

# MASFSA

Michigan Association of Student Financial Services Administrators

The official newsletter of MASFSA  
Provided by NCO Financial Systems, Inc.

Issue 5

May 2006

## MASFSA Conference: May 21<sup>st</sup> - 23<sup>rd</sup>

### Save the Dates!



The second annual conference will be held at Eastern Michigan University's Eagle Crest Conference Center.

#### Sample of Conference Topics:

- DOE - Perkins Regulation Update
- FERPA/Safeguarding Update
- Bankruptcy - BAPCA
- Tuition Collection
- Michigan Litigation
- E-commerce
- Billing Practices

### The MASFSA Mission

... to promote excellence  
in financial and customer  
service functions and  
network opportunities  
to membership.

### Issue Highlights:

- 2006 MASFSA Conference Information
- Become A MASFSA Member
- Introducing MASFSA's Keynote Speaker
- Things To Do In Ypsilanti, Michigan
- Committee Updates
- Board Member Contact Information
- Member Application
- Article: House Authorizes Higher Education Act

### Letter from the MASFSA President

Dear Colleagues,

Our 2nd annual MASFSA Conference is approaching fast; I am hoping all of you can attend our conference at the Eagle Crest Conference center in Ypsilanti on May 21, 22 and 23, 2006. All of our committees have put forward a tremendous effort to ensure another quality event and we believe that we are offering a nice cross section of breakout sessions for those attending. I am looking forward to hearing our Keynote Speaker Mrs. Mary Jane Mapes; I am sure that her knowledge and energy will inspire us well past the completion of the conference.

As we set our sites to past the conference, we will look to expand what we offer our membership; improving the information available on our website [www.masfsa.org](http://www.masfsa.org) and utilizing our Listserv more will allow our membership to keep updated and informed on issues surrounding their departments. We are always open to our membership participating in our committee meetings, we currently have three committees (Conference, Membership and the Professional Development Committees) that will meet on occasion but, they conduct much of their business by conference calls or email. Please let me know if you have interest in participating in any of these committees.

The Michigan Association of Student Financial Services Administrators (MASFSA) is an organization designed to assist the Michigan Colleges and Universities, the input that we receive from you will shape what direction our organization goes. As in any organization, participation and communication is key. As important as it is to meet each and every one of you at our conference in May, it is also my hope that you let me know how we are doing and how you or your staff enjoys the products that we are offering. My email address is: [dave.wilcox@emich.edu](mailto:dave.wilcox@emich.edu).

See you at the conference and thank you for your participation,

Dave Wilcox

## MAFSFA Conference Schedule

### Sunday, May 21, (Afternoon and Evening)

3:00	Annual Board Meeting
3:00-5:00	Vendor Registration and Set-Up
5:30-6:30	Early Registration
6:30-9:30	Reception Sponsored by General Revenue Corp. School Logo's Drawings

### Monday, May 22, 2006 (Morning)

7:30-8:00	Registration and Breakfast Sponsored by Chase Bank
8:00-8:15 Salon IV	MASFA Welcome President, Dave Wilcox
8:15-8:45 Salon IV	"Power of One" Key Note Speaker Mary Jane Mapes
8:45-9:00	Transitional Break
9:00-10:00 Salon IV	Sessions (A, B and C) A) Perkins General Session Lori Hartung with Todd, Bremer and Lawson, Inc.
AUD II	B) "Customer Contact - Make it Count" Mary Jane Mapes
CONF. D 2ND Floor	C) Best Billing Practices Dave Wilcox with Eastern Michigan University and Sheila Atherton with Western Michigan University
10:00-10:30 Salon V & V I	Break Network with Vendors Sponsored by National Credit Management
10:30-11:30 Salon IV	Sessions (A, B and C) A) Return to Title IV Ronnie Higgs with Ferris State University
AUD II	B) Missing in Action • Skip Tracing Pat Gammalo with Security Credit, and Jon Jerome with National Credit Management
CONF. D 2nd Floor	C) Current/Future Technologies • E-billing, payment gateway, payment plans, cashiering, and network hosting. Dave Swan with Touchnet

### (Afternoon)

11:30-1:00 Salon V	Lunch Sponsored by Enterprise Recovery Systems. Election of New and VI Officers and Agency Prize Drawing
1:00-2:00 Salon IV	Sessions (A, B and C) A) Assignment of Perkins Accounts Lori Hartung with Todd, Bremer and Lawson, Inc.
AUD II	B) Delinquent Student Account Collections Shelia Stewart with Wayne State University and Karen Reddick with National Credit Management

CONF. D 2ND Floor	C) Cash Management Ronnie Higgs with Ferris State University
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2:00-2:15	Transitional Break
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2:15-3:15 AUD II	Sessions (A and B) A) "Listening: A Management Must" Mary Jane Mapes
Salon IV	B) Role of the Bursars Office in Student Retention Larry Hauser with Immediate Credit Recovery

3:15-3:45 Salon V & VI	Break Network with Vendors Sponsored by Premier Recovery
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3:45-4:45 Salon IV	Sessions (A, B and C) A) Managing Perkins Cohort Jim McDonald with ECSI
CONF. D 2nd Floor	B) FERPA/Safeguarding Karen Reddick with National Credit Management
AUD II	C) BANNER - OPEN DISCUSSION

### Tuesday, May 23, 2006 (Morning)

7:30-8:00	Registration and Breakfast Sponsored by National Enterprise Systems, Inc
8:00-8:15 Salon IV	General Session Dave Wilcox, President of MASFSA. Grand Prize Drawing Sponsored by NCO
8:15-8:30	Transitional Break
8:30-9:30 Salon IV	Sessions (A and B) A) Perkins Grass Roots/COHEAO Update Bruce Caplin with RC Services
AUD II	B) Bankruptcy Chad Echols with William & Fudge, Inc.
9:30-10:00 Salon V & V I	Break Network with Vendors Sponsored by Recovery Management Services, Inc.
10:15	Vendors Breakdown
10:00-11:00 Salon IV	Sessions (A, and B) A) Perkins Federal Update Department of Education - Gail McLarnon
AUD II	B) Litigation Chad Echols with William & Fudge, Inc.

## MASFSA's Keynote Speaker- Mary Jane Mapes, CSP



### **The Aligned Leader Institute - a division of Mary Jane Mapes & Associates**

Mary Jane Mapes is from Kalamazoo, Michigan and has been presenting approximately 80 to 100 seminars, workshops, and keynote speeches annually throughout the U.S. and Canada since 1984. She has effectively blended a Master's degree in communication with her experiences as a radio personality, a goodwill ambassador for the National Cherry Industry, and a high school speech and English teacher to become a sought-after convention speaker and workshop trainer.

Mary Jane is past president of her local chapter of the American Society for Training and Development, past president of the National Speakers Association - Michigan Chapter, and is one of a small number of women nationwide to have earned the prestigious CSP (Certified Speaking Professional) designation granted by the National Speakers Association for standards of excellence in the field of speaking.



### **Save the Perkins Loan Program**

Just as we did last year, the COHEAO Grass Roots Action Network (CGRAN) is taking a leading role in the 2006 effort to preserve and restore funding to the Perkins Loan program. Our goal again this year is to assure that every member of the US Senate and House of Representatives hears a loud and clear message that students need Perkins Loans.

Don't miss the CGRAN Update session at this year's MASFSA conference, Tuesday May 23rd at 8:30am. We will bring you up to date on the latest in the legislative process, the current outlook, as well as answering all of your questions about what YOU can do to make a difference for needy students at your school and across the nation.

Perkins Loans - The national average default rate for Perkins Loan borrowers is 8.12%. How does your institution compare to this?

# Welcome To Ypsilanti!

**Ypsilanti's Depot Town.** Located between parks and major tourist stops on East Cross Street is a gloriously restored 19th century shopping destination. Browse the antique shops, dine at one of the many restaurants, and stop by the exceptional shops offering a wide selection of vintage clothing, antiques, and numerous collectible items.

After dark, the fun revs up with live music and a friendly atmosphere. In Downtown Ypsilanti, you'll find an eclectic mix of entertainment venues, vintage clothing stores, art galleries, designer clothing boutiques, restaurants, and one of the area's true gems—Materials Unlimited (800-299-9462)—offering the finest architectural antiques.

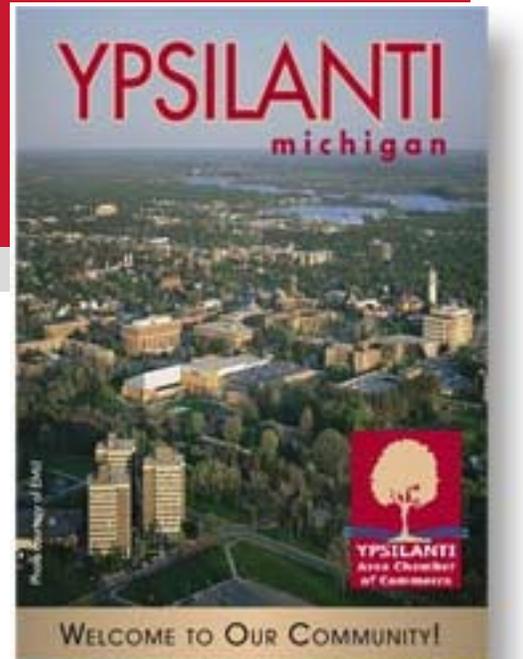
## Spend the day in Downtown Ann Arbor.

The Main Street Area offers fine restaurants, cafés, brew pubs, nightlife, unique collections of clothing, outdoor gear, and U of M apparel. Both browsers and buyers frequent the fine galleries, jewelry stores, bookstores, and gift and toy shops.

**The State Street Area**, adjacent to U of M's Central Campus, offers a great mix of clothing, music and book stores, including Borders Book Store. There are many coffee shops, casual restaurants, and ice cream shops. Points of interest also include Kempf House, Burton Memorial Tower, and the U of M Central Campus. Nickels Arcade, connecting State and Maynard Streets, was one of the first indoor shopping plazas in Michigan and houses a quaint assortment of shops. The State Street Area serves as the "entertainment capital" of Ann Arbor, because most of the big performance venues as well as two movie theaters are scattered within a few blocks.

A short walk north of downtown is the **Kerrytown District**, a unique blend of neighborhood and commerce. This historic area offers one-of-a-kind shops, restaurants, markets, the renowned Zingerman's Deli, a concert house, art gallery, children's museum, and a rich, diverse culture. Visit [kerrytown.org](http://kerrytown.org) for a complete listing. The Kerrytown District is also home to the Kerrytown Market and Shops and the Ann Arbor Farmer's Market (994-3276).

At this year-round market, early risers get the best pick of the area's produce, including fresh vegetables and plants, baked goods, wearable art or a fresh bouquet of flowers. The Ann Arbor Artisan Market (held on Sundays) is filled with a variety of crafts, including clothing, furniture, pottery, and more.



## All Roads Lead To...



**The 19th Annual Vintage Festival  
Featuring The 10th Anniversary of  
The Gene Berg Memorial Cruise**

## MICHIGAN VINTAGE VOLKSWAGEN FESTIVAL

When: May 21, 2006

Where: Riverside Park

Come to the 17th annual Michigan Volkswagen Festival in Historic Depot Town and view Air-cooled platform Volkswagens in Riverside Park. Also a large swap meet, display by Volkswagen of America, new beetle convertibles on display, and more. Also, visit local museums and shops and restaurants in this little turn of the century town.

Historic Depot Town and Riverside Park Cross Street  
Ypsilanti, MI 48197

Phone: (734) 483-4444  
Fax: (734) 483-0400

E-mail: [info@ypsilanti.org](mailto:info@ypsilanti.org)



### Professional Development Committee

The professional Development Committee is pleased to report that we have our Website and Listserv available to our membership. Fiona Gray of Washtenaw Community College and her staff worked hard to put together a very nice looking website. To visit our Website, please go to [www.MASFSA.com](http://www.MASFSA.com). Our committee is always looking for the membership to provide their opinions and input as to the direction of our website and those materials that would be available.

We expect that the Listserv will be utilized quite a bit in the next few months; please let Dave Wilcox at [Dave.Wilcox@emich.edu](mailto:Dave.Wilcox@emich.edu) if you or your staff need to be added to the Listserv.

Our group always searches for the latest information in the industry that is pertinent to our operations and we will update you with the most current news. We will utilize the Website, Listserv and this Newsletter to accomplish this goal.

Our committee members are Fiona Gray, Chairperson of Washtenaw Community College; Lori Hartung of Todd, Bremer, Lawson; Holly Furlo of Saginaw Valley State University, April Miles of Wayne State University and Michele Loedeman of Western Michigan University. If you would be interested in joining this committee, please email Fiona Gray at [fgray@wccnet.edu](mailto:fgray@wccnet.edu).

### Conference Committee

- Conference site for 2007 will be Grand Rapids, MI at the Amway Grand Plaza - May 20, 21, and 22nd
- Tentative Conference site for 2008 will be Mount Pleasant, MI at the Comfort Inn - May 18, 19, and 20th
- Site visits are planned for July and October.
- Conference attendees who will be attending the reception on Sunday night should bring an item (a tee shirt, coffee mug, cap, notebook, etc.) with their school logo on it for the logo drawing.
- Deadline for conference registration is May 12th
- During Monday's lunch at the conference we will conduct an annual meeting that will include an election of officers.
- The slate is as follows: secretary (Rhonda Cobb), treasurer (Shelia Stewart), President-elect (Peggy Davis) and Vice President (Melissa Rauch). The by-laws will be changed to include the secretary position.
- A form to nominate representatives for at-large positions (Director of Associate Members, Four-year School Representative, Community College Representative and Private School Representative) can be found on page 6.
- Please send any questions for the Banner Open Discussion to [sheila.atherton@wmich.edu](mailto:sheila.atherton@wmich.edu).

**We encourage all members to please  
volunteer for committees!**

### Membership Committee

We look forward to seeing all the members at the annual conference!

We are looking for new people to join the Membership committee, Professional Development Committee and the Conference committee. It is a good opportunity to meet your colleagues and have a good time planning the future for MASFSA. The invoices for the membership fee for MASFSA for the 2006/2007 year were mailed out the beginning of April to all current members and associate members. The due date for the payment of the fees was April 30, 2006. If you have any questions regarding your invoice, please feel to contact Sheila Atherton at [sheila.atherton@wmich.edu](mailto:sheila.atherton@wmich.edu).

**Nominations for MASFSA  
Executive Board Members 2006/2007**

Complete form **no later than May 18th, 2006**  
E-mail to: sheila.atherton@wmich.edu

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Position of Interest: \_\_\_\_\_

Please complete this form to nominate candidates or yourself for serving as a MASFSA Executive Board member. The board meets about 5 times a year to discuss the operations, upcoming conferences, and goals of the MASFSA organization.

Please choose from the following positions:

- Director of Associate Members
- Member at Large- Four year state school
- Member at Large- Private School
- Member at Large- Community College

## House Reauthorizes Higher Education Act

The U.S. House of Representatives voted to extend for six years the Higher Education Act of 1965. First Introduced in 2004, HR 609, the College Access and Opportunity Act of 2006 among things will: reauthorize financial aid programs through 2012, provide loan forgiveness for service in area of national need, eliminate the single holder rule and require consolidation lenders to provide greater information for borrowers.

There also was adoption of an Competitiveness amendment offered by Rep. Cathy McMorris (R-WA). The amendment would enhance America's leadership in science and technology by allocating funds to: increase the number of teachers qualified to teach advanced placement classes, provide scholarships to students pursuing degrees in science, mathematics and engineering and recruit qualified adjunct teachers at the secondary level to teach critical need areas, among others.

### Senate Approves 3-Month HEA Extension

The U.S. Senate Tuesday moved to approve HR 4911, the Higher Education Extension Act of 2006. The legislation will extend the Higher Education Act for three months-through June 30, 2006. The bill—passed by unanimous consent—provides for a "clean" extension with no amendments. The House previously passed an extension of the bill on March, 14. The bill will next move to the President for signature into public law.

### Education Department Update

The Department issued the following guidance:

- Dear Colleague Letter CB-06-06, that provides information about the Fiscal Operations Report for 2005-2006 and Application to Participate for 2007-2008 (FISAP) for the Federal Perkins Loan (Perkins Loan), Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS) programs;
- Dear Colleague Letter FP-06-04, that provides information to FFEL lenders on reporting changes to the quarterly Lender's Interest and Special Allowance Request and Report (LaRS) as a result of the Higher Education Reconciliation Act of 2005.

The DCL covers, among other things, changes on account of reductions in Stafford Loan origination fees, the new PLUS Loan interest rate (and the previously enacted change in the Stafford Loan interest rate which takes effect July 1); excess interest (the payment to the Department of floor income); special allowance payments on tax-exempt loans (including billings by holders whose total balances of 9.5% loans are less than \$100 million), and the elimination of the PLUS SAP gap. With respect to excess interest, the DCL states that this interest will be calculated quarterly. It appears that the Department intends to deduct excess interest on a quarterly basis from payments otherwise due to lenders. The HERA provides that the crediting of excess interest to the Government shall occur not less often than annually.

With respect to special allowance on PLUS loans, the DCL states that the HERA eliminates a restriction that provides that no special allowance payments will be made on PLUS loans disbursed on or after July 1, 2006 during any 12-month period beginning July 1 unless the bond equivalent rates on 3-month commercial paper for the last calendar week before such July 1 plus 2.64 percent exceeds 9.0 percent. We believe this is an incomplete reading of the HERA, and that the PLUS SAP gap is eliminated for all PLUS Loans made on or after January 1, 2000. The DCL also states, as an additional topic of interest, that the 1.05% consolidation loan rebate fee applies to all accrued unpaid interest on consolidation loans (i.e. government interest as well as borrower interest). The DCL states that ED believes that some servicers and lenders may be reporting only borrower interest for this purpose.



## Don't Hesitate — Become a MAFSFA Member Today!!

- Stay up-to-date with the latest information and events
- Network with members to learn from each other and establish connections



To apply to become a new MAFSFA member, fill out the application form on the last page. Invoices for membership renewals will go out in April. The cost of the membership will stay the same. Institutions will be \$100 and Associate Members will be \$200. Please forward all renewals and applications to Shelia Stewart at Wayne State University, shelia.stewart@wayne.edu, 313.577.3686 or mail to the address on the form.

## MASFSA Board Members 2005-2006

### Officers

President: Dave Wilcox | Eastern Michigan University | [dave.wilcox@emich.edu](mailto:dave.wilcox@emich.edu)

Past-President: Mike Hague | Adrian College | [mhague@adrian.edu](mailto:mhague@adrian.edu)

President Elect: Sheila Atherton | Western Michigan University | [sheila.atherton@wmich.edu](mailto:sheila.atherton@wmich.edu)

Vice President: Peggy Davis | Southwestern Michigan College | [pdavis@swmich.edu](mailto:pdavis@swmich.edu)

Treasurer/Secretary: Shelia Stewart | Wayne State University | [sheliastewart@wayne.edu](mailto:sheliastewart@wayne.edu)

### Representatives for schools and vendors

Four-year schools: Ferris State University | Dave Engels | [david\\_engels@ferris.edu](mailto:david_engels@ferris.edu)

Private schools: Aquinas College | Melissa Rauch | [rauchmel@aquinas.edu](mailto:rauchmel@aquinas.edu)

Community Colleges: Henry Ford Community College | Rhonda Cobb | [rrcobb@hfcc.edu](mailto:rrcobb@hfcc.edu)

Director of Associate Members: National Credit Management | Karen Reddick | [kreddick@ncmstl.com](mailto:kreddick@ncmstl.com)

### Professional Development Committee

Todd, Bremer, Lawson | Lori Hartung | [lori.hartung@tbandl.com](mailto:lori.hartung@tbandl.com)

Saginaw Valley State University | Holly Furlo | [hfurlo@svsu.edu](mailto:hfurlo@svsu.edu)

Washtenaw Community College | Fiona Gray | [fgray@wccnet.edu](mailto:fgray@wccnet.edu)

Wayne State University | April Miles | [amiles@wayne.edu](mailto:amiles@wayne.edu)

Western Michigan University | Michelle Loedeman | [michelle.loedeman@wmich.edu](mailto:michelle.loedeman@wmich.edu)

### Conference Committee

Henry Ford Community College | David Cunningham | [dcunningham@hfcc.edu](mailto:dcunningham@hfcc.edu)

National Credit Management | Karen Reddick | [kreddick@ncmstl.com](mailto:kreddick@ncmstl.com)

Recovery Management Services | James Fariss | [jfariss@rmscollect.com](mailto:jfariss@rmscollect.com)

Western Michigan University | Sally Laws | [sally.laws@wmich.edu](mailto:sally.laws@wmich.edu)

Western Michigan University | Daisy Lipsey | [daisy.lipsey@wmich.edu](mailto:daisy.lipsey@wmich.edu)

### Membership Committee

Adrian College | Martita Lawson | [mlawson@adrian.edu](mailto:mlawson@adrian.edu)

Enterprise Recovery Service | Victoria Pirrung | [vpirrung@ersinc.com](mailto:vpirrung@ersinc.com)

Henry Ford Community College | Rhonda Cobb | [rcobb@hfcc.edu](mailto:rcobb@hfcc.edu)

Immediate Credit Recovery | Larry Hauser | [larry.hauser@icrcollection.com](mailto:larry.hauser@icrcollection.com)

NCO Financial Systems, Inc. | Autumn Booker | [autumn.booker@ncogroup.com](mailto:autumn.booker@ncogroup.com)

Security Credit Systems, Inc. | Pat Gammalo | [p.gammalo@securitycreditsystems.com](mailto:p.gammalo@securitycreditsystems.com)

Wayne State University | Shelia Stewart | [sheliastewart@wayne.edu](mailto:sheliastewart@wayne.edu)



# MASFSA

Financial Services Administrators

## Membership Application

**Institutional Membership** \_\_\_\_\_  
(Complete Section 1)

**Associate Membership** \_\_\_\_\_  
(Complete Section 2)

**Section 1: Institutional Membership** – a post-secondary institution operating in the state of Michigan.  
Annual fee - \$100

**Institution**

Address

City

State

Zip

Last Name (Representative)

First Name

MI

Title

Phone Number

Ext.

Email Address

Last Name (Representative)

First Name

MI

Title

Phone Number

Ext.

Email Address

**Type of Institution:**

**4 Year Public** \_\_\_\_\_

**4 Year Private** \_\_\_\_\_

**2 Year Public** \_\_\_\_\_

**Section 2: Associate Membership** – any business or organization that regularly performs services which support post-secondary institutions in the state of Michigan. Annual fee - \$200

**Company**

Address

City

State

Zip

Last Name (Representative)

First Name

MI

Title

Phone Number

Ext.

Email Address

Last Name (Representative)

First Name

MI

Title

Phone Number

Ext.

Email Address

Please email a copy of application with check payable to MASFSA at:

**Wayne State University  
Attn: Shelia Stewart  
Student Accounts Receivable Office Room 422  
42 W. Warren  
Detroit, MI 48202**