

PALMETTO PAGES

NEWSLETTER OF THE SOUTH CAROLINA
ASSOCIATION OF STUDENT FINANCIAL AID
ADMINISTRATORS



SCASFAA is a community of professionals promoting the advancement of financial assistance programs as an essential part of student access to post-secondary education. In a collaborative effort, SCASFAA provides personal and professional development opportunities that embrace sound principles, practices, and ethics of aid administration. SCASFAA develops future leaders by actively involving all members in an environment of mutual respect, cooperation, and support.

Inside this issue:

Editor's Corner	2
President's Report	2
Committee Reports	4
Articles	7
SCASFAA Committees: An Overview	12
What's Happening	22
Pictures	25

Editor's Corner

Dear SCASFAA,

It has been a pleasure to serve as the editor of the Palmetto Pages this year. I had a great committee this year. Without their help, three editions would not have been possible. The editor for the 2011-12 year is Janet Sain Nowicki. Janet can be reached at janet.sain@suntrust.com. Thank you to Jeff Holliday for the opportunity to be involved this past year!

Jennifer

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2010-11 NEWSLETTER COMMITTEE

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Secretary: Katie Harrison
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President's Report

Jeff Holliday

Dear SCASFAA,

I want to thank you for a great year as your President. It has been a wonderful learning experience and one that I would recommend to anyone considering giving back to the profession.

Specifically, I want to thank the SCASFAA board for their dedication and making my job much easier than it should have been. They are a classy, intelligent and fun group to be around!

Finally, I have enclosed a letter from the Ronald McDonald House in Columbia. As many of you may recall, this was our charity during our annual conference. I was so proud of how generous you were in your giving to this worthwhile charity. The \$1,700 we raised is already making a difference in the lives of children and their families. If for no other reason, this makes me proud to be part of SCASFAA!



Ronald McDonald
House Charities
of Columbia, SC

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Karen Martelli
Executive Director

June 2, 2011

SCASFAA
Jeff Holiday, President
1600 Hampton Street Annex, Suite 205
Columbia, SC 29208

Dear Jeff,

As you know, there is nothing more important than caring for a child when they are sick or undergoing medical treatment. Through your generous donation on May 3, 2011, you have helped us care for hundreds of families who are facing what is the most difficult time in their lives – the uncertain medical condition of a child.

We are most honored that you are a supporter of the Ronald McDonald House of Columbia, SC. Your generosity will enable us to continue to provide the highest quality and care for the families that stay at the Ronald McDonald House of Columbia, SC. We sincerely thank you for your gift of one thousand seven hundred dollars; it is already making a difference in our families' lives.

Please know how much we value our donors and supporters. It is truly only through the kindness and generosity of individuals like all you that we are able to make our House a Home for families in their time of need. As a token of our appreciation, a gold leaf has been placed in the name of South Carolina Association of Student Financial Aid Administrators on our "Tree of Life" which adorns a wall in the foyer of the Ronald McDonald House. Our families will forever be reminded that you have helped to ensure their care during their time at the Ronald McDonald House. For that, you will always have a special place in the hearts of the families who have and will find respite at the Ronald McDonald House.

Thank you again for supporting "The House that Love Built"®. You are truly appreciated and we hope to continue this wonderful partnership that we have formed!!

Sincerely,

Jennifer Krosslein
Family Room Coordinator
Ronald McDonald House Charities of Columbia, SC

Committee Report: By-laws

Katie Harrison, Secretary

SCASFAA, it has been a great honor serving as your Secretary this year, and I look forward to continuing my second term during the 2011-2012 year.

Serving in this capacity has allowed me to learn a great deal more about our wonderful association than I ever did before, and I thank you for that opportunity.

For the 2010-2011 year, the SCASFAA Policies & Procedures Manual was updated as follows:

Section 100.2 Awards & Recognitions

Information for the newly created SCASFAA Achiever Award, approved by the Executive Board on June 29, 2010, was added. As a result, the numerical sequence for the remaining awards was updated.

Section 107.9 Fiscal Management (Sponsorship)

The \$2000 sponsorship rate, as previously listed, referenced the 2008-2009 year. The year was updated to 2010-2011 to reflect the most current sponsorship data. Please note: the sponsorship rate was not changed; only the year was updated.

Section 108.1 Site Selection

Based on a decision made by the Executive Board on June 29, 2010, the following clause was added to the first paragraph of the Site Selection guidelines:

"The President, at his or her discretion, may direct the Site Selection Chairperson to evaluate sites and facilities one year in advance, instead of two, upon evaluation of current and projected economic climates which may impact the feasibility of signing a contract two years in advance."

Section 111.12 Lifetime Memberships

Jacqueline Bell was added as the recipient of a lifetime membership, as voted on by the 2009-2010 Executive Board on June 28, 2010.

In addition to Policies & Procedures manual updates, the SCASFAA website has been updated to reflect the most current information for Past Presidents, Awards Recipients, Quarter-Century Honorees, and all categories of Honorary Memberships. Special thanks to Ken Bernard for his assistance in this endeavor.

Respectfully Submitted,

Katie Harrison

Committee Report: Electronic Services

Ken Bernard, Chair

1. **Goals and/or Objectives 2010 - 2011.**
 - Maintain and provide up to date information on the SCASFAA website for interested persons and SCASFAA members.
2. **Indicate how the committee's goals and/or objectives for this past year related to the SCASFAA Mission Statement and/or the current Executive Board's Goals.**
 - Event and training information was continually updated as well as providing a platform for members to access other professionals and their knowledge to broaden the development of its members.
3. **State the committee's activities and accomplishments during the past year which were significant.**
 - Service at one point was very slow on the part of ATAC updating information. The board requested information on changing services to Wild Apricot. After some initial information and rates gathered, ATAC's service and response times changed dramatically. Service has been fantastic and no changes were made this year.
4. **What might this committee do differently next year? What did the committee find its greatest successes?**
 - A service extension with ATAC is being sought to determine just how cost effective changing to Wild Apricot will be. Although initial fees are far less, actual services provided need to be evaluated.

Find SCASFAA on Facebook!



Committee Report: Site Selection

Jeni Rone, Chair

See you at the
Embassy Suites
North Charleston Convention Center
next year!
SCASFAA April 1-4, 2012

-Jeni

2012 Annual Conference

The 2012 Annual Conference will be held at the Embassy Suites North Charleston Convention Center on April 1-4. The theme of this year's conference is SCASFAA: A FULL COURT PRESS TO EXCELLENCE. Please mark your calendars and we will see you in Charleston in 2012!



The Impact of Student Loans on Borrower Credit

Biz Daniel, Senior Marketing Associate, Great Lakes Educational Loan Services

A good credit history is essential to a bright financial future. Yet many students aren't aware of how student loans affect their credit.

Here are some tips you can share on how to build a positive credit history with student loans:

- **Make every payment on time, until the loan is paid in full.** Even one missed payment can lower your credit score by as much as 125 points. A lower credit score will damage your ability to obtain credit in the future, may mean higher interest rates on loans or credit cards, or could even take you out of the running for a job, as many employers check credit before hiring.
- **If you're having trouble making your student loan payments, contact your lender/servicer right away.** You may qualify to lower your payment or for deferment or forbearance options that can postpone your payment without hurting your credit.
- **Limit the number of private loan applications you submit with multiple lenders at the same time.** While the FICO 08 credit scoring model treats multiple private loan inquiries within a *30-day* window as one inquiry, many other scoring models do not. Having multiple inquiries on your credit record has the potential to lower your credit score. However, Federal Stafford loans have no impact on your credit history at the time of application, because no credit check is required.
- **Know when and how the loan will appear on your credit report.** Federal loans are reported to all major credit bureaus within 90 days and will be listed as educational loans. Private loans are reported within 30 days and may appear either as student loans or general unsecured consumer loans.
- **Maintain a healthy mix of credit types.** When combined with other types of credit, such as auto loans, well-managed student loans can improve your credit score. However, having more debt than you can comfortably repay is likely to hurt your credit.

Students should be encouraged to access a free credit report once per year at annualcreditreport.com. Seeing their credit report can be a "reality check" about the effects of their financial actions. Also, remind student loan borrowers to make repayment easy by contacting their lender/servicer to choose an affordable payment plan and set up automatic payments.

By taking these steps, you can help student loan borrowers begin building a bright financial future.

The Attack of the Pocket Protectors

Michael O'Grady, Higher Education Resource Executives ([HERE](#))

Higher Education is going through a perfect storm: A terrible recession, increased competition from sectors other than the usual cross-applicant schools, and profound changes in financial aid. Half of our families no longer have home equity to help fill the possible gap in financial aid and costs, and one in four have negative home equity. Private loan capital to fill the gap has dropped from just over 20 billion to under 10 billion. Year-Round Pell, (or two Pells in a year) could become neither. So what else could go wrong?

Imagine if you got a call from your security office on freshmen day, to say that there has been a *coup d'etat* in the admissions office. That is right, they been taken over--but by whom and why? Oddly enough, security informs you that they have been taken over by your IT staff.

Picture this-- your prospective students and the families are being greeted and hosted by your IT staff complete with the stereo typical accoutrement and presence, including the pocket protectors and pants hiked up over their belly buttons-- kind of like Rodger Moore as James Bond with those neat polyester pants.

Your admission staff is gagged and tied up so the families will never get the well-groomed value proposition that your admissions office articulates so well, so often, and so effectively. Students and families may not stroll across your perfectly landscaped campuses, meet with current student and faculty, before making one of the most important decisions of their life.

So why did IT take over admissions? Well your school is required to have a Net Price Calculator (NPC) by October 2011. Who better to build such a thing than IT? It seems simple: build a calculator and become compliant. So now IT is first and foremost the "meeter and greeter" for you institution. What could go wrong?

Of course there is the federal template, which already exists, and it is...free. So if your school doesn't use an institutional methodology, doesn't award any merit money, doesn't care if family assets are not taken into consideration, and doesn't care if self-help is not presented, you have a solution. In short the outcome presented in the federal template could vary widely from the EFC derived from the FAFSA. It may not be the most accurate tool but you will be compliant. Did I mention that it is free?

The Attack of the Pocket Protectors, continued

There are numerous outside vendors that have created NPCs but can they truly put your best foot forward? That is the million-dollar question (actually most are cheaper than that). The functionality of these NPC's varies greatly as does their ability to be customized and be updated. But for the price of cancelling the continental breakfast at transfer day you could have an accurate calculator. Why is accuracy so important?

Traditionally at most 4-year public and private schools for example, the award letter is presented towards the end of the admissions recruiting triangle or funnel. That is, the student was shuffled through the admissions funnel step by step, inculcated with the institution's value proposition over a period of months or maybe years (most university direct mail campaigns now target high school sophomores). Students receiving their award letters for the most part have driven the car and kicked the tires. However with the NPC, it could be more like a Google search based on price parameters. Conversely, as intended, the NPC could mitigate the "sticker shock" phenomenon and students could find schools they didn't think were within their reach.

The bottom line is that this works only if the NPC accurately reflects what the student might get in his or her award letter. An NPC that widely underestimates or overestimates potential awards is problematic. An unintended consequence of NPC calculations being available earlier will be students "bargaining" before they get their award letters instead of after. The other unintended consequence is ratings entities such as U.S. News and World Report mystery shopping your NPC and your competitors' calculators to help sell magazines. This of course might give the IT rebels second thought about their takeover.

There are many schools that have successfully created a NPC in-house, and have the resources to continually update it. This doesn't not mean however they are any better dressed than your IT staff.

Ron Haskins of the Brookings Institute, co-author of a PEW study "Promoting Economic Mobility by Increasing Postsecondary Education" states that, "Without knowledge about available aid, or how to access it, the sticker shock of rising published prices can scare many students off before they even apply." The key to having the NPC as an asset to student access will depend greatly on how schools pick the best fit for their institution, or how quickly they changed a fit that doesn't work.

So if you see your IT department creeping around your admissions and financial aid office with duct tape and rope, it is not because they are fixing your old DOS system—although they could be.

Repayment Advice for your Students

Submitted by: Tamara Kline, Wells Fargo Account Executive
and Jane Lemke, Wells Fargo Account Executive



Repay that student loan on time

You're just about ready to start repaying your student loan. Right now, it probably seems like just another monthly bill, but you might be surprised to learn just how important it is to your future.

Making your monthly loan payments on time helps you build good credit, which can pave the way for all kinds of things you might want down the road: buying a house, getting a new car, and even getting a job.

First things first

Required action: **Contact your lender.**

Contact the lender(s) to make sure that they have all your current information (it will make your life easier and it's required):

- Date that you're done with school
- Your email address
- Your mailing address

Not required, but a smart move: **Reduce your costs.**

You might be able to earn a reduced interest rate with your private student loans. There could be a discount for graduating, for making automatic payments, or for making on-time payments. Ask for details when you contact your lender.

Your repayment checklist

Go online.

You can likely access your account information, make payments, and get your billing statements all online. It's an easy way to stay organized without all the paper. (It's usually free !)

Start a file.

Keep track of all your loan paperwork and payment information for reference. If you have copies of your loan agreement and disclosures, keep those too, in one safe spot. Need a new copy? Call your lender.

Build a cushion.

Start saving before your payments are due. Once you're out of school, you'll likely have six months before you start making loan payments. Use this time to your advantage. Start putting your monthly loan payment amount into a savings account. You'll get the payments worked into your budget, and once repayment starts you'll have savings cushion in case of emergencies.



Repayment Advice for your Students, cont.



Call if you need help.

Call your lender if you ever have trouble making a payment. Keeping in touch when you're having trouble can help prevent damage to your credit score. They may be able to help you work out a plan, such as making interest-only payments, or putting your payments on hold for a while.

If your payments are just too much for your budget, there are more long-term options as well. Consolidating your loans can extend your payment terms and lower your monthly payment.

Release your cosigner.

With some private student loans, you can request to release your cosigner. It takes the loan off your cosigner's credit obligations. Call your lender to see if this is an option on your loan.

Quick tips

- Build a spending plan and follow it.
- Avoid impulse purchases, research and comparison shop.
- Save. Save for emergencies, to reward yourself with a vacation or special purchase, or just to start a good habit.
- Build good credit by being smart about your credit card. Make every payment on time and try to pay more than the minimum monthly payment due.
- Start a retirement plan. It may sound ridiculous right now — but time is your greatest asset at the moment. The earlier you start, the better off you'll be. Find out if your employer will match your investment.



SCASFAA Committees

Jennifer Williams, Clemson University

When I first began my career in Financial Aid, I was very excited to become a member of SCASFAA. I was lucky enough to have a Director who encouraged my involvement in professional development activities and saw my potential in this field. However, when trying to decide which committees would best suit my interests and skills, I was at a loss. To be honest, there are probably many members of SCASFAA who could not name all of the committees and are not sure of the duties and responsibilities of each committee. Hopefully, the information in this edition of the Palmetto Pages will solve that problem! The following is a list of the 2011-12 committees and those who will serve as chair or co-chair. If you are interested in volunteering for a committee, please visit <http://www.scasfaa.org/docs/forms/memVolunteer.html>.

Professional Development—Carolyn Sparks

By-Laws—Katie Harrison

Budget—Missy Lutz

Membership—Kevin Perry

Nominations and Elections—Jeff Holliday

Long range planning/governance—Jeff Holliday

Counselor Relations—Rosalind Stevenson

Consumer Relations—Carol Parker

Diversity—Tamy Garofano

Electronic Services—Ken Bernard and Kevin Delp

Legislative Services—Kenneth Cole

SCASFAA Advisory to CHE—Donna Quick

Peer Support—Vickie Sutton

Annual Conference—Jennifer Williams and Ellen Chiles

Newsletter—Janet Sain Nowicki

Site Selection—Sandra Rhyne

Sponsorship—Jayme Smith

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were getting out.

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Professional Development Committee

The Professional Development Committee is chaired each year by the Vice-President. The responsibilities of this committee are to coordinate professional training activities at the state level and to monitor, and to the extent possible, coordinate regional and national activities within the state. The Professional Development Committee coordinates such activities as the Fall Training Workshop and the Leadership Symposium.

By-Laws Committee

The By-Laws Committee is chaired each year by the Secretary. The responsibilities of this committee are to insure that the association operates in accordance with the approved By-Laws. This committee will review and make recommendations to the Executive Board concerning any revisions to the Association By-Laws and Executive Board Policies and Procedures Manual.

Budget Committee

The Budget Committee is chaired each year by the Treasurer. This committee reviews and evaluates the fiscal policies of the Association. It is the responsibility of this Committee to make recommendations to the Executive Board concerning fiscal matters. In addition, the Budget Committee will insure the budgetary health and well-being of the Association.



What's new for your students in 2011?

Good news!

There are several new features available on Wells Fargo private student loans this year:

Reduced interest rate for Wells Fargo customers

Current Wells Fargo customers will now receive an up-front interest rate discount¹ on all Wells Fargo private student loans.

Fixed rate option

Borrowers now have a choice between a fixed or variable interest rate on the following private student loans:

- Wells Fargo Collegiate[®] Loan
- Wells Fargo Student Loan for Parents
- Wells Fargo Student Loan for Career and Community Colleges
- Wells Fargo Private ConsolidationSM Loan

E-sign self-certification forms

We've simplified things for the borrower, giving the option to e-sign their self-certification form.

Loan forgiveness

Should the unthinkable happen, Wells Fargo now offers borrowers peace of mind with loan forgiveness in the event of death or disability.²



To learn more about these new features, contact your Wells Fargo Account Executive:



¹ You may qualify for an interest rate discount if you or your cosigner has any of the following Wells Fargo products at the time of application: a Wells Fargo FMA[®] package — 0.50% discount; a qualifying Wells Fargo deposit account — 0.25% discount; a prior federal or private student loan made by Wells Fargo — 0.25% discount. Only one qualifying relationship discount will apply. You will automatically receive the highest applicable discount. For variable interest rate loans, if the relationship ends, the interest rate may be reset to reflect removal of the discount. Deposit products offered by Wells Fargo Bank, N.A., Member FDIC.

² Loan forgiveness does not apply to the Wells Fargo Private ConsolidationSM Loan.
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Membership Committee

The Membership Committee is chaired by the Member-at-Large. The Membership Committee has the responsibility of actively soliciting membership in the Association. This committee maintains a roster of current membership and annually publishes and distributes a directory of members. The Committee recommends to the Executive Board ways to increase membership and maintains an effective communications network as a means of providing vital financial aid related information to the membership.

Nominations and Elections Committee

The Nominations and Elections Committee is chaired by the Past President. This committee is responsible for conducting the nomination and election process for the Association offices in accordance with the Policy and Procedures Manual. This committee is also responsible for recommending to the Executive Board any revisions or additions to the Association's policies and procedures.

Long-Range Planning Committee

The Long-Range Planning Committee is also chaired each year by the Past President. This committee identifies strengths of the Association and recommends actions or directions to the Executive Board that will enhance these strengths. In addition, the committee identifies weaknesses and recommends actions or directions to the Executive Board that will promote accomplishment of the goals set forth in the Policy and Procedures Manual.

Counselor Relations Committee

The Counselor Relations Committee provides assistance, as appropriate, to secondary schools in scheduling, coordinating, and conducting financial aid workshops for parents and students. Specifically, this committee coordinates training through the National Training for Counselors and Mentors (NT4CM) workshop each year.

Consumer Relations Committee

The Consumer Relations Committee develops and disseminates information concerning financial aid opportunities as well as financial planning to as wide an audience as possible through use of available media. Specifically, this committee coordinates the College Goal South Carolina program each year.

Diversity Committee

The Diversity Committee provides sensitivity training to the SCASFAA leadership and members, as it relates to each other, the community, and the students we serve. This committee develops activities that support the recruitment and retention of under represented members and develops programming to further educate the SCASFAA community on diversity issues.

Electronic Services Committee

The Electronic Services Committee provides guidance for the development, maintenance, and enhancement of the SCASFAA website. This committee is also responsible for evaluating on a periodic basis, software options and making recommendations to the Board about the purchase of software and computer equipment that will enhance and facilitate the communication and transmission of data between the treasurer and member-at-large and within and between committees.

Legislative Relations Committee

The Legislative Relations Committee keeps abreast of activities of the U.S. Department of Education, including development and changes of regulatory policies, procedures, and administrative requirements as well as legislative developments on the state and national level. The committee advises the Executive Board of important developments on the state and national level. The committee provides the membership with timely information concerning legislative, regulatory, and administrative developments that affect the management of financial aid programs.

SCASFAA Advisory to CHE Committee

The SCASFAA Advisory to CHE Committee represents various colleges and universities within SCASFAA while working closely with CHE regarding proposed guidelines and/or regulations offered by CHE. In addition, the committee advises the constituency of pending issues related to the administration of financial aid through CHE.

Peer Support Committee

The Peer Support Committee provides a structured professional assistance directory which facilitates opportunities for SCASFAA members and related professionals to seek assistance and direction. This site is reviewed annually to ensure that topics and volunteer information are current. The current Peer Support Directory can be found online at http://www.scasfaa.org/docs/toc_peersupport.html.

Annual Conference Committee

The purpose of the Annual Conference Committee is to develop a worthwhile program of professional activity for the Association's Annual meeting. This committee identifies and arranges for participation of speakers, resource individuals, and federal representatives at the annual meeting. The committee makes local arrangements for the annual meeting in accordance with the Association's policy and procedures.

It's Time to VOLUNTEER!!!

Please visit <http://www.scasfaa.org/docs/forms/memVolunteer.html> to volunteer for the committees of your choice!

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Newsletter Committee

The Newsletter Committee oversees the publishing of the Association newsletter on a regular basis. This committee promotes the use of the newsletter for communication to the membership of all Association activities, including reports by committees. The committee should work with the editor to commission articles on financial aid management, technology, and research.

Site Selection Committee

The Site Selection Committee determines sites for the annual meeting in accordance with the Association policy and procedure on site selection. This committee makes recommendations to the President and Executive Board regarding revisions or additions to the policy and procedures on local arrangements.

Sponsorship Committee

The Sponsorship Committee works to obtain monetary support from current vendors and sponsors as well as recruit additional contributors to SCASFAA's activities. In addition, the committee seeks revenue to support publication of the newsletter through advertising or other appropriate means.

What's Happening?

New Arrivals (Future SCASFAA Members)



Michelle and Josh Schultz are the proud parents of Isaac Nathaniel Schultz born at 11:01 pm on Friday, December 10, 2010. He weighed in at 8 lbs, 15 oz. Michelle resigned in January as Assistant Director of Financial Aid at Spartanburg Community College.



Michael and Nikki Moton are the proud parents of Kai Ashe Moton born at 11:21 am on Friday, April 15, 2011. She weighed in at 8 lbs, 2 oz. Michael is a Financial Aid Counselor at Spartanburg Community College.

Congratulations

Congratulations to **Elizabeth Milam** who was promoted from Associate Director to Senior Associate Director at Clemson University!

Congratulations to **April Nichols**, Assistant Director at USC Upstate, for receiving the Employee of the Year Award!

USC Upstate congratulates **Terri Williams**, Financial Aid Counselor, for receiving the 20-year Service Award!

Congratulations to **Deslyn Haywood** who was promoted from Financial Aid Administrator to Assistant Director of Financial Aid at Benedict College!

Congratulations to **Bichevia Green** who was promoted from Associate Director to Senior Associate Director of Financial Aid at Benedict College!

Mallory Edwards, Financial Aid Coordinator at Central Carolina Technical College, was married on May 21st to Jacob Mitchell. Best wishes to Mallory and Jacob!

Congratulations to **Barbara Bryson**, Loan Officer at Clemson University, on her retirement. Barbara has worked in the Clemson financial aid office for 16 years. Thank you for your loyal service!

What's Happening?

Movers and Shakers

Amanda Swanson is the new Operations Assistant in Financial Aid & Scholarships at Coastal Carolina University. Amanda began June 6. She will work primarily with Verification and Student Loans.

The Spartanburg Community College financial aid office welcomes **Sean Collum** as the Assistant Director of Financial Aid. Sean has over 19 years of financial aid experience. Most recently he served as Financial Aid Officer at Greenville Technical College.

Benedict College would like to welcome our new Financial Aid Administrator, **Eric Priester**, a Benedict graduate, to their financial aid staff.

Benedict College would also like to welcome **Ashley Pickett**, Administrative Specialist, to their financial aid staff.

Bree Robinson will join the staff at York Technical College as the Loan Counselor on July 1. Bree has previously worked in Financial Aid at Central Carolina Technical College and Florence-Darlington Technical College. She holds a Master's Degree in Human Resource Development with a minor in Leadership and Management from Webster University. We welcome her to York Technical College!

Greenville Technical College would like to welcome **Ellen Chiles** as Financial Aid Officer. Ellen has previously worked at Clemson University and Greenville Technical College.

Greenville Technical College would also like to welcome back **Linda Dawson** as Financial Aid Officer.

Greenville Technical College would like to welcome **Greg Campbell** as a Financial Aid Officer. Greenville Technical College is delighted to welcome all three new officers on board.

What's Happening?

Movers and Shakers (Cont.)

Lisa Jeffords came to work at Central Carolina Technical College in April. She has 17 years of experience in education, and is a certified teacher. In addition to her counseling duties, she will serve Central Carolina's Lee county site, manage the college's Student Services Call Center, and the Federal Work-Study Program.

Deborah Pack will begin work at Central Carolina Technical College in July. She comes to us from the USC School of Medicine, and has an extensive background in customer service. She is certified teacher. In addition to her counseling duties, she will serve Central Carolina's Clarendon county site, and manage the college's student loan and default management programs.

Juanita Jones Kennedy joined the staff at Furman University as a Financial Aid Counselor in June. Juanita is a former employee at Clemson University and Greenville Technical College.

The Spartanburg Community College financial aid office welcomes back **Laura Moore** as a Financial Aid Counselor. Laura has over 11 years of financial aid experience including time at Clemson University and Greenville Technical College.

Dr. Thomas F. Moore was appointed as the new Chancellor at USC Upstate in May. His appointment will begin August 1. Congratulations!

Southern Wesleyan University is pleased to announce **Dr. Todd Voss** as the 18th president of the Institution. Dr. Voss will take office on July 1.

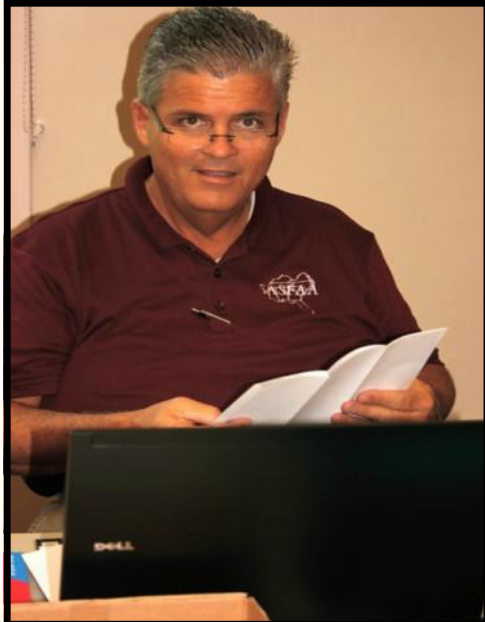
2010 Annual Conference Pictures



2010 Annual Conference Pictures



SCASFAA at SASFAA NAOW 2011





Front Photo: USC Upstate

Back Photo: SCASFAA Annual Conference, April 2011



South Carolina Association of Student
Financial Aid Administrators