

Have You Renewed Your MASFAA Membership? 2

The Excitement of Fall and the MASFAA Conference 3

Change Continues for OASFAA 4

MASFAA Cares ... Support the Charities for Fall Conference. 4

MASFAA Leadership Conference 5

College Goal Sunday Turns 21 6

IASFAA Gearing Up..... 6

Top Ten Things Everyone Should Know About Paying for College..... 7

Financial Literacy Programs 101: Starting One on Your Campus 8-9

MASFAA Moments is published quarterly with the purpose of providing a forum for communicating with members about issues affecting our profession as well as to inform members of the ongoing activity of MASFAA committees and the Executive Council.

Articles may be submitted by any person, committee, state association or organization. All submissions are subject to final acceptance and review by the editorial board prior to the publication of the newsletter. Submissions may be rejected, edited for content or edited for length. Articles must be intended for the benefit of MASFAA members and not for company marketing or promotional purposes.

Please send articles, photos and comments to:
Mary Jo Smith
Newsletter Committee Chair
maryjo.smith@usbank.com

President's Message:

MY VIEW OF CONFERENCE PLANNING



Rick Shipman, Michigan State University
 MASFAA President

On or about October 18th, about 400 financial aid professionals from the Midwest will gather together in Minneapolis for the 2009 MASFAA Conference. The conference theme is **"Time to Refocus!"** That notion means as much today as it did when it was selected almost a year and half ago. What we focus on might be a little different but the need to clear our vision, rethink our goals, and chart a course toward those goals is unchanged. I am certain that this year's conference will help people refocus. It will be one of our best, with trainers and topics that will appeal to all regardless of particular responsibilities in or out of the financial aid office. I thought that as my last official newsletter piece as MASFAA President I would give my own behind the scenes perspective of conference planning, using the 2-steps removed vantage point of outgoing President.

When I learned I had inherited the President-Elect position when Billie Jo Hamilton decided to leave our region for the hot and humid Florida marshland, I also was advised that there were already conference program and local arrangement chairs in place. It was my decision to keep them or replace them. Knowing that Billie Jo has a history of making really good decisions, I decided to stay with her choices. What a great decision that ended up being, as I cannot imagine any more capable people than these two.

As I learned, there really is a triumvirate that makes the conference happen each year: the Conference Program Chair, the Local Arrangements Chair, and the Site Selection Chair. I don't mean to imply that they do it alone, as they have able committee members who do much of the heavy lifting! But still, the ultimate responsibility for pulling off a fabulous conference falls to the Committee Chairs.

Cappy Breuer serves as Conference Program Committee Chair and Nichole Lien serves as Local Arrangements Committee Chair. Both ladies have been tireless in working toward the goal of crafting a fantastic event that uses the Association resources in the most responsible fashion. Never an easy task, they faced some special challenges this year as funds were more dear than in the past and attendance concerns loomed large right from the start. I know that those who attend the conference will leave feeling that they made the right choice in choosing to spend their time and money in this manner. My hat is off to Cappy and Nichole for continuing the tradition of making each conference a little better than the previous one.

Cappy's committee started by trying to identify the types of general and breakout sessions that people would like offered. Luckily they had more than enough ideas for breakout sessions so they had the luxury of selecting which ones might be most popular. They had to find presenters and figure out what kind of equipment the presenters needed and what type of room layout they preferred. Then figuring out how to balance the sessions to oppose and to complement one

President's Message — continued

another took a true artist's touch. It's relatively easy to just fill time slots but harder to create tracks that people with particular interests can follow through the conference. While this work is underway, they also had to identify and schedule general session topics and speakers, making sure that travel and lodging was prepared for these visitors.

Nichole's committee works closely in conjunction with Cappy's to make sure that the physical facility requirements are met, but they also handle meal functions and offsite events. This year, they looked at the many great possibilities in and around Minneapolis for the evening festivities. I advocated to give attendees more time off so they could take advantage of all Minneapolis has to offer. In terms of the flow of the conference, Nichole's group figured out when and where breaks should occur, how much time should be allocated to each activity, and the order of all of the events. Of course, no matter how good an event might be, nobody will come if they don't know about it so the Local Arrangements Committee takes care of advertising and inviting and counting. This is just as hard as it sounds and it takes a lot of dedicated people to pull it off. I know that everyone will be pleased with the outcome.

Dick Battig is kind of like the glue that holds things together for conference planning. I think he is one of our unsung heroes. Dick served as MASFAA President 25 years ago, way back in 1983-84, and has continued to serve the Association in many roles since that time. His leadership as Conference Site Committee Chair in the past many years has been outstanding and noteworthy. It's easy to misunderstand this role and assume that Dick simply finds the location for future conferences, following the established alphabetical state rotation list. Nothing could be further from the truth. I'd say that picking the city and hotel may be the easiest part of his job.

What I've learned is that he begins his negotiations several years in advance, attempting to guess what financial conditions will be in the future, and arranging contracts that provide the highest quality at the lowest cost for the Association. But, as they say, it ain't over yet! As the conference approaches, he begins fine tuning the hotel arrangements to make sure we have adequate meeting space, food, and lodging, all without suffering financial penalties for guessing too high on the number of attendees. I suspect it's often like landing a small plane under high wind conditions and he doesn't really breathe easily until his feet are back on terra firma.

Oh, and for the record, he does the same thing for all of our Board meetings, retreats, symposia, etc. Only in these instances, he doesn't have quite so long to plan things out. Maybe the best compliment I can give to Dick is to cite his counterpart at NASFAA, Barbara Gordon, who recently said that everything she learned about negotiating she learned from Dick.

So if you attend this year's conference, please take a minute to thank our triumvirate for their indefatigable leadership to make it a success. If you don't attend the conference, still take time to let these folks know that you appreciate their support of our profession and our Association.

HAVE YOU RENEWED YOUR MASFAA MEMBERSHIP

For those of us who have been in MASFAA for a while, we have been required to renew our memberships as a part of attending the annual conference. With the change in the membership year, registering for the upcoming conference did not require the purchase of a 2010 membership. Did you remember to renew your membership for 2010? If not, be sure to take a few moments between now and December 31st to visit the membership section of the website so that you can retain your membership benefits.

As the change in MASFAA leadership is about to occur, it is time to hand over the reigns of Membership Services. A review of the statistics reveals that Illinois leads MASFAA membership with 182 members, with Ohio just ten behind at 172, followed by Indiana (151), Minnesota (111), Michigan (104), Wisconsin (93), Missouri (86), Iowa (57) and West Virginia (22). Additionally, fifty-five members live outside of the region. As of September 20, we had a total of 1,033 members. This compares to 1,064 members in the last membership year with about 3 months to go. When you consider institutional budget cuts and continued job losses in the associate member sector, these numbers have fared well.

In closing, it is important that I recognize a group of devoted individuals who have served on the Membership Services Committee. These individuals have helped post e-mails throughout the year and assisted in cleaning up the membership database. Please help me thank Sara Beth Holman, Lawrence University; Kaye Widney, West Virginia University; D Denny, VanderCook College of Music; Anna Franzen-Roja, Ivy Tech Community College; Jessica Sidla, Citigroup; and the presidents of each state.

THE EXCITEMENT OF FALL AND THE MASFAA CONFERENCE

Co-authored by Revae Nelson and Nate Rosckes

Local Arrangements Committee

Fall is a time of excitement, which on campus is evident with the arrival of students looking forward to new friends, new living quarters, and new classes. The arrival of students and fall reminds us of the MASFAA Conference, which also creates a sense of excitement.

Like the arrival of students on campus, the MASFAA Conference allows us to reconnect with former colleagues, establish new social networks, and strengthen our existing connections. This can be accomplished by sharing a table at meals, going on the morning walks, or while attending the evening performances of the Johnny Holm Band and the Limestones. With the variety of the music venue from the rock 'n' roll music of the Johnny Holm Band on Tuesday to the a capella sounds of the St. Olaf College Limestones on Sunday, you are sure to find entertainment for you and your new (or existing) acquaintances. Of course, there is always the Mall of America or plenty of other shopping and activities nearby in Downtown Minneapolis if live music is not to your taste.

The MASFAA Conference will also extend excitement to all the individuals who will benefit from this year's selected charities. Second Harvest Heartland provides food to soup kitchens, food shelves, homeless shelters, and children's after school programs to not only people in Minnesota, but in other MASFAA states as well. When a person is able to provide food for their family through the use of Second Harvest Heartland, the joy of food is shared not only by the family who is served by the charity, but also by the individual who helped make that food contribution possible.

The second charity is the Lions Recycling for Sight program which collects old eyeglasses. These glasses can be reading glasses, sunglasses, prescription or non-prescription glasses for adults or children. The glasses are then recycled to help people in need. Giving the gift of sight is an amazing experience, whether it is reading the newspapers, the chalkboards, or watching the geese migrating or the details of the brightly colored leaves on the trees.

The vast spectrum of leaf colors that are on the trees in the fall represents the array of topics covered at the MASFAA Conference. Topics for the conference include FERPA, various sessions on professional judgment, Income Based Repayment and Public Service Loan Forgiveness, Going Green, changes in Veteran programs and benefits, financial aid literacy, FFELP to Direct Lending conversion, and reauthorization. That is by no means a comprehensive list, but it is sure to provide you with something to look forward to with eager anticipation and excitement.

Do not miss out on this opportunity to participate in an event that rivals the excitement that our students experience during the fall, and sign up for the MASFAA Conference!

We look forward to seeing you in Minneapolis, Minnesota October 18-21.



Change continues for OASFAA

by Randy J. Ulses, University of Cincinnati, OASFAA President

OASFAA remains a pivotal organization to assist financial aid offices with the changes occurring in our industry. And to that end, OASFAA is instituting a few changes as well to remain focused on changing aid programs, economic forces, and an ongoing emphasis to be more "green."

Conferences are a key training and networking component of our Association. As such, OASFAA surveyed aid directors and leaders within our associate members to take a serious look at future conference planning. We are looking to forecast a conference model that maintains elements of the past and adjusts to meet the budget constraints of our membership. This year's conferences provide some departures from recent history. Winter conference will be in downtown Columbus for the first time since 2001 and held at the beginning of the 3rd week of December to avoid conflicts with holidays and the FSA conference. Spring conference returns to a mid-May timeframe rather than post-Memorial Day. It also utilizes a central Ohio location to limit travel issues for all attendees – a change that seems will be well received according to initial data from our surveys.

OASFAA looks to continue expand our use of the Web. New pages will give added resources to the membership. Conference program books and event handouts will be limited with electronic versions of materials available on this site. Print-on-demand reduces costs and assists with the environmental impact of excess copies.

But balance is key. The Association remains appreciative of the volunteer efforts of so many members. We could not accomplish all that we do without such volunteer work. To that end, we need to work to help members balance office responsibilities with volunteer activities and a personal life. While we all press to do more with less, sometimes we need to re-prioritize and change emphasis along the way. So look for other shifts in how OASFAA offers training and information so as to recognize the many roles our members play in their offices and with the Association.

MASFAA CARES...SUPPORT THE CHARITIES FOR FALL CONFERENCE

Co-authored by Carol Swenson, Great Lakes; Susan Brady, University of St. Thomas and Deb Pursari, University of Minnesota; Charity sub-committee of MASFAA Local Arrangements Committee

The MASFAA Charity committee has chosen to support two worthy causes in conjunction with the annual 2009 Fall Conference in Minneapolis – the Lions Recycle for Sight and Second Harvest Heartland. One of those charities you should plan for even before your arrival in Minneapolis.

Lions Recycles for Sight

Do you have old eyeglasses lying around that you know won't ever see the light of day? MASFAA is asking you to look through drawers and closets for old, unwanted eyeglasses and bring them with you to the conference. The conference theme, "Time to Refocus," lends itself nicely to our support of the Lions Recycle for Sight program. Your donations of reading glasses, sunglasses, prescription and non-prescription glasses for children or adults will help another person to see. Children's glasses are particularly needed. It's so easy to tuck those spectacles in that extra corner of your luggage and bring them to the conference. There will be a Lion's drop box near the registration area. Don't bother bringing the cases; only the lenses and frames are all that's needed. Your lenses will help another person to see.

To learn more, visit <http://www.lionsclubs.org/EN/our-work/sight-programs/index.php>.

Second Harvest Heartland

It's a MASFAA tradition for conference attendees to make a monetary contribution to a local charity. Once you are in Minneapolis we encourage you to give generously to Second Harvest Heartland, the upper Midwest's largest provider of meals and food items to those in need. Did you know every dollar you give allows Second Harvest to distribute \$9 worth of food to our neighbors in need? The demand for food is greater than ever. Please help by making a donation at the conference. To aid in your planning, checks should be made payable to Second Harvest Heartland. To learn more about this worthy organization, please visit: <http://www.2harvest.org/>.

Plan now to support non-monetarily to the Lions Recycle for Sight program and monetarily to the Second Harvest Heartland food bank for MASFAA. See you in Minneapolis!



MASFAA Leadership Conference – A Student’s Perspective

by Amy Gaffney, University of Dubuque; Chris Ditter, Drake University; and Gisella Baker, Hawkeye Community College

The Leadership Institute Program is a MASFAA Professional Development Program that allows financial aid (FA) professionals from all nine region states to attend at no cost to them. Generally, the President and other representatives from each state association nominate a few people that have been identified as a leader within the state or institution and is open to learning, interested in growth and will maximize their potential with this knowledge.

Amy Gaffney (Associate Director of FA, University of Dubuque), Chris Ditter (Associate Director of FA, Drake University) and Gisella Baker (Associate Director of FA, Hawkeye Community College) were nominated by Chad Olson, IASFAA President, and selected by MASFAA to attend this year’s leadership training August 10-12 in Duluth, Minnesota.

All attendees were expected to bring an open mind, a willingness to grow from the experience, and the desire to take what one has learned and apply it in a meaningful way. This is what each Iowa attendee has to say about this three day institute.

“It was a very worthwhile three day program which included interactive sessions such as “Effective Teamwork,” “Fact-Based Management,” “Hiring, Managing, Delegating,” and “Next Stop Enrollment Management” just to name a few. It was very helpful that the presenters were financial aid professionals (i.e. Vickie Crupper, Rick Shipman, Pam Fowler, Dick Battig, Jason Crowe and Kathy Ruby) who could relate to the same issues that we deal with everyday and who were very eager to share how they have developed and utilized their leadership skills. The program allowed for interaction among participants who came from all types of institutions in the MASFAA region. It was nice to hear the varying perspectives from different colleges on how they have had to deal with challenges they have faced at their institutions and in their offices.” ~Chris Ditter

“The topics presented could have been presented at any other industry management seminar. You might ask yourself then what made this event so special? The trainers took their management topics and delivered the content using the higher ed industry as their backdrop. More specifically--- financial aid administration! Real scenarios, from highly regarded professionals, speaking to me as a peer about their own challenges and how they, by using

Moreover, it has reinvigorated my commitment to what we do and why. It reinforced my drive to learn to become a most effective leader and advance the cause for our students on our own campus.”

~ Amy Gaffney

various management and leadership skills, achieve their goals for their students and respective institutions. Watching, learning and sharing with the others in this group certainly helped develop another group of colleagues I will not hesitate to call on for guidance, a second opinion or a lunch date at the next MASFAA conference! Moreover, it has reinvigorated my commitment to what we do and why. It reinforced my drive to learn to become a most effective leader and advance the cause for our students on our own campus.” ~ Amy Gaffney

“Not knowing what to expect from this training is what made the three day experience an overwhelming realization of how fortunate I was to have been nominated and selected to attend. There were about twenty of us (mostly associate directors) coming from different types of institutions and backgrounds, eager to see what we could learn from others while contributing our own unique experiences and personalities to the mix. It was very upbeat, fun training that allowed me to evaluate what I currently do and how it could be improved. I was so interested on the material being presented the first day, that I could hardly wait for the next day. It amazed me how knowledgeable the presenters were, especially Rick and Pam, yet how friendly and funny! I have added quite a few friends to my financial aid list from this training and have already contacted one of them for help on a subject. I wish we could have this type of trainings every year!” ~Gisella Baker

Our appreciation to Chad Olson, IASFAA President, the MASFAA Executive Council, our superiors and office colleagues at our institutions for allowing us the opportunity to participate in this fabulous event.

College Goal Sunday Turns 21!

Yes, our little “baby” is all grown up now and will be turning 21 on February 21, 2010. Many of us are still around who remember when this “kid” was an infant just getting off the ground. Who would have thought then that this event would not only last to see its 21st birthday, but also be a presence in 37 states across the US?!

Plans are well underway for the 2010 event – turning 21 on the 21st! New this year, we are working closely with the greater Indianapolis YMCA (the YMCA being our new partner in College Goal Sunday now that NASFAA has released the group) to develop, what we hope are



innovative marketing ideas and techniques to encourage students and families to attend CGS. The national CGS office awarded Indiana a grant to be a pilot site for the partnership with the YMCA and we are looking forward to the collaboration and ideas to come from this partnership.

Many thanks to the hundreds of volunteers who, over the years, have made this a successful Indiana event assisting several thousand students and families in completing the FAFSA form and opening that door to access and success in college. Without your help, College Goal Sunday would have died out and these students would have had to struggle on their own to complete the FAFSA and find their way to college.

I know many of you in Indiana are anxious about two things – what color is the shirt this year and when can you sign up to volunteer. Well, the shirt color this year is basic green (no not the dayglo green from a few years ago) and the volunteer form will be available in mid-October on the CGS website (www.collegegoalsunday.org) for you to complete and get ready for 2010!

IASFAA Gearing Up

by Chad Olson, IASFAA President

The Iowa Association of Student Financial Aid Administrators (IASFAA) is gearing up for its Fall Conference, to be held November 4-6, in Cedar Falls, Iowa. This year’s conference will cover many hot topics, such as year round Pell, VA benefits, and Direct Loan conversion. In addition, sessions to interest financial aid newcomers and veterans will be offered.

IASFAA will be holding its annual Reality Store on October 8, in Merville, IA. We will be presenting to about 100 8th & 9th grade students at Woodbury Central Community School. We’re expecting over 20 IASFAA volunteers to help out with this important project. IASFAA continues to see the value in providing financial literacy to our state’s youth, and is proud to participate in the Reality Store.



Top Ten Things Everyone Should Know About Paying for College

by Ben Dobner

Paying for college — a financial challenge for most people even in the best of times — may seem even more of a hurdle today. But if you help your students and their families keep these ten simple things in mind, they can make their college dream a reality, without a nightmare's worth of debt.

The choices your students make now will have an impact on their finances for years to come. A college education is an investment that pays off — a college degree will help them earn about \$26,000 more per year than a high school degree.

To get the most financial aid and minimize their student loan debt, students should keep the following in mind:

1. **Start saving now — the earlier the better.** Even if college is just a year or two away, it is never too late to start saving. There are tax benefits to saving in a section 529 college savings plan or prepaid tuition plan, and every dollar you save is a dollar less you'll need to borrow.
2. **Don't let cost be a barrier.** In 2007–08, most undergraduates (66 percent) received some type of financial aid — grants (which don't have to be repaid) or loans. But 2.3 million students missed out because they didn't even apply for aid. Remember, federal financial aid is available — regardless of your family's income.
3. **Fill out the FAFSA as early as possible after January 1 of the year you're entering college.** Some financial aid is offered on a first-come, first-served basis, so the earlier you apply, the better. Complete the FAFSA online at fafsa.gov, or get a head start estimating your federal aid by using the FAFSA4caster at fafsa4caster.ed.gov.
4. **Don't pay someone to fill out your financial aid forms — free means free.** The Free Application for Federal Student Aid (FAFSA) means just what it says — free. You can find free FAFSA help at collegegoalsundayusa.org.
5. **Start searching for scholarships early — your efforts will pay dividends.** Thousands of scholarships are awarded every year, and for just as many reasons. You can find scholarships for being good at duck calling or skateboarding, being tall, or getting good grades. And the earlier you start searching, the more you'll find. Search using free websites such as fastweb.com, scholarships.com, or collegeboard.com.
6. **A little work can be a good thing.** If you're able to balance your college and work responsibilities, a part-time job is a great way to meet living expenses and reduce the amount of money you may need to borrow. Consider a job in your area of study to get the most bang for your buck.
7. **Borrow only as a last resort.** Explore grant and scholarship options first — this is money that doesn't have to be repaid. Student loans must be repaid, including any interest and fees that apply, so turn to loans as a last resort.
8. **If you're going to borrow, consider federal student loans first.** Federal loans offer the best benefits, hands down. You'll receive below market interest rates, greater repayment flexibility, and easier eligibility requirements. You may even qualify for subsidized loans where the government pays your interest while you're in school. If you do borrow, never borrow more than you absolutely need. Avoid financing an education using credit cards at all costs.
9. **Explore education tax benefits — they're worth more than you might think.** If you or your parents pay for college and file a tax return in the same year, you may qualify for benefits that provide you with money for college. Visit irs.gov and search for IRS Publication 970 for more information.
10. **Consider starting at a two-year college and transferring to a four-year college.** Starting at a two-year college might help you make a more successful transition. Two-year colleges often cost less and help you build your skills at college-level courses. Find more information at collegeboard.com/student/csearch/where-to-start/36.html.

For more information on paying for college and building a bright financial future, visit mygreatlakes.org.

Ben Dobner is a Training Consultant with Great Lakes Higher Education Guaranty Corporation.

Financial Literacy Programs 101: Starting a Program on Your Campus

Craig Berkley, TG Account Executive Team Manager

Effective money management and financial literacy skills are among the most important real-life lessons for students and families in today's challenging economy. Beyond the short-term implications of mismanaging money and debt, poor financial habits can adversely affect a student's ability to continue his or her education, buy a house or car, or even find a job. The need for better financial literacy education has never been more acute. To help students avoid financial pitfalls, a growing number of campuses are looking for ways to reach their students by developing and implementing financial literacy training programs.



Determining student needs

As a financial aid administrator, consider your campus's needs to help you define and develop a plan for an effective financial literacy program. Some schools mandate specific financial literacy courses for all students, while other campuses have opted for a more comprehensive program to address all aspects of personal finance. Other schools prefer a more piecemeal approach that lets students select topics they feel are relevant to their unique situation. Regardless of the structure you choose, remember to focus on reaching students during key transitional periods, such as when they enter and leave college or move on- or off-campus.

The variety of possible approaches point to the first step in any financial literacy initiative: finding out what students need and want from such a program. Counselors planning a program have a wide variety of elements teaching options to choose from, including workshops, online courses, traditional classroom-based academic courses, individual counseling, student mentor programs, and using content developed by other schools and institutions.

Employ focus groups to determine what best fits your students' needs. Start with students most likely to participate in a financial literacy program, and then target portions of the student population less likely to be involved. Internal surveys of faculty members and other student service-oriented offices can also provide direction when planning and developing financial education programs.

Securing approval and funding

Once you have identified the scope of your campus' financial literacy program, you must then define the program's goals and get buy-in from school leaders. As with any new initiative, this entails finding resources and determining logistics. A clear vision of the program's plan and intentions should be established, and it should be consistent with the school's existing culture.

One of the most challenging aspects of launching a new financial literacy program involves funding it. Your campus might consider linking the program to a degree-granting department, with funding provided through course fees. Other options for securing the necessary funding include assessing a flat program fee from every student, seeking outside grants or alumni donations, or receiving funds from for-profit financial institutions like banks and insurance companies. If possible, secure multiple funding sources in order to assure that money will be there should one source dry up.

continued on page 10

Implementing the program

Once a program has cleared the hurdle of administrative approval and found the needed funding, it's time to get started. While the enthusiasm of a new venture can carry a program a long way, remember the importance of starting small, being patient, and expecting a few lean years at first. The most important thing during this early period is to seek out and draw on the program's character and strengths. Find out early on what part of the program works best and then develop it.

Use this primary strength as a foundation on which to build the program's continued recognition and reputation on campus. Marketing a new program must be a top-of-mind priority, not least because financial advising programs are still a relatively new presence on campuses throughout the country. Many students might not expect money management courses to be made available in college, so financial literacy program developers must work diligently to get the message to their students, and then do so repeatedly. Possible communication channels include booths and flyers in the student union, bus ads, and advertising on the school's Web site or in other campus publications. Given the increasingly plugged in lifestyle of today's students, consider reaching them through social networking sites like Facebook® or Twitter™.

Moving forward: Improving established programs

Some of you may already have funding sources established, and perhaps some students know about, use, and benefit from your program's services. Where do you go from here?

In order to address all aspects of students' financial concerns, work closely with other campus offices, and keep in touch with the individuals working closely with students every day. Also, take the time to regularly evaluate students' responses to your financial literacy initiatives, and set relevant, measurable goals for improvements. Student surveys are an effective method of achieving one essential goal of any financial education initiative — expanding the range of programming offered — by revealing new services and topics students want.

Ultimately, the end purpose of measuring outcomes and expanding services reinforces the purpose of implementing financial literacy programs in the first place — improving the lives of students. If your campus is in the early stages of considering program options, remember you have colleagues who have been down this road already. Seek them out. The exchange of ideas, experiences, and information with other financial literacy program administrators will help make your program that much more effective.

Craig Berkley is an account executive team manager with TG serving schools in MASFAA. You can reach Craig at (800) 252-9743, ext. 4808, or by e-mail at craig.berkley@tgslc.org. Additional information about TG can be found online at www.tgslc.org.