



ALABAMA ASSOCIATION OF FINANCIAL AID ADMINISTRATORS

# AASFAA Newsletter

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

Summer 2005 Edition, July 5, 2005

## PRESIDENT'S REPORT

by Buddy Jackson

The past year for AASFAA has been very successful in that we had two very informative and exciting conferences. It was a year where the financial stability of our association was re-established, we had an increase in membership, and a record vendor/sponsor attendance for both conferences. I want to personally thank Lora Kiser and all the vendor sponsors for their support during the past year, and I solicit your continued support for 2005-2006. Each one of you is such a vital part of this association and we cannot adequately express our appreciation for your support. Thank you!!!!

To start my year, Chip Quisenberry and I attended the SASFAA Transition meeting on June 9-11 in St. Petersburg, Florida. As a representative of AASFAA, I am extremely proud of the excellent position our state has in representing SASFAA. Also, it is an honor to be able to work with the other eight state presidents during the coming year. I hope all AASFAA members will support SASFAA and make plans to attend the annual conference in Greensboro, NC on February 12-15, 2006, at the Sheraton Four Seasons Hotel. As your representative, I hope that I can help address any issues with SASFAA that may impact our state association, as well as individual schools and lending institutions.

On June 16-17 AASFAA had its annual transition meeting at The Legends at Capitol Hill, Prattville, Alabama. Dr. Bill Wall and Dee Talley provided us with an informative training session on the *AASFAA By-Laws* and *Policies and Procedures Manual*. In addition to the training session, each elected board member and committee chair in attendance reported the results of their individual areas of responsibilities. The location provided us with the perfect atmosphere for the planning session, shared ideas, and relaxation.

My goals for AASFAA are similar to those of former presidents. I want to maintain the financial stability of AASFAA, continue to have informative conferences, expand the training for our new financial aid officers, find ways to educate every deserving student and parent about financial aid, and encourage the AASFAA members to be more active.

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Now, as financial aid administrators prepare for the upcoming year in their individual offices, we look forward to the Fall 2005 and Spring 2006 AASFAA conferences and other scheduled meetings of the AASFAA Association.

As your President for the 2005-2006 year, I solicit your support and assistance to continue to help AASFAA grow and expand the educational knowledge of our members. With newly elected officers and committee chairs, our association should be proud of the commitment from each one of these individuals. It is truly a gift to have such talent and commitment from so many of our membership.

Now, with your support and prayers I look forward to the upcoming year.

## PAST PRESIDENT'S REPORT

by Chip Quisenberry

### 2004-05 President's Annual Report

#### Spring 2005 Conference

The 2005 AASFAA Spring Conference was a resounding success! Held at the Perdido Beach Resort in Orange Beach, this conference was memorable for all the right reasons. The conference theme was "*Structurally Sound and Ready for New Challenges*", which reflected the physical status of the conference facility after Orange Beach was severely battered by Hurricane Ivan last October. Repairs were completed on time and the

conference facility reopened a few weeks before the conference began.

Three tracks (New Aid Officer, Mid-Level, and Senior) were offered for all the concurrent sessions, and all sessions were well attended throughout the conference. The majority of the concurrent sessions were taught by individuals outside the AASFAA membership; this allowed AASFAA members to more fully participate in the conference. Our “fed” was Deborah Tarpley from Denver, CO. She presented in general sessions on all three days of the conference and did a great job.

I was privileged to present *AASFAA Certificates of Appreciation* to the following members who are retiring from student aid positions this year: **Cindy Massey** (SouthTrust Bank/Wachovia); **Pat Reedy** (University of West Alabama), **Dot Wilkinson** (Southern Union State Community College), **Mae Glosson** (University of Montevallo), and **Cornelia Miller** (Jefferson Davis State Community College). Cindy Massey, Dot Wilkinson, and Pat Reedy were also presented with Lifetime Achievement Awards at the Association Banquet on Thursday night. I will miss these dedicated “student servants”, but I’m sure we’ll see them again!

The following members will serve the AASFAA membership on the Executive Board for 2005-2006:

<b>President</b>	Buddy Jackson Faulkner University
<b>President-Elect</b>	Jonna Moses Regions Student Loan Center
<b>Vice President</b>	Ben Baker University of North Alabama
<b>Treasurer</b>	Charles Markle Auburn University
<b>Treasurer-Elect</b>	Lissa Burleson Samford University
<b>Secretary</b>	Donna Bass Lurleen B. Wallace State Community College

**AASFAA’s Legacy Scholarships** (valued at \$1,000 each) were presented to the following schools:

<b>The Shirley Speer Legacy Scholarship</b>
Linda Calvanese Remington College
<b>The Bill Gentry Legacy Scholarship</b>
Suzanne Bush Bevill State Community College

<b>The Floyd Johnston Legacy Scholarship</b>
Wanda Bass Lurleen B. Wallace Community College
<b>The Theresa Duke Legacy Scholarship</b>
Tracy Adams Jefferson State Community College
<b>The AASFAA Legacy Scholarship</b>
Joan Waters Chattahoochee Valley Community College

For me, the highlight of the conference was the appearance of the Honorable John H. Buchanan, Jr. AASFAA named its Distinguished Service Award after Mr. Buchanan in 1980 due to his many contributions to education as the U.S. Congressman from the Birmingham congressional district. Mr. and Mrs. Buchanan were invited to attend the 25th Spring Conference since he was the recipient of the first award. He delivered a rousing, inspiring message to the membership at the Thursday evening banquet, telling the membership that AASFAA is in the “business of giving hope to those who lack it”. In a time when we tend to get bogged down in the minutiae of delivering aid to students, Mr. Buchanan reminded us of our higher purpose.

**SASFAA Transition meeting**

Buddy Jackson and I recently traveled to St. Petersburg, FL to attend the SASFAA Transitional Board meeting, held June 9-11. This annual meeting allowed the outgoing board and their incoming counterparts the opportunity to meet together and share notes, thus ensuring a smooth transition of responsibilities from one board to the next.

**AASFAA Transition meeting**

Your 2004-2005 Executive Board and committee chairs met in Prattville at the Legends- Marriott Conference Center on June 16-17 to transact associational business and to transition to the 2005-2006 Board. This meeting was conducted at no expense to the association thanks to the generous support of our vendors and sponsors.

At the end of the Business meeting on Thursday afternoon, I moved that the Executive Board authorize an action to rename the fifth AASFAA Legacy scholarship in honor of Dr. William H. “Bill” Wall in recognition of his innumerable contributions to AASFAA. The motion passed unanimously, and Bill was speechless (hard to believe, I know)! Please join me in congratulating him and thanking him for his many acts of service to our association.

On Friday morning, Dee Talley (Long Range Planning Chair) and Dr. Wall provided an in-depth review of the

*AASFAA Policies and Procedures Manual* for the incoming Board and Committee chairs on Friday morning, and then gave the attendees a test on the material covered.

### Major 2004-2005 Accomplishments

I am pleased to report that AASFAA is in strong financial shape, thanks to the hard work of Lora Kiser (Vendor-Sponsor Chair) and the tremendous support of our vendors and sponsors this past year. Also playing a major role in our financial recovery through effective budgeting and sound management were Ben Baker (Treasurer) and Charles Markle (Treasurer-Elect).

We have had two of the finest conferences in my memory, thanks to the hard work of Buddy Jackson (President Elect) and Dan Miller (Fall Conference Chair), Cindy Massey (Fall Local Arrangements), Linda Casey (Spring Conference Chair) and Jonna Moses (Spring Local Arrangements). Ellen Canada (Vice-President) conducted two great New Aid Officer workshops in conjunction with our conferences, and trained for and conducted the NASFAA decentralized Fall training on student loans, as well.

Jonna Moses (Secretary) has posted the minutes of our meetings to the AASFAA website promptly with the assistance of Jennifer Cosens (Webmaster). Shannon Cross (Membership Chair) has updated our membership information on the web, as well. Please check your information to make sure it is accurate at [http://www.aasfaaonline.org/members/mem\\_dir.asp](http://www.aasfaaonline.org/members/mem_dir.asp).

Contracts have been signed for the next three AASFAA Conferences (to be held in Huntsville, Orange Beach, and Auburn) and Dan Miller (Site Selection Chair) is negotiating with the Perdido Beach Resort regarding the possibility of holding our Spring 2007 meeting there.

Deborah Byrd (Nominations and Elections Chair) and her committee did a great job of selecting a dual slate of candidates for elected office. Thanks to all who were willing to run for office. I strongly encourage each of you to consider running for elected office. There is no better way to get to understand the inner workings of your association than to "throw your hat into the ring".

Dr. Bill Wall has formalized our scholarship awards into the AASFAA Legacy Scholarship program. The schools, which were drawn to receive awards at the Spring Conference are listed above.

Our M. Cecil Padgett winner, Anthony Richey (Newsletter Chair) continues to put out a great product. I will put our Newsletter (and our association!) up against any in the country for quality and usefulness.

At the transition meeting last year I told the incoming Executive Board that a good leader thinks that if our accumulated efforts fail, **I** am responsible; if our efforts are moderately successful, **WE** did it; and if everything goes according to plan and works wonderfully well, **YOU** did it. The accomplishments listed above are not things that I have done, they are things that **YOU** all

have done, and I truly appreciate your efforts. Please join me in supporting President Buddy Jackson and the 2005-2006 AASFAA Executive Board as they take up their new responsibilities!

## SITE SELECTION COMMITTEE REPORT

by Dan Miller

During the past year we have focused on negotiating contracts for the next two years. At this time, AASFAA has completed the following contracts:

Fall 2005 – Holiday Inn Select, Huntsville, AL  
October 12-14, 2005

Spring 2006 – Perdido Beach Resort,  
Orange Beach, AL  
April 12-14, 2006

Fall 2006 – Dixon Conference Center, Auburn, AL  
October 11-13, 2006

During the coming year, negotiations will begin for sites for Spring 2007 and Fall 2007. From the support shown for the "beach" for 2006, we will be looking at the beach site for 2007. Suggestions for Fall 2007 include the new hotel and convention center in Montgomery, which is under construction and two of the Robert Trent Jones Conference Centers – The Shoals in Florence and Ross Bridge at Hoover.

If there are other sites that need to be considered, please let me know.

## AASFAA NEWS

by Dot Wilkinson and Bill Wall

### Thank You

Thank you so much for your support of the AASFAA Spring Conference. Without the support of our vendors, we could never have the professional workshops that we have. It is so vital to our association that we provide training for financial aid professionals in Alabama. You make it possible for us to continue to be a strong organization.

I hope you had as much fun at the conference as I did. The weather was beautiful, and I'm sure that everyone will sign up to be hypnotized at the next meeting.

Sincerely yours,

Dot Wilkinson  
AASFAA Past-President

Letter to the Editor, AASFAA Newsletter:

My sincere thanks to all members of the Executive Board for naming the remaining Legacy Scholarship in my honor.

Words are not adequate to express my appreciation and gratitude to you for this designation. Having been associated with scholarship programs throughout my entire professional career, I know how much it means to a student and to a family to receive scholarship assistance to help offset college expenses. What a joy it is for me to have my name associated with this type of assistance provided by an organization that means so much to me.

Bill Wall

## LENDING MATTERS

by Tim Ballard, Lisa Fanning, and Sam Casarez

### Alabama Student Loan - KHEAA Update

#### William H. Wall Scholarship

At the AASFAA Board Meeting on June 16, the Board unanimously voted to name one of its five AASFAA Legacy Scholarships the **William H. Wall Scholarship**.

The Association designated its five scholarship programs as the **Legacy Scholarship Program** to honor five AASFAA members for their contributions to the profession and to students. Four of the programs are named for former AASFAA members who are deceased — Shirley Speer, Floyd Johnston, Bill Gentry, and Theresa Duke.

“Board members believe we should honor Bill so he will know of our appreciation for him while he’s still living,” said Dr. Chip Quisenberry, AASFAA president, in recommending the designation.

Each Legacy Scholarship is for \$1,000 annually funded by the Association. A drawing of Alabama schools represented at the Association’s Spring Conference is held to determine which schools with receive scholarship funds for the following year.

“I have been a member of AASFAA since 1970 and consider this designation as the finest honor the Association could bestow on me,” Wall said. “I am truly honored by this action and grateful for this recognition.”

#### AASFAA transition meeting

Lora Kiser and Bill Wall participated in the AASFAA Transition Board Meeting and Training Program June 16–17. Lora served as Sponsor Coordinator and secured enough sponsor support to cover all expenses for the event. Bill was a trainer, along with Dee Talley of UAB, for the Officer and Committee Chair Training Program. This was the fourth year Lora and Bill have participated in the event.

#### SASFAA workshop

Jody Lewis, business development officer, participated in the SASFAA New Aid Officers’ Workshop June 12–17 in Asheville, N.C. Before joining the Montgomery staff of the Alabama Student Loan Program and The Student Loan People in October 2004, Jody worked for two years in the student assistance area of the Alabama Commission on Higher Education.

#### Training available

Training coordinator Becky Kiper visited many Alabama colleges and universities in June to provide information and training on KHEAA and Student Loan People programs and services. To request a visit or to learn more about services available for your school, call our Montgomery Office at (334) 265-9720.

#### TERP participation

KHEAA is now a full participant in the Total Enrollment Reporting Process (TERP) with the National Student Clearinghouse. Lender and servicer partners will notice less redundancy in the processing of enrollment information and will be able to rely on a single source of enrollment information.

#### Web services

A vendor has been chosen to develop software to enhance KHEAA’s web services. All services currently available under “KOL +” and functions currently only performed through Interlynx, plus some items that are not currently supported by KHEAA, will be brought together in one comprehensive web product. The enhancements will allow schools to perform functions in a more streamlined and cohesive process and add new features, such as an advanced transport process, that will allow schools to see the history of a given file. KHEAA has been identifying needed enhancements for quite some time, and the new software addresses all of the identified deficiencies and more. The web-based platform will require no installation or programming by schools. Schools will simply be able to better manage their student loan functions.

#### Zip Decision for parent borrowers

Parents using a KHEAA Origination Services lender can now perform an immediate credit pre-approval online for PLUS Loans. Zip Decision is available 24 hours a day, 7 days a week. Parent borrowers can access Zip Decision in three ways:

- Schools can place a URL, provided by KHEAA, on their website for borrowers.
- Borrowers can access Zip Decision from [www.alstudentaid.com](http://www.alstudentaid.com).
- Borrowers can continue to call KHEAA for an immediate credit decision over the telephone.

### Grace-Period Follow-Up Keeps Borrowers Informed

Federal Stafford-loan borrowers generally have a six-month grace period after they leave school, during which the borrower is not required to make payments.

Toward the end of the grace period, the borrower and loan servicer establish repayment schedules and review alternative repayment plans. USA Funds®' online *Best Practices in Debt Management Manual* recommends that financial-aid administrators contact borrowers during the grace period to encourage them to begin repayment on time. The following are some tips for keeping students up-to-date about their education-loan-repayment status:

- Send at least two letters during the grace period to all students who have received Federal Stafford loans. The purpose of the letters is to help ensure that borrowers begin repayment on time and are informed of the options available if they are unable to begin or continue to make payments on a timely basis.
- Keep copies of all letters mailed during the borrower's grace period in the borrower's financial-aid file. Mail all correspondence in envelopes stamped "Forwarding and Address Correction Requested."
- All letters should provide a date — two weeks from the day the letters are sent is a good time frame — by which the student borrower must reply. Financial-aid staff should contact borrowers who do not reply, and document all telephone contact
- Seek more-current contact information for borrowers whose letters are returned unopened. If necessary, send letters and make follow-up calls to the addresses of parents and all references in an effort to contact the borrower.
- Update school records with any new data obtained regarding the student's address, telephone number, e-mail address and other contact information. Advise the borrower's lender of new information received.
- Send letters with language that is appropriate for borrowers' specific length of time before repayment begins.

More information and sample grace-period follow-up letters to borrowers are available in the *Best Practices in Debt Management Manual*. To access the manual, visit USA Funds' Web site, [www.usafunds.org](http://www.usafunds.org), and select "Financial-Aid Professionals," "Debt Management" and "Best Practices in Debt Management Manual."

## Loan delivery questions and answers

As we approach peak loan processing season in August, many schools are preparing to deliver financial aid funds to their students and parent borrowers. At this time of year, it may be useful to review the basics of loan delivery. The following Q&As are intended to help

schools make sure their procedures are in line with applicable regulations.

### **Q: What are the definitions of "disbursement" and "delivery" as the terms relate to Stafford and PLUS loans?**

**A:** While ED uses the term "disbursement" to apply to the issuance of all types of financial aid from the school to the student, the FFELP industry maintains a distinction between the transfer of funds by a lender and the transfer of funds by a school. Therefore, the *Common Manual* uses "disbursement" for lender activities and "delivery" for school activities. The terms are defined as follows:

- Disbursement: The transfer of loan proceeds by individual check, master check, or electronic funds transfer (EFT) by a lender to a borrower, a school, or an escrow agent. (*Common Manual*, glossary)
- Delivery: A school's processing of Stafford and PLUS loan proceeds and delivery of those proceeds to borrowers. (*Common Manual*, chapter 8)

### **Q: When the school credits loan funds to a student's school account, the school must notify the borrower. What information must the school provide in its notification?**

**A:** The school's notification must include the following information:

- The amount of the disbursement and the date that it was credited to the student's school account.
- A statement explaining that the borrower has the right to cancel all or a portion of the loan or loan disbursement and have the school return funds to the lender, if funds were disbursed by EFT or master check.
- The method and date by which the borrower must notify the school to cancel all or a portion of the loan or loan disbursement.

### **Q: Within what time frame must a school send the borrower notification of a credit of loan funds to the student's school account?**

**A:** The school must send the notification no earlier than 30 days before and no later than 30 days after the school credits the student's account.

### **Q: Within what time frame must a school honor a borrower's request to cancel a loan disbursement?**

**A:** A school must cancel and return all or a portion of a loan disbursement if the school receives the borrower's request within either of the following time frames:

- Within 14 days after the date the school sent the notification to the borrower that the school has credited the student's school account.
- By the first day of the payment period, if the school sends the notification that it has credited the student's school account more than 14 days prior to the first day of the payment period.

**Q: Which cash management activities require a school to obtain written authorization from the student or parent borrower?**

**A:** A school must obtain written authorization from the borrower to perform the following activities:

- Deliver Stafford or PLUS loan proceeds received by EFT or master check to the student or parent borrower.
- Use Stafford or PLUS loan proceeds to pay for current charges other than tuition, fees, and contracted room and board.
- Deliver Stafford or PLUS proceeds to the borrower's personal bank account (for direct deposit).
- Hold a credit balance on behalf of a student or parent borrower.
- Use Stafford or PLUS loan proceeds (for the current year) to pay for minor prior-year charges.

**Q: When does a written authorization expire?**

**A:** An authorization is valid for the entire period during which the student is enrolled unless the student or parent borrower, as applicable, modifies the authorization(s).

**Q: What is the earliest date that a school can deliver funds to students?**

**A:** For a student enrolled in a standard term-based, credit-hour program, the earliest a school can deliver funds is 10 calendar days before the first day of the payment period. For a student enrolled in a nonstandard term-based program or a clock-hour program, the earliest a school can deliver funds is the later of:

- 10 days before the first day of the payment period.
- The date the student completes the previous payment period for which the student received FFELP funds.

**Q: What are the time frames that a school must follow for crediting a student's school account with a loan disbursement received from the lender via EFT?**

**A:** The delivery time frames cover three separate periods as outlined below:

- Initial period – the school must deliver the loan disbursement within 3 business days of receipt.
- Conditional period – the school may deliver the disbursement within this 10-business-day period after the initial period if the school expects the student to meet all FFELP eligibility requirements within this time frame.
- Return period – the school must return an undeliverable disbursement to the lender within a 10-business-day period following the initial or conditional period, as applicable. If the school determines that the student meets FFELP eligibility requirements during this period, the school may deliver the disbursement to the borrower.

**Q: What is the time frame for delivering a credit balance (i.e., any amount of funds that exceeds a student's institutional charges) to a student or parent borrower?**

**A:** The school must deliver a credit balance to the student or parent borrower no later than 14 days after one of the following:

- The first day of the payment period if the credit balance occurs on or before the first day of the payment period.
- The date the credit balance occurs if the credit balance occurs after the first day of the payment period.
- The date the school receives notification from the student or parent borrower to cancel his or her authorization to have the school manage the credit balance.

**Q: If a scholarship or some other financial resource comes in to the school after a borrower's loan has been fully delivered, does the school have to return some or all of a borrower's Stafford or PLUS loan proceeds in order to resolve an overaward?**

**A:** If all disbursements of the Stafford or PLUS loan have been delivered to the student before the overaward occurs, no adjustment to the loan is required under federal regulations. However, the school may be required to adjust the student's campus-based or other type of aid, as appropriate, to offset the student's receipt of additional funds.

**Q: Are there any tables or charts that financial aid administrators (FAAs) can use as a point of reference on the subject of loan delivery?**

**A:** Many FAAs utilize the *Table of Figures* page located in the *Common Manual* as a point of reference on a variety of subjects. The table features several figures that pertain to loan delivery, including figures 8-1 through 8-6. These figures illustrate a variety of related topics (e.g., "School Requirements before Delivering a FFELP Loan," "Earliest Disbursement and Delivery Dates," and "Delivery or Return of Loan Funds").

#### Available resources

The information in this article was derived from the *Common Manual* chapter 8 ("Loan Delivery"). To access and download the latest version of the *Common Manual*, go to [www.tgslc.org/resources/integrated\\_online\\_manual.cfm](http://www.tgslc.org/resources/integrated_online_manual.cfm). If you have further questions on loan delivery, you may also want to "Ask TG." Ask TG™ is an online tool containing a wide range of answers and solutions on subjects like return of Title IV funds, change transactions, TG's flexible loan processing solution AdvanTG Web™, and much more. To learn more, visit the Ask TG site at [tgslc.custhelp.com](http://tgslc.custhelp.com).

## NASFAA NEWS

by Mindy Kaplan Eline

### NASFAA and Partners Announce College Access Marketing Web Site

#### New online resource improves communication campaigns that encourage college attendance

New York, N.Y. (July 1, 2005) – The National Association of Student Financial Aid Administrators (NASFAA) and the Pathways to College Network announced today the availability of a new online resource to improve communication campaigns aimed at encouraging students and families to pursue college opportunities. The Pathways Network is managed by The Education Resources Institute (TERI), and comprises 30 partner organizations, including lead partners NASFAA, the College Board, and the Southern Regional Education Board (SREB).

Named *College Access Marketing*, the Web site is designed for schools, programs, organizations, and government agencies that provide students and families with support and guidance about going to college. The site explains how to use marketing techniques to reach students with messages that resonate, and emphasizes the importance of investing in good audience research and solid evaluation. It also features a multimedia gallery of examples from past and current campaigns, including TV, radio, print, and other materials.

While college access marketing is still a young field, the use of marketing techniques to promote positive

behavioral change has been a well-accepted practice in the public health sector for decades.

NASFAA President Dallas Martin applauded the site, saying, "This is a great resource for NASFAA members and others committed to college access. It takes what we are already doing and makes it more effective. Ultimately, this is about the students. Are they hearing what we are trying to say? If not, what do we need to do differently? This site helps people find constructive answers to those questions."

"The *College Access Marketing* site is really breaking new ground," said Ann Coles, Director of the Pathways to College Network and TERI senior vice president. "It links what research shows is effective in communication to the goal of improving college access in a very practical way."

*College Access Marketing* is available free of charge to all users at: <http://www.collegeaccessmarketing.org>.

## PROFESSIONAL DEVELOPMENT

by Allyson Wyne

### Stressing the Positive!

The summer is here and the stress is mounting! The students may be gone for a few months, but you are continuously facing deadlines, attending meetings, coping with an understaffed office, work that never seems to go away, and the list goes on and on, right?

Keep this list of "Stress Free ABC's" in a prominent place in your office, or post in a break room so that all employees can incorporate the strategies into making the rest of the summer and the upcoming school year as low stress as possible for your Financial Aid Office!

**Attitude** – A bad attitude is like a flat tire, you're not going anywhere until you fix it!

**Balance** – Attempt to bring balance into your life by mixing equal parts of work and play into your day.

**Cool** – When things get a little hectic, remain calm, cool, and collected! Take a deep breath at the first sign of a stressful situation. Count to ten before you act!

**Deliver** – Do what you say you are going to do, when you are going to do it! This simple strategy will relieve stress for you and the person who is breathing fire down your neck!

**Escape** - Take a five-minute "mental escape" to an exotic place.

**Flexible** - Plan, but don't be so rigid that you can't change things if circumstances dictate.

**Grow** – Do something good for yourself; expand your mind!

**Humor** – An energetic, upbeat workplace makes coming to work more enjoyable. Find ways to incorporate humor into your day!

**Identify** – Identify your stressors. Know when your body is experiencing a stress response, for example, migraine headaches, teeth grinding, chronic fatigue, heartburn, sweating, irregular pulse rate, and frequent colds or flu, to name a few.

**Journal** – Keep a journal and write down at least one good thing that happens each day, if you give it some thought, there is much to be thankful for!

**Kind** – Be kind to yourself, it is possible to take your job seriously without taking your life so seriously!

**Listen** – Listen to yourself, your body, and others. Know when to say when!

**Mental Focus** – Increase your mental focus through meditation. Take a few minutes each day for private reflection.

**No** – Learn to say this simple two letter word to prevent yourself from becoming overwhelmed by taking on too much (but also keep in mind when it is appropriate/not appropriate to say “No!”)

**Organize** – “A cluttered desk is the sign of a cluttered mind.” Ever heard this phrase? If you fall into this category, try putting things in order; buy a planner to keep track of appointments and clean-up the clutter that always seems to gravitate your way!

**Plan** – Effective time management techniques: plan, prioritize, schedule, and follow the plan! Simple, but effective!

**Quit** – ...Not your job! But, quit the habits that are causing you stress. Identify unhealthy patterns in your life and try a different approach. It takes 21 days to form a habit, so identify what you want to change, and give it your best shot!

**Relax** – This is one word to never use in high stress situations! Avoid telling others to “relax” or “calm down”; this typically only enhances their roar!

**S.M.A.R.T** – Create a S.M.A.R.T plan – Set *specific* goals that are *measurable*, *rewarding* and *trackable*. For example: “Each day that I reach my stress

*management goal, I will deposit five dollars into my vacation fund.”*

**Talk** – If something is bothering you, find someone who has a few minutes just to listen.

**Unwind** – Take the time to spend a few minutes each day on an activity that you enjoy, whether that be reading, exercising, or listening to music.

**Variety** – Add some variety into an otherwise routine life. Plan a vacation or weekend getaway, do something just for you!

**Work** – Spend some time working on your favorite hobby or fun task. Or take a class and learn something new!

**X** – Exercise is one of the best stress relievers! Try to incorporate a few minutes of exercise into your daily routine and gradually increase the time you spend on exercise each day. Refuse the urge to ride the elevator! Use stairs whenever possible!

**Yesterday** – Don’t dwell on the past! Live in the moment and learn to embrace what is right in front of you.

**Zzz’s** – Get plenty of sleep! Know your body and how much sleep you require. Lack of sleep will leave you feeling sluggish and less productive than normal.

*Allyson Wynne is a Professional Development Manager with Citibank – The Student Loan Corporation. She regularly presents seminars for financial aid office personnel.*

<b><u>UPCOMING EVENTS</u></b>	
AASFAA Fall Conference ----- Huntsville, AL	Oct. 12-14
SASFAA Conference ----- Greensboro, North Carolina	Feb. 12, 2006 – Feb. 15, 2006
AASFAA Spring Conference ----- Orange Beach, AL	April 12, 2006 – April 14, 2006