn, Aurora, OH

MASFAA Conference
October 2-5, 2016
Kansas City, MO

NASFAA Conference
July 10-13, 2016
Marriott Wardman Park
Washington, DC

Check the OASFAA calendar at www.oasfaa.org for additional training opportunities.

Leadership Class

Do you know someone who would benefit from joining OASFAA’s next Leadership Class? If so, please consider nominating them for the next class! Applications will be available February 1 on the OASFAA website.

Contact Kristy Gardner at gardner.965@osu.edu if you have any questions or would like additional information.
Terry Everson

Our keynote speaker for Monday, November 9th will be Terry Everson. For nearly two decades Terry, the Executive Director of Everson Consulting, LLC (previously with Great Lakes Higher Education and Student Loan Xpress), has been an active champion of the OASFAA team. He has worked closely with many program chairs and has conducted over 50 training sessions at past OASFAA conferences. His energy is infectious and he brings over three decades of leadership/team/customer services/personal development expertise from his years in business and in the student loan industry.

For 8 years Terry served as the Chief Training Officer for Great Lakes Higher Education. In 2005 Terry joined Student Loan Xpress, student loan a lender, as their SVP of Training Organizational Development, where he continued to serve not only student loan associations but also post-secondary institutions. In 2008, when the industry drastically changed, and SLX closed its doors, Terry launched his “encore career”, founding Everson Consulting, LLC, a company committed to developing organizations and leadership to their maximum potential. He continues to serve the student loan industry, but also has expanded his services to the financial services world, to manufacturing, to the Nuclear Power industry, and to the golf industry.

Terry will be focusing in on the overall theme of the conference and discussing how to adapt to an ever-changing environment.

Angela Smith

Angela Smith has spend her entire adult life as a public servant. In 1988, at the age of 17 she began working for the U.S. Office of Personnel Management as a high school work-study student. She worked at OPM intermittently during summer breaks from college until she graduated from Western Illinois University in 1993. Angela transferred to the U.S. Department of Education in 1995, and for the nine years that followed she worked as an Account Manager with the Federal Direct Loan Program. When the appropriation for the Direct Loan Account Management Group expired in 2004, Angela was reassigned to the position of Training Officer for ED’s Federal Student Aid office, where she’s served to this day.

When not serving in her federal capacity, Angela spends her time entertaining friends and family, training to be a runner (she recently completed her ninth half-marathon and just completed the Chicago marathon this fall), and working on her garden.
Keynote Speakers

Jim Bennett

Jim Bennett serves as the Vice Chancellor for Finance and Data Management at the Ohio Department of Higher Education. In this capacity, Bennett oversees all financial activities for the Ohio Department of Higher Education, including the development of operating and capital budget requests, implementation of policies and procedures for State subsidy support of public higher education institutions, financial aid and audit functions, and the collection and reporting of statewide higher education data.

Bennett has held prior positions as Senior Higher Education Analyst and most recently as Chief of the Education Section at the Ohio Office of Budget and Management (OBM), where he oversaw budget and policy analysis related to Ohio’s 37 public institutions of higher education and 1,000 K-12 public education entities.

During his tenure with the State, Jim has worked extensively on numerous statewide higher education funding consultations and initiatives and he is a former member of the National Association of State Budget Officers’ (NASBO) Higher Education Finance Advisory Board.

Bennett holds a Bachelor of Science degree, a Master of Science degree, and a Master’s degree in Public Policy and Management, all received from The Ohio State University.

Jeff Robinson

Jeff Robinson is the director of communications for the Ohio Department of Higher Education. He joined the agency in July 2012 after spending four years as the public information officer for the City of Powell.

Prior to that, he spent 15 years working in local and state media as a writer, reporter and editor for several newspapers and magazines.
Monday Lunch

tortilla soup with cilantro pesto
tomatilla, tomato, mozzarella and romaine salad

cumin, sour cream cucumber salad
black bean, roast corn and cilantro salad
nacho chips with roasted tomato salsa, margarita sour cream and guacamole
marinated and grilled chicken and beef
sauteed onions and green peppers
warm flour tortillas
cheddar and monterey jack cheeses
Mexican rice and beans

cinnamon sugar tortillas

Monday Dinner

On your own

Tuesday Breakfast

selection of chilled juices
fresh seasonal fruit
flavored yogurts
homemade almond granola
assorted dry cereals with 2% and skim milk
malted waffles with fresh berries and warm syrup
farm fresh scrambled eggs with fine herbs
cheese blintzes with fresh berry compote
maple pepper smoked bacon
sausage links
Yukon gold lyonnaise potatoes
assorted breakfast bakeries
bagels cream cheese
Starbucks coffee, decaffeinated coffee and selection of Tazo teas

Tuesday Lunch

garden fresh greens
assorted garnishes with dressings
freshly baked whole grain and wheat rolls
colossal idaho bakers
spread of toppings:
grilled chicken
grilled skirt steak
spicy vegetable and bean chili
sautéed broccoli and cauliflower florets
grated cheese
green onions
sour cream
bacon
seasonal fresh fruit
coffee or iced tea

granny smith apple pie
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- **Filter.** Your team admin can choose to view Great Lakes-only data, or securely upload NSLDS data to enable targeted outreach to all of your student loan borrowers—regardless of servicer.
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For more information, visit [schools.mygreatlakes.org](http://schools.mygreatlakes.org), call (888) 686-6919, or contact your Great Lakes representative.
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Loans subject to credit approval and school eligibility. PNC encourages students to explore all scholarship, grant and federal borrowing options before applying for a private loan.

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"Evolve Your Experiences…
Get Involved in OASFAA! "

Being a member of OASFAA is invaluable but getting involved in the association is an experience all its own. Volunteering allows you the opportunity to connect with others in OASFAA at a different level as well as enhance your skills as a financial aid professional. Consider being part of one of the many OASFAA committees or even nominate yourself for one of the positions on the executive board.

For more information go to www.oasfaa.org