

# The MSFAA Mentor

The Official Publication of the Michigan Student Financial Aid Association



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29 Years of Faithful Service

### MSFAA Summer Conference '99

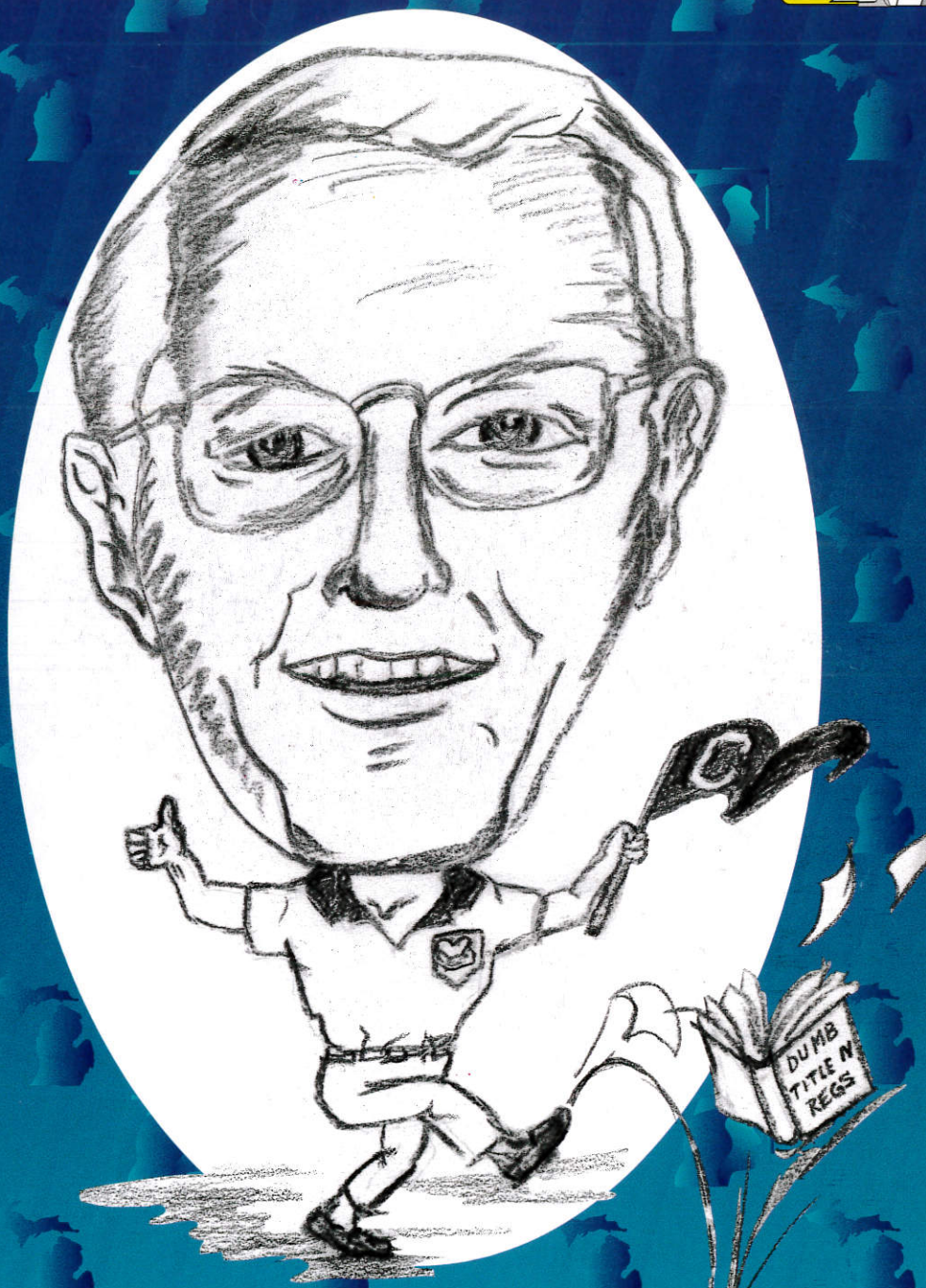
Surfin' 2000  
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### FIA Work First Requirements

Info That Needs Spreading

### Le\$\$on\$ In Dollar\$

How Did It Start?  
--And Who Are the Recipients?



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## Mission Statement

The mission of the Association is to enhance student financial aid awareness, to promote student access to postsecondary education and to provide professional development opportunities for its members.

## The MSFAA Mentor

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### IMPORTANT MESSAGE

The opinions expressed by  
individuals who contribute  
articles to the newsletter do  
not necessarily represent  
the position of MSFAA.



## Musings of the Editors

Welcome to the first edition of The MSFAA Mentor. The Michigan Student Financial Aid Association's first magazine publication. This magazine has been created to celebrate and recognize the numerous people of our organization and bring forward the unique challenges that we face in our profession. A core ingredient of MSFAA and the financial aid profession is *mentoring*. A West African proverb that states, "an empty bag does not stand," is a stark reminder of this need. Teaching and guiding each other is the starch that holds us up and holds us together.

One of our goals in publishing this magazine is to provide a variety of mental nutrients in the forms of hor d'oeuvres, entrees, and delectable desserts (with possibly, a whipped cream food-fight thrown in!). Every issue will include "house specials" along with our "favorite side offerings." Creating a recipe from scratch is an evolving journey. Special companions have added spice to enhance the flavoring. Please join us in this new journey and meet this month's companions.

The house specials for this issue include a unique serving of Wayne Hubers, one of our found-

ing fathers who is retiring this year, as prepared by Glenn O'K-ray. Chef Mark Delorey offers "FIA-Work First," well marinated to increase palatability. Our specialty chef, Jerry Ditto has spent extra moments preparing his own special brand of "Summer Conference 1999". Also don't miss tasting "Memorable Ambrosia," a special tribute to our past Newsline editors and publishers.

Side offerings include: Humor a la carte from Fred Hasselback and Cliff Levitt; "A Lesson In Dollars" Committee Salad prepared by Multicultural Awareness chairs, Barbara Banks and Pam Hayes; and "The Values of Financial Aid" a personal perspective from Val Meyers.

Deirdre Moore, Kathy Collins, and Kathee Ludin have prepared delectable desserts.

We are feeling proud of this magazine and what it is offering. Your contributions will help expand our menu choices. We encourage you to write or email us with your comments so that a "side offering" of "letters to the editors" can be added.

Our goal will be met if you find food for thought that enriches you, causes a giggle or a chuckle to erupt, or encourages you to stand taller and smile easier as you go about your professional pursuits. We are proud to be part of this incredible MSFAA organization and are here to serve you tidbits of our professional lives.

Stuffed to the Gills,

  
Joanne Iler

  
Carol Aslanian

# Presidential Perspective

By Paul Doane

During the annual MASFAA conference held in Cleveland, a college student reminded me that "grants are better than loans." Speaking during a panel discussion on the future of financial aid, this student leader's simple, yet profound, assessment of what needs to be fixed was loud and clear. It made me think back to my early days in the financial aid profession when I learned that access to higher education, and choice among institutions regardless of cost, were fundamental principles of financial aid.

In the maze of regulations that address voter registration awareness, selective service registra-



tion, and drug conviction disclosure, have we lost sight of some basic facts? One, that students want a simpler way to pay for college, and two, they want to become working, contributing citizens.

How can we help students finance their education without spending the next twenty-five to thirty years paying for it?

The solutions to financing problems are not simple.

Increased expectations of students in the areas of housing, technology and recreation make it difficult to keep college costs from spiraling upward. With limited funds, the demand for merit scholarships has made it almost impossible to maintain or increase funding for need-based grants. Easy access to credit cards and government loans allow many students to borrow beyond their ability to repay.

Discussions are needed. Continuing dialogue between students, college officials, loan providers, government agencies, and legislators is a start. Such discussions could allow creative ideas on student borrowing to be explored. What part can MSFAA have in facilitating such discussions?

Think about it.



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# MSFAA "Surfin' the 21<sup>st</sup> Century"

## Shanty Creek June 20-23, 1999

By Jerry Ditto

Picture this..... 600 members of MSFAA flying down the "tube", "shooting the curl", "hanging ten" and doing it at Shanty Creek in Michigan no less!!!! Brings chills to your bones and thrills to your toes just to hear those words. Yes sir, that was Summer Conference 1999. Starting each day with a brisk walk through the hills and dales at Shanty gave us the breath of fresh air needed to keep going. It would have been hard to stay in sessions, for as long as we did, without first getting a taste of the real life northern Michigan woods.

Sunday afternoon, the MSFAA board was "hard" at work with smiles on their faces discussing the activities of the past and the future. Monday morning brought us a wide-open look at Y2K from Jerry Conrad's perspective. His insights and thoughts were well received. (Please see his article for more details about this wonderful opening session). And remember, "Just what do you want to take into the new millennium?" Following Jerry's eye opening session, Jack Nelson (State of Michigan Programs) and staff brought a new concept to MSFAA. After a brief combined update session we broke into small discussion groups with each of the state agencies. Members were able to attend discussion groups relative to: Michigan Guaranty Agency topics, State Scholarships and Grants questions (always a popular area), Campus Based Programs and the Student Loan Authority. This arrangement allowed people to go to separate discussion groups to hear specific information and ask individual questions. Each area was lead by a state representative and questions were answered directly and effectively. Thanks, folks, for this great idea.

The first afternoon brought a wide variety of choices in sessions. They ranged from the new Pell process, covered very profoundly by Jamie Malone from our Region V office. Jamie does a great job getting the information out to us. She covers the subject matter in a way that allows us to understand the workings of this new Pell payment system. (I am certain she will help us out at the Winter Conference as well). Other sessions about the new, and now completed, NPRM process were well attended and brought some of the new decisions and rules to our ears.

Vickie Crupper, from the University of Michigan, told us to look at our staff, see who they are and what they do. How many of us take the time to encourage the best from our staff? If you have not seen Peggy LaFleur from the Office of Information & Resources in a leadership role you are missing out. Her style and enthusiasm really shine as she talks about being a leader. A new addition to our world of Financial Aid is the Denver Case Management Team, Fran, Hazel and Harry came from Denver to be seen and to discuss items of interest to all. They are the folks who now work with us on issues or problems in aid management and student complaints. Please, get to know them. They are wonderful people and it is really nice to put a name and face together when issues arise.

Surf and turf. Sun, waves and ribs. Yep, that describes a MSFAA picnic all right! The sounds of a band and kids having a ball at relays and races or whatever sport our "Queen of the Kids", **Denise Daniel** (University of Detroit-Mercy) had them doing. Denise has a gift that few can master. For the entire evening, she had games and activities that entertained not only the kids, but adults too. The last to leave were the kids (and I think Denise still had some games up her sleeve)! We had a perfect evening sitting by the lake watching the sunset on Lake Bellaire while listening to the laughter of children and the drone of folks still talking shop!! Thanks to Denise, and the **Professional Development Committee**, for such great plans. Even the weather cooperated.

Tuesday dawned and the runners and walkers were just returning from the valleys of Shanty Creek. For those who were interested, **Paul Doane** (Grand Valley State University) lead an interfaith breakfast, a new feature at the conference. Thanks Paul, nice work. **Hazel Mingo** (Department of Education) began a general session by introducing the new and improved Customer Service side of the Department Of Education. This is the PBO type operation that **Greg Woods** (Chairman, Department of Education) is charged with getting operational. Keep your eyes open for some great changes and more supportive things from the DOE. The next group of interest sessions offered strategic planning specific to your office or institution. Part of the session involved a discussion of paper, how forms work and what forms work in individual offices. Also, how about a guy with the name of **Blood** talking about personal investing and finances? Kinda gives you a chill



down your back!! He does a great job explaining a complicated, but important topic for the group. We also had a wonderful introduction to the **MSFAA Website**. It offers more and more all the time. Soon all you may need to know about MSFAA and its activities will be at the touch of a keyboard. Thanks, **Electronic Services Committee**, for a great site!!!

The afternoon finished, as always, with sector meetings conducted to meet the needs and questions of the members of each sector. Has anyone seen **Glen Stevens**? **Ed Blews** makes the quick trip to Shanty Creek to visit with independent college cohorts and plan a retreat. And the community colleges are a busy, busy, busy group. They always run over the timeframe.

Tuesday night brought the golf outing. Still no Grand Prize Winner!!! **Kris R.** was worried a couple of times though. Close, but no hole-in-one.

And for the first time, we had dinner with the **Schussy Cats!!!!** What fun, good food and lots of entertainment we enjoyed. Some of us stayed till the Cats came home!!!!

Wednesday dawned and it is Federal Update time. **Anthony Jones**, training specialist with NASFAA presented some of the changes and thoughts about the NPRM decisions that have been made. He warned us of the effects and issues we might see over the next few months. Sad to say the conference came to a close as our president, **Paul Doane**, issued the invitation to join him and all our MSFAA colleagues in Kalamazoo for the first conference of the new millennium. The conference is from January 30<sup>th</sup> through February 2, 2000. Mark these dates on your calendar today!!!

**See you in K'zoo in 2000!!!!**

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## **Millennium Madness**

*By Jerry Conrad, CSP*

Our fascination with the year 2000 is rooted in the Biblical book of Revelation. Mix that with our technology dependent world, old computer language, and media hype. The result - mere fascination becomes madness.

The book of Revelation refers to a 1,000 year horror, but makes no mention of 2,000 years. And, the "correct" calendar year is unknown.

In 45 BC Julius Caesar arbitrarily decided to start a solar calendar. However, his calculations were off. And to confuse matters, a sixth century monk moved the calendar back 49 years.

By 1582 Caesar's error had accumulated so much that the

equinox wasn't happening at the right time and church holidays weren't in the right seasons. To correct this, Pope Gregory XIII dropped 10 days from the calendar.

Consequently, it's hard to say exactly what year this is. (The year on the Hebrew calendar is 5759.) And even if this is 1999, the new millennium will not begin until 2001 because there is no zero year.

Regardless of the accuracy of our numbers, do we really think God pays attention to the western calendar? Can you see God calling to Saint Peter saying, "Yo Pete, check my planner. I'm sup-

posed to destroy the world on 1/1/2000."

The second issue is our Y2K bug. It was first discovered and fixed in the late 1950s when the Mormons computerized their massive genealogy. A process called the picture clause corrected the two-digit challenge.

Another proof that we squashed the bug years ago is the fact that bonds with 30-year maturities, medical and insurance systems, and personal credit cards have already dealt effectively with the 2000 date. The federal government started operating in the year 2000 on October 1, 1999.

According to the folks at the 1998 Embedded Systems Conference held in San Jose, California, "The vast majority of embedded systems don't have any clocks." In other words, they don't care what date it is. Likewise, the Unix operating system, which runs most Internet servers, counts dates and times based on the number of seconds from 1/1/70. It doesn't care what year it is either.<sup>12</sup>

We've all heard rumors of large-scale power outages, but here are the facts. Power grids don't run on dates, they run on load. Three power plants in Michigan have been operating on year 2000 dates for most of this year without incident. Also, in San Francisco on Dec. 8, 1998 a sudden power outage occurred without warning. The result: one traffic fatality.

Air travel is another hype. Will airplanes fall out of the sky? Unlikely. Lift keeps airplanes aloft, not computers. Example: on Wednesday morning, August 9, 1995, the Northern California Oakland Center Airport lost radar and tower communications for 45 minutes. There were no midair crashes or near misses, pilots talked, looked out the windows more intensely, and everybody got where they were going.

Remember, airports have more backup systems and manual reversion procedures than any industry on the planet. Pilots must frequently attend emergency training and air-traffic controllers must deal with computer malfunctions on a regular basis.

Think about it. Based on our collective human intellect and the incentives for the government and businesses to avoid a millennium crisis, should we really believe the media hype? Most worries never happen, crashes already occur, power already goes out, it all gets turned back on, and life goes on.

The trademark of the United States of America has always been resiliency and innovation - especially in the face of adversity. Rather than live in fear of the year 2000, let's work together to solve the challenges we face; just as previous generations solved the problems they faced. Each generation leaves a

legacy. Let's surf into the 21st century and leave a legacy of love, courage, and peace for this and for all generations.

And as we do, ask yourself the important questions. "What do I value most in my life?" And, "What do I want to take with me into the next century?"

Be Well,

Jerry Conrad, MA, DTM, CSP  
Certified Speaking Professional

**See Page 17 for "Doom Dates"**

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## Kudos, Thanks, Gracias, Merci

By M&M

The MSFAA Newslines has provided news, views and feature information to members for many years. As you may guess, many hours of work is needed to produce such a high quality publication. Much of the work goes unrecognized by all of us who take for granted that MSFAA Newslines will reflect the high level of professionalism in our association.

In 1989, the Newslines became a monthly publication with 10 issues being put out that year. Since 1990, when Denise Daniel from the University of Detroit Mercy stepped down as Editor, several state employees, primarily from MHESLA, have worked together to assemble the MSFAA Newslines. Martin Ruiz has been involved with each issue in the past nine years. He worked with Karen Papoi when she served as editor from 1990 until her retirement in 1997. He then worked with us as Publisher (a more demanding job than Editor). Martin worked hard "to put together a publication which reflects the professionalism of the people in the field." He says that he received instant reward seeing each edition go from ideas to the final product.

Other people who helped Karen and us put together MSFAA Newslines in this decade include: Natalie Kiefer, Noelle Lewis, Kathy Collins, Carol Miller, Cheryl Schaefer, Jo Cortwright, Judy Byrnes, Cindy Travis, and Loretta Spinrad.

*Editor's Note: Mark Delorey and Melissa Ruterbusch offered thought provoking editorials and editing expertise from 1996-1998. For Mark, the best part of being editor was "writing M&M and then hearing back from members." Some articles that he really liked received no response, while other articles he didn't feel sure about elicited many comments. "I learned that I can not judge my own work."*

On behalf of all MSFAA members, THANK YOU, to each of you for your dedication and professionalism in serving the organization as you did.

## The Feel Good File

By Kathee Ludin

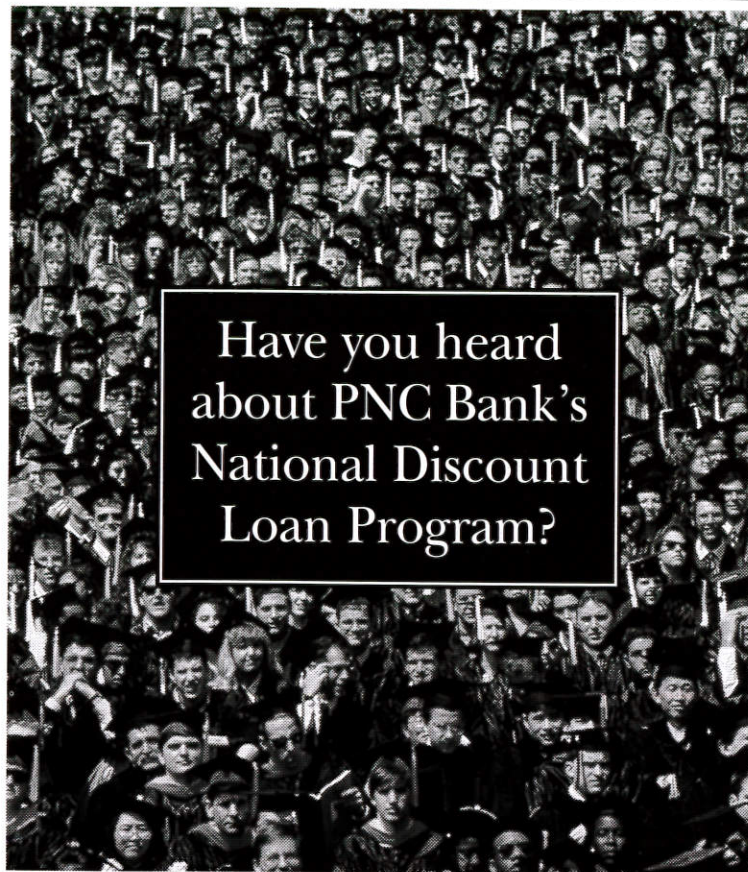
I've been thinking about the little things that make up life. I was prompted to this thinking by the small private outside scholarships I need to add to student's packages. You know what I mean, the \$100 Pumpkin Queen Festival scholarship that creates an over-award of subsidized loan. I smiled, but it made me speculate about all the people it takes to get a student here and hopefully keep them for the next four plus years.

I met one of our new students in the dining commons the other day and he asked me what I taught. I replied that I worked in Financial Aid and he gave me such a look of profound regret that I'm positive he did not count me among the group that enabled him to be at Cornerstone. At least he wasn't ready to thank me personally. I, of course, know better. That's why you and I go through the kind of summers we do willingly.

This has been an especially wild one. Our former director, Ed, moved to a new position down the road at Calvin College the end of June, so an always-busy time, became even busier. On a personal level I have been riding a roller coaster of emotion all summer long. It seemed I spent the entire season saying good-bye. My daughter, son-in-law, and baby Tony moved to the Alaskan bush in June, I sold the house I'd lived in for over eighteen years and watched as breast cancer had its final say to my high school best friend, Char.

I sat at her funeral service along with several hundred other people whose lives she had touched. I did not know them all, but we shared a common bond in our sense of loss. The memories that ran through my mind then and since were of the little things we shared. I remember picking strawberries together one summer hoping to make our fortune. We just got red fingers. We giggled together over whom we would marry and what we would name our children. I wore peach and "big" hair in her wedding. She wore mint green in mine. Our daughters Danielle and Kari were born just ten days apart. (Danielle wore purple three-inch heels in Kari's wedding just five years ago). Char was the most organized person I knew. She was warm and generous and funny. I loved her and I will miss her. The little things she brought to my life helped make me who I am.

Leah, one of our admissions counselors, told me she is enjoying watching her recruits make friends and "pair up". It feels good to have a part in getting the "Pumpkin Queen" here. I hope she makes a lifelong friend as wonderful as Char.



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## The Faithful Wayne Hubers

*By L. Glenn O'Kray*

Wayne Hubers, Director of Financial Aid at Calvin College, is retiring after 29 years in the profession. His wife, Cheryl, best describes him as a faithful person faithful to his Lord, his wife, his family, his employer. That earmark seems to fit Wayne. There is a string of faithful service which runs consistently through his career.

Wayne is recognized at Calvin for his leadership and his service. Tom McWherter, Vice President for Enrollment and External Relations, states that he does not know a person with greater respect from his colleagues than Wayne.

Wayne is a Calvin College graduate. He taught school for eleven years. His kids attended that institution at which he taught as well. Wayne served on his schools board of education after having discontinued his employment there.

Wayne's daughter, Tami, attended Calvin and Grand Valley. She taught for several years in special education. Today she is a Astay at home mom. Wayne's son, Todd, is currently the Director of Information Services at Calvin. (No wonder Wayne is a happy camper.) The Hubers have three grandchildren.

While his initial intent was to be a teacher, Wayne felt restless as a

math instructor. He was asked to apply for the position of Coordinator of Financial Aid at Calvin College. There our colleague was to continue his life of service at a school which fittingly has the motto, Al offer you my heart, Lord, promptly and sincerely.

Wayne entered the profession as the head of the office. Somehow, that does not appear to be possible today. The scholarships were initially coordinated through another office. A short while after his coming to Calvin, Wayne received the responsibility for scholarships as well and became the Director of Scholarships and Financial Aid.

Wayne recognizes the need to see things from the student's perspective. He is very student oriented. That was apparent in discussing his career. He has a fond recollection of a Native American student from New Mexico who was on the cross country team and won the state championship. On graduating, he served on the board of Calvin and returned to the southwest to teach art. Wayne takes great pride in having made education possible for this dynamic young man who developed his potential to the maximum.

Debra Van Beek, Associate Director at Calvin, says that Wayne is truly a student advocate. He can always find money for that special student.

While Wayne's main concern has been making it possible for students to enroll, he has seen many changes through the years. There seems to have been a transition to a period during which there are more pressures, more deadlines, and more competition. Wayne is proud of the fact that, while there is increased competition from other schools, he has not gotten into the process of Anegotiating award amounts.

One change that our friend has seen is the increase in volume. There used to be fewer applicants and less money from the U.S. Department of Education.

Wayne recognizes that students' philosophies have changed. While a generation ago students were more socially conscious, today they are more career oriented.

As well, technology has had a major impact on not only Calvin's Financial Aid Office but others as well. Mr. Hubers remembers the days of typing award letters in triplicate. All data had to be key entered. Word processing only came in after he had been on the job for several years. He used to have an IBM keypunch machine in his office.

The Michigan Student Financial Aid Association was in its nascent form when Wayne began his job on August 1, 1970. He attended the summer conference which began on August 10 at Lake Superior State College (now University). (How many readers can remember the date of their first MSFAA conference - or what they had for lunch yesterday?!) MSFAA members stayed in dormitories. He remembers that there was a sign board welcoming the Association members to the Upper Peninsula.

Wayne served as president of MSFAA in the late 1970's. During his tenure, he saw the feds put a lot of money into training. Federal funds were funneled into the first MSFAA Drive In Workshops. Those were the early days of the Pell Grant, then known as the Basic Education Opportunity Grant. There was one application for the BEOG and another for other forms of aid. In the old days students received from the BEOG processor a three piece carbonized document which was to be taken to the financial aid office. As well, during Wayne's presidency, Leo Kornfeld came to a MSFAA meeting to address college presidents to emphasize the importance of good management in financial aid offices.

Dominant state personalities during Wayne's year as president were Ed Harkenrider, Harvey Grotian, Henry Dykema, and Dick Johnson. Jim White, Len Wencz, Rodney Harrison, and Bill Bennett were biggies from the region.

Howard Thomas states that Wayne is too decent a person to have hung around with the likes of us (himself and this writer).

When asked if he has changed, Wayne responded that the changes in his life have resulted from being in financial aid, from the influences of

having a family, and from simply getting older. (Wayne is an honest person.)

When asked if there is a financial aid personality the director responded that he sees many different personalities for whom a financial aid career seems to be a good fit. He did not want to set forth a stereotype. He thinks that the financial aid officer will be a good one if s/he has integrity, honesty, sympathy, is sensitive to the needs of others, and is analytical.

When asked if he would have done things differently, the former Association president said that there are some things one does that are simply an outgrowth of who one is. He said he would probably have been in financial aid had he had a chance to live his life over.

Concerns that Wayne has include debt burden. However, he is somewhat ambivalent about that. While he does not envy the student who has \$20,000 in loans to repay, he recognizes the value of education and the relative costs of living today, including the price of cars. When a person buys a car, that car is paid for in five years and its life extends a bit beyond that. When a person gets an education, he has that for life. Further, he will have enhanced his earning power. While the cost of college is high today, it should be recognized that many years ago families got a bargain when they paid for college.

Wayne recognizes the value of good legislative relationships. He feels that, while he cannot verify it, he had a positive influence on legislation by having a good relationship with the former Congressman, Paul Henry, as well as with his successor, Vern Ehlers. One recent issue with which he had contact with the Congressman was on maintaining SSIG funding when it was threatened. He feels that he has been influential in the State of Michigan's programs as well.

He thinks that we should have more financial aid available, shifting dollars as well from loan programs to grant programs.

In 1970-71 the tuition at Calvin was \$1400; today it is \$13,420. In 1970-71 room and board costs were

\$880; today they are \$4,680. Wayne has seen his financial aid awards skyrocket from \$2 million in 1970-71 to \$32 million in 1998-99. There were increases in staff along the way to match increases in students and funding. When he began, some 2.5 staff worked in the Financial Aid Office. Today there are 9.5 staff members.

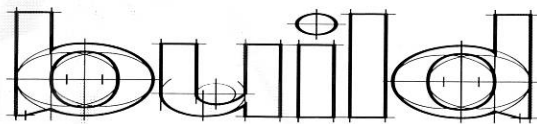
Ms. Van Beek thinks that he has been a great person for whom to work. He is well organized. He has been very supportive of the family life of his staff and of the college. He is no micro manager. He shows complete faith in his staff. He gives a lot of autonomy and responsibility.

Wayne will continue working for two days a week in the Enrollment and External Relations Division of the College and will serve as a consultant on enrollment and financial aid issues. The Hubers recently sold their home and have moved to their cottage in Howard City. His wife, Cheryl, has a litany of projects on their A to do list. The happy couple plan to travel as well as continue spending time with their children and grandchildren. Cheryl is looking forward to Wayne's having less stress in his life.

Wayne feels that a financial aid career gives one the opportunity to be of service. Wayne not only serves the world, but he also gives us a model to follow. MSFAA bids farewell to a highly valued faithful colleague. We will miss him.



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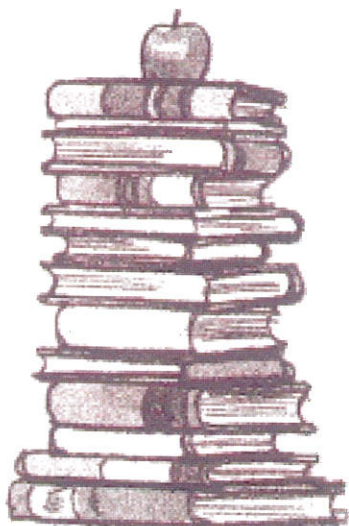
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# NEW EDUCATIONAL OPPORTUNITIES FOR "WORK FIRST" PARTICIPANTS

By Mark Delorey



As Financial Aid professionals, it is important that we understand non-Title IV programs affecting our students. Many students receive assistance from the Michigan Family Independence Agency (FIA) in the form of Family Independence Program (FIP) benefits. We are grateful to the Coalition for Independence Through Education (CFITE) and the Center for Civil Justice for preparing materials specifically for MSFAA's use in educating our members, students and campus communities about these important benefits.

The complete documents are posted on our web-site at

<http://www.msfaa.org/> under "What's New." Documents included are a reproducible pamphlet written for FIA/WF clients, a sample letter to students, a sample letter to advisors, and a press release. Please take the time to read over this important material and use it on your campus.

The following is a brief summary of information provided in the documents.

## What are the new rules?

Parents are allowed to count hours spent in certain types of approved programs toward the total number of hours that must be spent in "work-related activities."

## Who can participate?

If you receive Family Independence Program (FIP) benefits and you are required to participate in the Work First program, you may be able to count time spent in an education program toward your work requirement.

## How do I get this help?

Ask your Work First case manager or your FIA caseworker for details.

## What programs count toward my work requirement?

1. Condensed Vocational Programs - programs that take no more than 6 months to complete and require at least 30 hours per week of classroom time.
2. Post Employment Training (PET) - takes 12 or fewer months to complete or be the

last year of a two- or four-year program designed to lead to immediate employment.

3. Adult High School or GED Completion - up to 10 hours per week of classroom time may be used toward your work requirement.
4. Internships, Clinicals, & Practicums - full time and required for your degree or certificate.

## Be aware of limits

**Some of the policies used by Work First and FIA limit your educational opportunities in ways that may conflict with state laws. Seek legal advice if you encounter problems.**

## How to find help

Your local legal aid or legal services office may be able to provide free legal help. Look under "Attorneys" in the yellow pages or call 1-800-968-0738.

## Things to Think About When Choosing A Program

1. Seek reliable advice about what effect your choice of program will have on your ability to pursue other education and training options in the future.
2. The new rules let you reduce your work hours or quit your current job to take advantage of an approved education and training program - without having a Work First penalty against your cash assistance, Medicaid, or Food Stamps.
3. Work-study jobs count as work toward your Work First requirement.



## Be a Hotline Volunteer

We need MSFAA volunteers to staff the phone lines during Financial Aid Hotline Week. Please contact Tom Freeland or Kathy Collins from the Michigan Student Financial Aid Program's Office of Information & Resources to sign up! This is a fun experience and a great service to Michigan students and parents. Call 1-877-323-2287 to join the Hotline volunteer crew!

### Hotline Telephone Number

1-888-775-7892

### Dates

January 18-21, 2000

### Time

Tuesday - Thursday  
2:00 p.m. - 7:30 p.m.

Friday  
12:00 noon - 5:00 p.m.

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 YEN  
 INDEPENDENTIP  
 GOTCEJERUMPESO  
 SILVERORDDOUGH  
 GOLDI MGB  
 EOPLU OEU  
 NLAO NDC  
 VF SR ECK  
 EEDNYES  
 RCEENA  
 INBTR  
 FATD  
 IRSR  
 CCTPA  
 HSANEW  
 EESTECA  
 COF IEIU  
 KGA OREM  
 SIF INEEW  
 R WAD CENTS  
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 CYROSSIMORPRPSUL  
 HAGISSTEALSEAH  
 ISL  
 DLH

**FAFSA** (Free Application for Federal Student Aid)  
**DEGREE** (Be admitted to program)  
**INDEPENDENT** (No parent information required on FAFSA)  
**SAP** (Satisfactory Academic Progress)  
**AGI** (Adjusted Gross Income)  
**ENROLL** (minimum 6 credit hours)  
**NEED ANALYSIS** (Parent/Student ability to pay)  
**AWARD** (letter)  
**REJECT** (Resubmit SAR w/corrections)  
**PELL** (Largest federal grant program)  
**SAR** (Student Aid Report)  
**SEOG** (Supplemental Educational Opportunity Grant)  
**EFC** (Expected Family Contribution)  
**PLUS** (Federal Parent Loan)  
**VERIFICATION** (Tax forms)  
**ENTRANCE** (Counseling)  
**PROMISSORY** (Notes to sign for Loans)  
**FAT** (Financial Aid Transcripts from other schools)

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# A Le\$\$on In Dollar\$

By Barbara Banks and Pamela Hayes

## History

This year marks the 12<sup>th</sup> anniversary of the MSFAA Multi-Cultural Awareness Committee's "A Le\$\$on in Dollar\$" program which began in 1987. Roger Doster and Donald Hurt developed the concept for the program with one goal in mind - find a better way to inform high school students about the financial aid process.

The initial plan was to conduct the workshops at individual schools with a select group of upper class high school students. The first "A Le\$\$on in Dollar\$" was conducted at Mackenzie High School in Detroit. The program was held after school off school property at one of the auxiliary clubs. There were 20-25 students in attendance and the workshop lasted for about five weeks. The program has transitioned into an in-school program. The presenters were financial aid officers from colleges located in the area where the program was conducted. Volunteers, from around the state, also participated.

After the workshops, a survey was done to determine if the pro-

gram was beneficial. The committee looked at how many of the students who attended the workshops had difficulty completing the Financial Aid Form (FAF) or using the former College Scholarship Service (CSS) application. As reward for participation in the workshops, CSS would pay for the financial aid information to be sent to the first three schools of the students' choice. The committee decided to target high risk schools or schools with minimal support systems.

## Today

"A Le\$\$on In Dollar\$" has progressed from a five-week workshop to an eight or nine week workshop. The topics include the history and purposes of financial aid, eligibility requirements, the student's rights and responsibilities and the overview of the Free Application for Federal Student Aid (FAFSA) form. Also discussed are understanding and interpreting the Student Aid Report (SAR), the definitions of aid types (grants, scholarships, employment and loans), admissions, satisfactory academic progress standards, and understanding the award notification.

Summation of the program concludes with a written essay that is used in competition for a scholarship. To date, the Multi-cultural Awareness Committee has awarded over 25 scholarships to Michigan students. The 1998-99 year produced four (4) \$500 scholarship recipients and ten (10) \$100 scholarship recipients. The \$500 scholarship recipients from Willow Run High School are: Nick Andrews, Tiffany Purnell, Starkisha Jenkins, and Shawna Blount. The students receiving \$100 scholarships are: Lalla Ibrahim, Mandy Meadows, Dawn Paratchek, Doylas Pritchett, Jessica Sluder, Claudia Small, Kathy Smith, Donald Wilson, Jasen Thomas, and Therese Boehl.

The committee schedules one annual site visit to a Michigan college, participates in college fairs for high school students, and hosts or sponsors interest sessions at MSFAA conferences. One of the most rewarding activities for committee members is being a mentor to scholarship recipients.



## DOOM DATES

08/19/1998 Programs that calculate ahead by 500 days will crash

01/01/1999 Start of Calendar Year 1999, some programs do not recognize "99" as a valid year. Some programmers use "99" as a stop code.

01/09/1999 Program trigger date because it contains the numeral "99". Some programmers used "99" to signify an end code.

02/01/1999 Some companies start fiscal year 2000

03/01/1999 Some companies start fiscal year 2000

03/07/1999 Programs that calculate ahead by 300 days will crash

04/01/1999 Fiscal year 2000 starts in Canada, New York State, Japan, and some companies

04/06/1999 Fiscal year 2000 starts in United Kingdom

04/09/1999 99<sup>th</sup> day of 1999 (recorded as 99/99 on some systems); this mimics a system halt command on many systems.

05/01/1999 Some companies start fiscal year 2000

06/01/1999 Some companies start fiscal year 2000

06/15/1999 Programs that calculate ahead by 200 days will crash

07/01/1999 Fiscal year 2000 starts for many public and private entities including 44 of the 50 states

08/01/1999 Some companies start fiscal year 2000

08/22/1999 GPS satellite network resets and may not function properly

09/01/1999 Fiscal year 2000 in Texas and some companies

09/09/1999 9/9/99 mimics a system halt command on many systems

09/23/1999 Programs that calculate ahead by 100 days will crash

09/24/1999 Programs that calculate ahead by 99 days will crash

10/01/1999 Fiscal year 2000 starts for the Federal Government, Alabama, and Michigan

10/03/1999 Programs that calculate ahead by 90 days will crash

10/12/1999 World population will reach 6 billion, too many people

11/02/1999 Programs that calculate ahead by 60 days will crash

11/17/1999 Leonid meteor storm. Damage to communicates and navigation satellites expected

12/01/1999 One month projections fail

12/02/1999 Programs that calculate ahead by 30 days will crash

12/31/1999 Program trigger date because it contains the numeral 99

**01/01/2000** Computers and embedded chips will fail. Some software support may cease. Peak of sunspots may cause communicate and power failures. It may be hard to figure out what is Y2K and what are sunspot problems

01/03/2000 The first regular business day in the year 2000 in the US

01/04/2000 The first regular business day in the year 2000 in the UK

01/10/2000 First day that requires seven digits: 1/10/2000

01/31/2000 End of first year 2000 month

02/29/2000 Many systems will forget about the 2000 leap year day, which may cause massive failures

03/01/2000 Most digital PDP-8 computers will not boot from this day on

03/03/2000 Due to leap day, some computers will think it is Saturday. School bells may fail to operate; bank vaults may fail to open

03/31/2000 First end of first 2000 quarter

10/10/2000 First date requiring eight digits

12/31/2000 First year-end of a millennium

01/01/2001 Official start of the 21<sup>st</sup> century. Some versions of Microsoft Windows will fail. A new round of personal computer failures.

02/29/2001 This date does not exist. Does your computer know that?

090/8/2001 Unix represents this date as 999,999,999 which is the same number used to denote the end of some Unix files

01/01/2002 Burroughs Unisys A series system date may fail

01/01/2005 Old versions of Unix die

1/1/2005 Old versions of Unix die

1/1/2007 FAA air traffic computers fail. They store dates in a 5-bit register that counts the years after 1975. Highest value is 1975+32 which is 2007

1/1/2020 Systems using 2020 as a pivot year fail. Macintosh system 6.04+ date and time panel no longer set the current date

1/1/2025 Around this date, the US will run out of available 10 digit phone numbers. All computer applications holding phone numbers 25 million computer programs will need to be re-written. This could be as big as Y2K

1/1/2030 System using 2030 as a pivot year fail. Macintosh system 6.04+ date and time panel no longer set the current date

1/1/2036 Virtual C++ (4.x) runtime library date fails

1/19/2038 Unix systems fail and the Unix operating system will not accept any dates past this point

2/6/2040 Old Macintosh longword seconds overflow

9/17/2042 IBM 370 TOD clock overflows

1/1/2044 In MS-Dos, may have negative date failures

1/1/2046 Amiga system date fails

6/8/2046 Some Unix passwords fail

1/1/2049 Microsoft Project 95 dates fails

1/1/2050 Around this date, the US will run out of Social Security numbers. All applications will hold social security numbers will have to be re-written

1/1/20000 Y10K failure. Programs that use four-digit years will fail

1/1/29940 Apple Macintosh likely to have date change problems

## RESOURCES

1-888-872-4925 EXT 1 – President's council Y2K conversion hotline

<http://hcol.humberc.on.ca/LT961015.htm>

<http://www.pc.ibm.com/year2000/ready.html>

[www.itpolicy.gsa.vog/mks/yr2000/y2khome.htm](http://www.itpolicy.gsa.vog/mks/yr2000/y2khome.htm)

[www.microsoft.com/technet/topics/year2k/default.htm](http://www.microsoft.com/technet/topics/year2k/default.htm)

[www.mille.org](http://www.mille.org)

[www.simpleliving.org](http://www.simpleliving.org) [www.SimpleLiving.org](http://www.SimpleLiving.org)

[www.tasc.dot.gov/y2k/us](http://www.tasc.dot.gov/y2k/us) [www.taxc.dot.gov/Y2K/US](http://www.taxc.dot.gov/Y2K/US)

[www.2.4dcomm.com/bgmoore/y2k/#newswire](http://www.2.4dcomm.com/bgmoore/y2k/#newswire)

[www.nerc.com](http://www.nerc.com) [www.nerc.com](http://www.nerc.com)

[www.consumersenergy.com](http://www.consumersenergy.com)

## A Nice November Trip to Northern Michigan

By Cliff Levitt

This is an almost true story about a financial aid professional (FAP). The setting is a November trip to Northern Michigan University to provide reauthorization training. It's a story that would make any postal person proud of what the FAP endured to deliver the message of the changes enacted by the 1998 Health Education Amendment (HEA).

The adventure started out as a very simple and honest gesture on the part of the FAP. General Jerry Ditto (the PD guru) put the word out that he needed volunteers to go to Washington, DC. There, the volunteers would receive training at NASFAA headquarters and come back to update financial aid personnel throughout Michigan.

The FAP, being the committed and caring person he is, went to his upper

level management for approval. They immediately said, "NO." When the FAP then indicated that MSFAA was paying the cost for the trip, they told him to pack his bags.

After returning to Michigan, discussions with General Ditto determined that the seasoned FAP would be assigned duty to the northern outpost on November 11, 1998. The FAP thought weather conditions at that time of year would not be bad, so he signed off on his orders. He was not aware that some key information had been omitted from his briefing. The day the young and good looking FAP was to start his journey north, November 10, was the date the Edmund Fitzgerald had sunk in Lake Superior 23 years earlier!

Being a dedicated company man, the FAP worked at his office for half the day on that dreaded date. As he left the office and walked to his car, a wind gust slapped him in the face as if to say, "Get ready, a storm is coming." Staunchly, he ignored this sign and got into his vehicle of travel (as did Captain Ernest

McSorley 23 years earlier in the Edmund Fitzgerald) and headed north.

The trip in his 1990 Honda Accord was uneventful until he came around a curve on I-75 near Roscommon. There in the road were not one, but two leaf twisters, each about twenty feet high! He determined to drive through them, even though it was shake, rattle, and roll as he did. The FAP read this sign to mean he should make it to the bridge before the worst of the storm hit. In his thoughts, he related this to Captain McSorley leaving Wisconsin and heading northeast across Lake Superior seeking the relative shelter of the Canadian shore and Whitefish Bay.

The wind was increasing in intensity as he got closer to the bridge. When he finally arrived at the bridge, it looked like a MSFAA summer picnic! Cars and trucks were parked everywhere. But it was dark and cold now, and a long line of vehicles waited to cross the bridge. As he waited in line, he heard the radio announcement that wind gusts on the bridge had reached as high as 90 miles per hour. Just then the snow started

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falling. Within minutes it was a blizzard. What had he gotten himself into?

Finally, it was his turn to cross the bridge. A Michigan State Police officer walked up to the FAP's car and asked, "Are you sure you want to do this? We're having to escort people across." The seasoned pilot of this travel worthy vessel surveyed the situation. His first concern was for the state police officer. He recognized fear on a person, and this officer had it in his voice. (In his mind, he related this to telling a student that their student loan refund may not be ready by Friday when it is dollar night at the local bar.) Making a heroic gesture, the FAP asked the officer, "Do you want me to escort you across?" The officer, almost in tears, declined and they started across the bridge.

As they got on the bridge, the FAP noticed the bridge was swinging. Water was coming up through the grating on the bridge. Normally, the water surface is over 250 feet below the bridge. There was no turning back now. He had a mission to accomplish tomorrow. As he guided his small vessel across the bridge, words of a

jingle (now in syndication) kept going through his head. "The weather started getting bad, the tiny Honda was tossed, if not for the courage of the fearless crew, the Honda would be lost." When they both reached the other side, he looked over at his newfound comrade, and gave him the thumbs up! Finally, the FAP was over the bridge and on land again. The officer got out of his vehicle, walked over to the FAP, and said, "I've never seen such courage!"

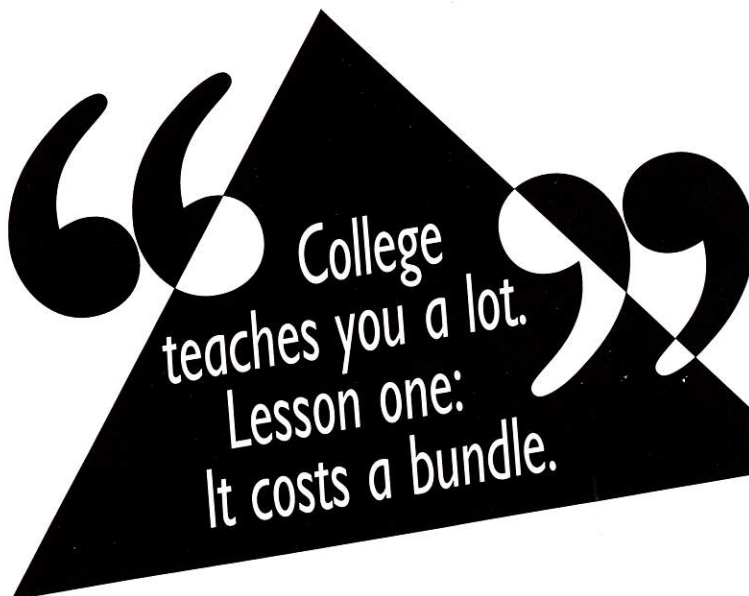
Surely, the worst was over, thought the FAP, but this was not to be the case. After leaving the bridge and town area, a second wave of Mother Nature hit. It was a combination of a blizzard of snow and oncoming water. The water was hitting the banks and coming up onto the road in sheets fifteen to twenty feet high. The FAP's skills were being tested again. Suddenly, panic struck the FAP. He remembered that he didn't bring his goulashes! As each wave of water hit his vessel, he thought of the briefing he received from PD Guru-General Ditto. It reminded the FAP of his briefing time spent with his armed forces recruiter. He remembers how he had joined the military for four years,

based on that briefing, and how, after time, he wanted to army crawl into that recruiter's office and practice the training he had received at boot camp on his recruiter! For General Ditto it would be another fate - An extra two free shots at the Bank One \$10,000 hole!

The rest of the trip was a combination of downed trees and power lines. Included in the adventure was a detour into the back woods of northern Michigan thanks to a guy more concerned with making out with his girlfriend than giving him correct directions.

This storm was as nasty as a student who doesn't get their student loan refund due to an FAO mistake, but the mission was accomplished. Never let it be said that financial aid people do not deliver, even in the worst conditions.

Cliff Levitt (A.k.a. "The FAP")



### Lesson two: We can help.

We have a bundle of ideas on how to help you pay for college. For starters, students can apply through us for any of the student loans available in Michigan. Another option is a home equity loan or a Capital Reserve™ line of credit. We can even help while students are in school with an affordable checking account including an ATM card.

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## The "Values" of Financial Aid-A Historical Perspective

By Val Meyers

Sometimes our jobs are so hectic that we have little time to reflect on what we do or why we do it. It is only when we have to explain our business to outsiders that we realize how complex financial aid is, and how it reflects a host of different values and assumptions that Americans hold about higher education in general and financial aid in particular.

If you ask an aid administrator what they find satisfying about their work, most will inevitably answer, "we help students get an education". But in a recent paper I wrote in pursuit of a master's degree, I had the opportunity to consider why our society thinks that a college education is a good thing.

We all know that there are many personal benefits for a student who completes his or her degree, the most obvious one being a higher earning potential. U.S. Department of Commerce statistics from the 1998 Current Population Survey list the average annual earnings for those 18 or over with a high-school degree at \$22,895 as contrasted with \$40,478 for those with (only) a baccalaureate degree. Over a 40-year work career, that means about \$750,000 more in income. As we have been telling students and parents all along, an education is a good investment.

In addition, my personal belief in the value of education, especially in my liberal arts education, is that college teaches you how to think — or it can, if you let it. Though we always hear from the students who don't read or don't understand, I often console myself that there are probably 20,000 students on my campus who read what we send them, do what we ask of them, understand what their obligations are, and never need to call the financial aid office. I like to think that we help students learn to analyze complex instructions that will help them when they buy a car, take out a mortgage, program a computer.

Even more interesting are the public benefits, those that we get by having an educated population.

There are the social benefits — educated people volunteer more, give more to charity, and are more likely to vote and to participate in their communities. And then there are the economic benefits, some obvious, some more subtle.

For example, in our global economy, the innovation and flexibility of an educated labor force means easier adaptation to changes in technology, thus making America more competitive in the global market. Certainly we want to extend that range in light of the technological advances other countries have made in the last decades.

Students who are educated and go on to make a good living are certainly less likely to resort to crime, thus saving federal dollars that are devoted to law enforcement, courts, and correction facilities. This is often a motivating factor for early awareness programs and scholarship incentives for at-risk elementary and secondary school children. And, of course, Americans with jobs and savings are not dependent upon AFDC, welfare, Medicaid, and unemployment compensation simply to survive. Even more appealing to us in the aid profession, they will be able to better afford to send their own children to college when it is time.



But it's also a fact that the variety of financial aid programs reflect some conflicting beliefs and values about higher education. If we saw higher education as a purely private good, benefiting the student only, financial aid would not exist. Instead, just like a television or an automobile, the market would set the price and those who could afford it would attend. If on the other hand we saw a college education as a purely public good, we would not charge tuition. Like public elementary and secondary schools, we would provide means to support colleges from the public coffers and anyone might be permitted (or required) to attend, regardless of their private resources.

This conflict of values has led to the development of many different types of financial aid programs, because Americans see higher education as both a public and private benefit, and we expect that payment for this commodity will be shared between the beneficiaries. Financial aid has been developed to reward specific services (veterans, for example), to reward academic merit, to target education in specific fields or to induce people to go into specific areas of research or service, as well as to foster the general good in terms of equal opportunity, increased civic virtue, and social mobility.

The complexities of these questions lead to different, conflicting values of the roles of financial aid. Parents of a very bright child, but with a good income, might feel that merit aid is more important, and that they are entitled to get it. Parents with a less accomplished student, but who are less well off are more likely to support need-based aid, and again likely to believe that they are entitled to it. Minority families, conscious of discrimination that still exists, might support targeted scholarships to compensate for discrimination. These conflicts continue to wrench aid administrators with demands from all their clients, each of whom is convinced they are getting less than

their "fair share" or less than what they "need".

And we all know that "need" is a slippery concept in financial aid administration. The need analysis formula attempts to take into account such non-discretionary costs as state and federal income and sales taxes, FICA and Medicaid, extraordinary medical expenses, and living costs. But at some point assumptions have to be made as to where education "should" rank in the list of families' discretionary expenses, and it is unlikely that those assumptions will be universally shared by families.

Student aid has been developed as not a single means to a single end, but as a variety of programs leading to many different ends. The belief that higher education is good both for the individual and for the nation is generally accepted, but there is much conflict beyond that general point on what specifically financial aid is meant to accomplish. Is an athletic scholarship payment for services rendered, or a way of ensuring that athletes also have a chance to get an education? Is a merit scholarship an

inducement to attend any college, or a way for a particular school to buy a student?

It's impossible for all Americans to agree on where student aid should go from here. We agree that a college education is, in part, a public good. For this reason we supply federal aid. But we are also agreed that while everyone should have access to some college, not everyone should get a public ride for any school they want to attend. So there are limits to grant aid, and more money will go toward student loans so that students and families can bear the burden of an education, especially an expensive education, mostly on their own.

If the United States ever came up against another event like Sputnik, a crisis where it became sharply evident that our educational system problems were hurting the national interest, higher education would take on a much higher priority than it now has. It might re-align our very different values about education and who should pay for it.

Absent of some crisis event, however, it seems likely that financial aid will continue along the same tracks. There will be growth in federal loan programs and loan limits because these are relatively less expensive than grant programs. Federal grant programs will increase slowly, as a political necessity, but tax credits like the Hope and Lifelong Tax Credits seem to be the new "flavor of the month". State grants, as we see in Michigan, may end up being all about merit instead of need. And individual schools will continue to use their own funds to make up the grant gap, if they can, and to create targeted merit aid programs to suit their institutional mission. In other words, we will continue to see the evidence of a multi-faceted value system regarding higher education and financial aid in the complexity of financial aid programs available.



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Data update by Web or phone	Yes	_____
Student service by Web or phone	Yes	_____

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## Humor Within the Hassle

By Fred Hasselback

I had noted in my calendar that we might be approaching the first issue of the new MSFAA Magazine and it might time for some humorous material. Unfortunately, I have yet to dig from the corner of my brain any humor related to individuals in the organization. I could always tell folks that Jack has skinny legs and I am good looking but they already know that. By the way, have I told you guys that I consider myself to be a triathlete? (You've seen my athletic figure.) Yeah, I have season tickets in football, hockey and basketball.

I did come up with another joke that is related to our clients however. While we here at the State were sitting around blam-estorming (you know, sitting around trying to place the blame on someone for the latest project failure or missed deadline), and I remembered this one.

"Reaching the end of a job interview, the Human Resources person asked the hot-shot young engineer, a recent graduate, "And what starting salary were you looking for?" The would be engineer coolly said, "In the neighborhood of \$125,000 a year, depending on the benefits package."

The interviewer said "Well, what would say to a package of 5 weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50 % of salary and a company car leased every 2 years - for starters, say a red Corvette?"

The engineer tried to control his excitement, but sat straight up and said, "Wow! are you kidding?"

"Yeah," the interviewer shrugged, "But you started it."

This one was particularly amusing to me as I remember one of the first default prevention videos as being called "My Red Corvette."

I will try to continue to keep humor in my life and share some of it with you. I would welcome any help that anyone could provide in coming up with humor related to MSFAA or any individuals. In good taste, of course. Everyone knows that I don't need any help with bad taste.

Until next time.

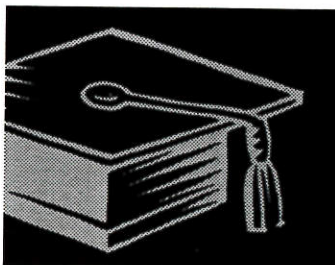
Fred

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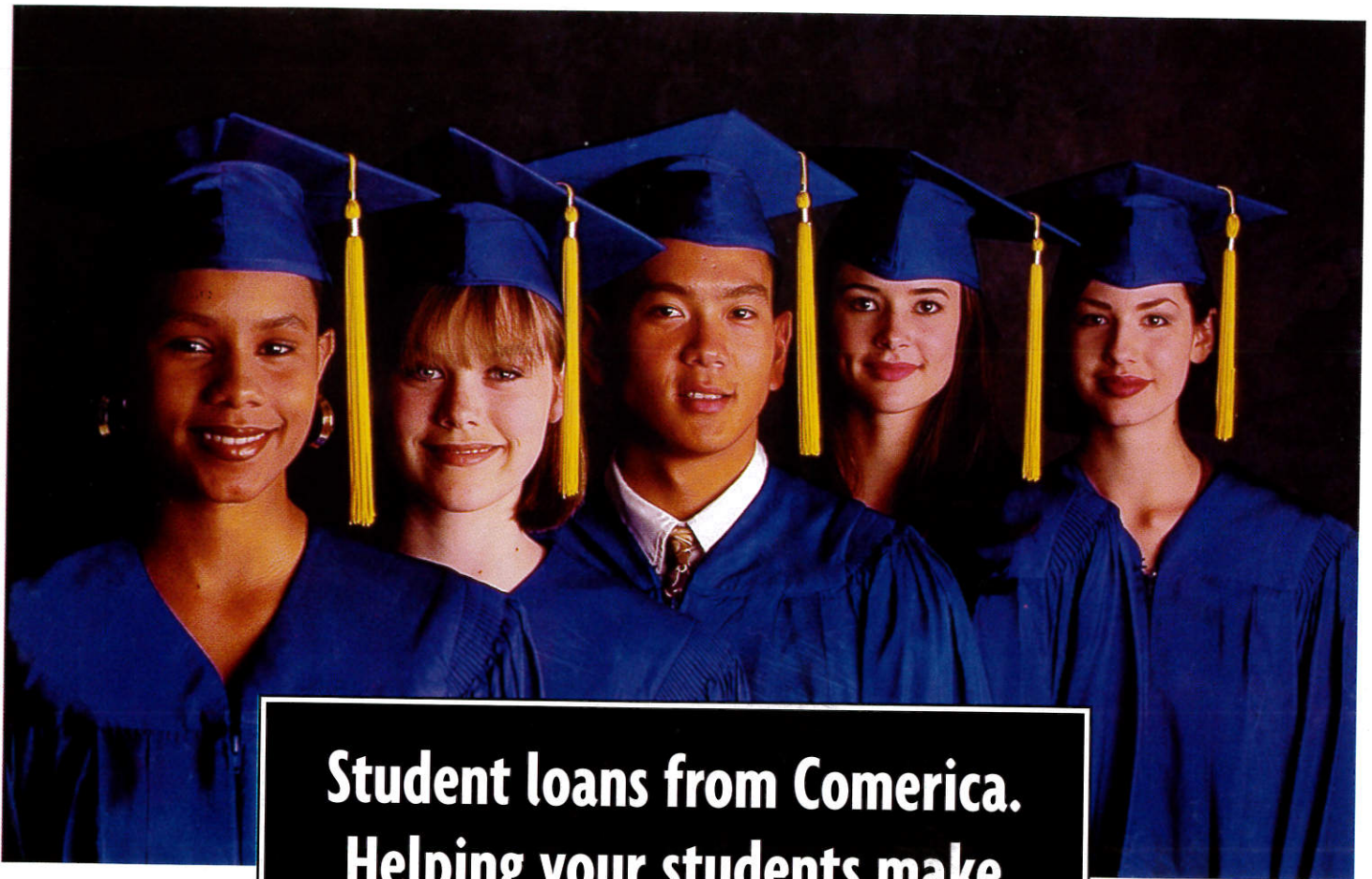
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