

## IN THIS ISSUE

- 1 **Arman Habegger**  
What's ahead for MASFAA? Follow up on the Indy conference.
- 2 **College Goal Sunday**  
February is just a snow flurry or two away.
- 3 **On the Road Again**  
SSAIC's Kathryn Moore offers her view from the trenches.
- 5 **Audio Conferencing is Here**  
Gathering the virtual meeting IHETS style
- 7 **What About the Graduate Student?**  
Even the brainy need an assist.
- 9 **Winter Conference**  
What you experienced or what you missed.
- 10 **NASFAA Partners with Pathways**  
The path ahead.

## A Few Words with Arman Habegger

### MASFAA's President on the Regional Effort

With the 2004 MASFAA conference behind us, and the 2004 Winter ISFAA conference just concluding, Indianapolis has been and will be the destination for many financial aid professionals at the end of 2004. One of those recent visitors to Indiana, was the President of MASFAA, Arman Habegger. After the conference, Mr. Habegger was generous with his time, and answered some questions for *Bits and Bytes*.

■ *Was your time as President of MASFAA as you thought it would be?*

Yes, though the travel to the various state conferences and a regional conference in the West took a significant amount of time during the annual financial aid processing cycle. Visiting the various state con-

ferences was very enjoyable. NASFAA also affords us the opportunity to visit another regional Executive Council meeting during the "elect" year and another regional conference during the presidential year. Both are rewarding experiences—to confirm that we are okay as an association and to remind ourselves that we have similar issues with which to deal. I appreciated the faith the MASFAA membership extended in allowing me this responsibility.

■ *What were your favorite aspects of the position? Least favorite?*

The travel was both enjoyable and time-consuming. I wish my wife could have shared some of the places I visited—that might mean a return visit sometime. The Midwest, while perhaps not as glamorous or majestic as

other parts of the country, has many beautiful places to explore and enjoy. Being able to count on others to carry out responsibilities is a tremendous relief.

■ *How is MASFAA as an organization right now, in your opinion?*

MASFAA is very strong financially, and is, I think, recognized nationally for its leaders and traditions. MASFAA has struggled with identity for a long time—we question how it is to serve us in our aid offices. And the annual conference competes with other conferences that were not present when MASFAA began, even as recently as five or six years ago. So there is more competition for the dollars and time of the membership. There is so much information available on the web, too, which may suggest that people don't engage as much in face-to-face encounters—training, networking, conferencing.

The Summer Institute continues to be a valuable training experience for the newer persons in our offices. We are well-presented on the NASFAA Board. I think one of the strong qualities of the regional structure is that it becomes a good transition for professionals who want to get more involved in the



Meeting Place for MASFAA 2004

ARMAN HABEGGER

national association's affairs.

MASFAA Executive Council seats are volunteer seats. Aside from the association covering travel and meal costs for the Council meetings, the Council members serve as volunteers without compensation. While we may want to hold the Council members accountable, we need to remember the volunteer nature of the Council. With that in mind, I think we do quite well.

■ *Where do you see the organization going? Is that where you would like to see it go?*

I wish that MASFAA could be more vital for the professionals in our member states. That might more likely occur if reauthorizations occurred more frequently—not that we'd want them more often. Reauthorizations always stimulate conference attendance and

conversation among colleagues, and I've heard it said that the regional conferences are more enjoyable than the national conference at that point because they are considerably smaller. I hope MASFAA will continue to provide the regional networking for our state members.

■ *Is there anything in Washington or politically in general that gives you hope or concern?*

The Higher Education bill that was signed into law in 1965 stimulated a variety of programs to help students afford college and, perhaps more importantly, to say that higher education is important. I wonder what it might be like to have a rebirth of that kind of effort again, but Washington seems to be weighed down with other issues—that debate between policy and politics.

■ *What is one thing you'd like to say to the members of ISFAA?*

Stay involved in your state association and volunteer for a stint on a MASFAA committee.

■ *How was Indianapolis/ISFAA as a host for the conference?*

Indy was a great site for us—a beautiful hotel. More importantly, the Indiana association provided some wonderful folks to plan the conference and the local arrangements. I heard many favorable comments.

■ *Anything else?*

Our new president, **Howard Thomas**, and president-elect, **Dan Mann**, will do a good job in their leadership roles for MASFAA.

*Thank you, Mr. Habegger!*

## This is the only reason you'll need paper in your office

With Great Lakes' fully automated financial aid office, you'll be able to manage every aspect of the financial aid process efficiently, seamlessly, and electronically. Our products boast cutting-edge technology, and are user-friendly, customizable – and free!

Between our paperless products and our award-winning customer service and support, you'll have more time on your hands ... to find more uses for paper.



For more information about Great Lakes or any of our products, contact your local Marketing Representative, call 1-866-464-7855, or visit [www.mygreatlakes.com](http://www.mygreatlakes.com)

## On the Road Again

Kathryn Moore, SSACI

As I've traveled 1,638.2 miles of state highways and byways to take part in the ISFAA/SSACI Financial Aid Workshop for Counselors, I've gotten used to road signs which read "Construction Ahead, Expect Slow or Stopped Traffic" and "Prison Area, Don't Pick Up Hitchhikers," but I have yet to get used to the different time zones at work in Indiana. Frequently my first question when I arrive at a Workshop destination is "What time is it here?" followed closely by "Where's the bathroom?"

The 2004 Workshop series took place at 14 sites hosting over 600 participants from the areas of high school guidance, vocational rehabilitation, workforce development, and college financial aid offices to name a few.



Caren Richeson from Oakland City University speaks to Guidance Counselors

A quick review of the evaluations shows that most participants were satisfied with the training offered, but as usual there were some complaints about parking, room setup and/or temperature, and handouts with print a bit small and hard on the eyes. I

must admit, as I near the age of needing bifocals, I find the print a bit small, too. But while the workshops are offered free of charge, paper is not free, so we are limited in the number of trees we can cut down to produce handouts.

To be proactive on this last matter we did suggest that folks feel free to visit the SSACI web site prior to the workshop and make their own handouts in a format of their choice if our six-slides-per-page handout wouldn't fit the bill. Final evaluation results will be tallied and shared with the ISFAA Executive Committee for review.

The workshops have been offered on a two-year hosting cycle which we hope to continue in future years. If your site is interested in hosting a

### "I've been a loyal fan of USA Funds for 17 years!"

*What USA Funds® means to me is stability. The staff makes long-term commitments to their customers. I've been in the financial-aid industry for 17 years, and USA Funds has been my partner every step of the way.*

*Through the years, USA Funds has consistently offered a vast array of products and services — all of them adding real value and enhancing the level of service we are able to provide our students. I know for a fact that our partnership with USA Funds has positively affected our default rate. Working together we've reduced our default rate from a high of 18.3 percent to 8.1 percent.*

*USA Funds is there for me every day.*

To learn more about how USA Funds can help enhance the service you provide your students, call Kevin McKeown toll-free (866) 497-USA, Ext. 1569, or visit [www.usafunds.org](http://www.usafunds.org).

*There for you*  




Cynthia Thornton  
 Director of Financial Aid  
 Dillard University

ON THE ROAD AGAIN

workshop in 2005 and 2006, watch the ISFAA Listserv for details on submitting a bid to host. Generally speaking, if your site has accessible parking, room space which can be set up classroom style, and you offer good eats and hot coffee, you're a contender to be a workshop host site!

As for being a presenter, if you've worked at College Goal Sunday or taken part in a Financial Aid Night, you've got what it takes for the role.

The workshops would not be possible without the hard work and dedication of the ISFAA colleagues listed below. Additionally, I'd like to thank the SSACI staff for all their help in making copies, putting together packets, loading the car and making sure the equipment was in working order.

Although the 2004 workshops have concluded, please consider volunteering to help ISFAA spread the word about the financial aid application process by taking part in Financial Aid Nights. See the Regional Coordinator List at <http://www.isfaa.org/resources/HighSchoolNights-coordinators.doc> if you'd like to volunteer for a Financial

Aid Night opportunity coming up in your area.

And see College Goal Sunday 2/13/2005 [www.collegegoalsunday.org](http://www.collegegoalsunday.org) to volunteer.

*Remember, when you help students and their families understand the financial aid application process, you help your ISFAA colleagues as well.*

### 2004 Counselor Workshop Site Hosts and Presenters

Date	Location	Site Host	Presenter	Presenter	Presenter
10/11	Bloomington	Sue Allmon	Kathy Borders	Doug Hess	
10/12	Fort Wayne	Sherri Shockey	Gerald Curd	Megan Gray	Lori Roe
10/14	Mishawaka	Guy Fisher	Doug Irvine	Jeffrey Pethick	
11/01	Sellersburg	Gary Cottrill	Jon Riester	Jackie Switzer	
11/02	Evansville	James Patton	Debbie Kerns	JoAnn Laugel	
11/03	Vincennes	Stan Werne	Caren Richeson	William Wozniak	
11/08	Richmond	Maribeth Mournighan	Kathy Purvis	Ann Franzen-Roha	
11/10	Hammond	Carol Zencka	David Fevig	Barbara Jerzyk	Jennifer Joseph
11/12	Indianapolis	Vikki Goeke	Richard Nash	Derrick Williams	
11/15	Muncie	Maralee Clayton	Barb Cannaday	David Mathews	
11/16	Lafayette	Kirsten Reynolds	Martin Case	Marcia Osman	Mary Robinson
11/17	Terre Haute	Melinda Middleton	Janis Coopriider	Joanne Haymaker	Thomas Ratliff
11/18	Logansport	Brenda Hopper	Christina Coon	John Delaney	
11/23	Columbus	David Clay	Kristine Butz	Marilee Taylor	
SSACI Presenters:		Ramesh Dangol and Kathryn Moore			

# Raise your expectations.

TG is more than a guarantor. We offer real choices in solutions and tools that make your job and your students' lives easier. We offer service and support that our customers rave about. We offer to raise your expectations to a whole new level.

*Does your guarantor offer that kind of service?*

How can we raise your expectations?

Call (800) 892-1357

[www.tgslc.org/expectations](http://www.tgslc.org/expectations)



## Audio Conferencing with IHETS

From the Indiana Higher Education Telecommunication System (IHETS) web site

### Overview

The IHETS audio conferencing service is offered by IHETS to member colleges and universities. Audio conferencing enables participants at multiple sites to convene for meetings. IHETS provides a capacity of up to 48 users in a single conference. There is no charge for the audio conference service. Member institutions are responsible for long-distance tolls.

### Scheduling

Schedule a conference at least one day in advance. If possible, the IHETS staff will reserve the conference bridge for the time you request. If the bridge is unavailable, you will know immediately so that you can plan either to hold the meeting at some other time or conduct it in another manner.

Call the IHETS Help Desk at 317-263-8825 to schedule an audio conference. You will need the following information when you call:

- Date and time of conference (start and end time of conference)

- Conference identification (name of group, subject)
- Sponsoring institution
- The name, location, and telephone number of the conference leader
- The maximum total number of participants

As part of scheduling your conference, the conference operator will assign a meeting I.D. and explain the procedure if necessary.

*IHETS provides a capacity of up to 48 users in a single conference. There is no charge for the service.*

### Notifying Participants

It is the responsibility of the person moderating the conference to notify conference participants of the time, date and telephone number for the conference. When the moderator and conferees dial IHETS at 317-263-8800, the system will direct participants to enter the appropriate meeting I.D. followed by the pound sign (#).

### Canceling a scheduled meeting

If a meeting is changed or canceled, please remember to notify all participants and IHETS. The conference bridge is a popular and heavily used facility, used most frequently for administrative meetings of many kinds. Releasing your reservation if you will not be using a time slot is not only courteous but also important.

Tips for effective telephone conferences

- Suggest that participants located in busy offices find a quiet area to reduce distractions.

## Because it takes a team...

When it comes to giving students the financial literacy tools they need to succeed, it takes a team. That's why national student loan guarantor American Student Assistance® (ASA) believes in taking an ensemble approach to our borrower services. We partner with colleges, student loan lenders, servicers and others in the industry to proactively educate students about responsible debt management. Together, we help students to achieve overall financial health both in school and beyond.



Introducing the newest member of Team ASA:  
Matthew Nettleton  
Midwest Regional Account Executive  
260.982.6157  
mnettleton@amsa.com



# TEAM ASA

## AUDIO CONFERENCING

- If possible, avoid planning telephone conferences over 90 minutes long. Extended conferences can be tiring and breaks may be needed.
- Plan and distribute an agenda for the conference. This will help participants keep up and provides organization as well.
- The introduction period should include an informal roll call to let everyone be heard once and become familiar with the sound of all participants' voices.
- Use names throughout the meeting. This will help participants identify who is speaking.
- Ask for participation.
- Create and distribute a final

review. It should summarize ideas generated, decisions made, and actions to be taken.

*Include an informal roll call to let everyone be heard once and become familiar with the sound of all participants' voices.*

**Additional Notes**

The audio conference bridge is in-

tended primarily for conferences of six or more individual locations or connections. Such conferences will be given priority over those with fewer locations.

While this IHETS service can only be scheduled by sponsorship of IHETS member institutions, anyone with a telephone can be connected to the audio conference bridge. However, it should be noted that IHETS can neither accept collect calls for the conferences nor pay toll charges for conference participants not connected via SUVON.

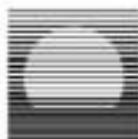
*For additional help or technical difficulties, please contact the IHETS Help Desk at 317.263.8825 or visit the web site at [www.ihets.org](http://www.ihets.org).*

## Discover brilliance every day.

Brilliance is all around us in the things—and in the people—we barely notice. Chester Greenwood's invention is an example of how one practical solution can be the simplest and most ingenious at the same time.

Practical solutions are our strength. With a dedicated staff of experienced professionals and a business model devoted to education funding, we offer customized products and services that no other lender can match. Working with Nellie Mae is the simplest yet most brilliant way to manage student loans.

Earmuffs  
Chester Greenwood, 1873



**NELLIE  
MAE**

*Student Loans*

[www.nelliemae.com](http://www.nelliemae.com) • 800-EDU-LOAN  
Federal Lender Code: 829076

*Be brilliant with student loans.*

# Help Your Graduate and Professional Students Determine and Manage Financial Needs

Kevin McKeown, USA Funds Services

Most students are aware of their tuition costs and related fees. Graduate and professional students may not be aware of other less-obvious costs of their educational programs, however.

Within a graduate or professional program of study, students likely will be responsible for additional expenses. The new USA Funds'® *Life Skills*® module, "Embrace New Academic Challenges—Drafting Your Professional Plan," advises graduate and professional students to estimate the complete costs of their education and offers suggestions of sources of financial aid to meet those costs.

Financial-aid administrators can help students understand their financial needs by pointing out these *unexpected* expenses. According to the new USA Funds' Life Skills module these costs include:

- Admission testing & application fees.
- Additional prerequisite coursework.
- Duplicating.
- Research.
- Professional-membership dues.
- Subscriptions.
- Tutoring and proofreading.
- Computer equipment and software.
- Job search.
- Health or professional-liability insurance.

USA Funds' Life Skills also notes that lifestyle-adjustment expenses such as moving, commuting, child care and lost or deferred income should be considered. The USA Funds' Life Skills module advises students to make some adjustments in their personal expenses, such as housing, utilities, transportation, food, clothing, medical and entertainment.

To cope with these additional expenses, graduate and professional students should be advised that they might qualify for forms of assistance not generally available to undergradu-

ates. These sources of aid funds include assistantships, fellowships, and grant and scholarship programs specific to graduate and professional studies. In addition, loan limits are higher for graduate students.

The new USA Funds' Life Skills module offers a list of funding resources for graduate and professional students.

In addition to the new module, USA Funds' Life Skills offers another new component that addresses the unique needs of graduate and professional

students and adult learners: Mini-module 1, "Reentering School—How Do I Adjust My Standard of Living?," is an interactive CD-ROM that offers graduate and professional students tips for coping with the financial and academic challenges they will encounter.

*For more information about USA Funds' Life Skills, contact your debt-management consultant, Anne Fischer, by toll-free call to (866) 497-USAF, Ext. 8131, or by e-mail to afischer@usafunds.org.*



Origination fee?  
Origination free.

Now you can get a federal Stafford loan *without* paying origination fees.

If you are an Indiana resident or attend college in Indiana, ISM will pay the origination fees on your Stafford education loan. You get the full amount of the loan. So the origination fee goes where it belongs—in your pocket. Giving you extra cash for books, student fees, living expenses, or whatever. Parent borrowers get a comparable benefit as well.

Why pay a fee to get a Stafford loan, when you don't have to? Contact ISM today and see how we've been helping thousands of Indiana residents attend college since 1980.

317-715-9000 | 888-ISM-2002 | [www.ismlans.org](http://www.ismlans.org)

**Indiana**  
Secondary Market  
for Education Loans, Inc.

Lender Code 834006 through KeyBank USA.

## College Goal Sunday 2005

February 13, 2005 • 2:00-4:00 p.m.

College Goal Sunday 2005 will be held on Sunday, February 13, at 2:00 p.m. As ISFAA enters the 16<sup>th</sup> year of co-sponsoring College Goal Sunday, it seems appropriate to reemphasize the significance of our membership's support for this event.



### Bits and Bytes

William M. Wozniak, Editor  
*Bits and Bytes* is published quarterly on behalf of the Indiana State Financial Aid Association

Phone 317-715-9010  
Fax 317-715-9001  
[www.isfaa.org](http://www.isfaa.org)

The financial aid process can seem complicated and overwhelming to families of college-bound students. Through College Goal Sunday, we can help families complete the most important piece of the process, the Free Application for Federal Student Aid, before Indiana's March 10 deadline. By volunteering at one of 34 sites across the state of Indiana, your financial aid expertise will help hundreds of Indiana families qualify for necessary funding for college.

The past support from ISFAA's membership has made College Goal Sunday a huge success. Over the years, we have assisted nearly 65,000 Indiana residents through the College Goal Sunday event. Our success is evident by the fact that Arizona, Kansas and Kentucky have replicated the College Goal Sunday event. Without the ISFAA membership, College Goal Sunday would be an impossible feat.

We need qualified financial aid experts and friendly helpers. Volunteers are needed from 1:00 p.m. to 5:00 p.m. to staff registration tables, supervise seating, answer financial aid questions, and organize the day's events. Please consider volunteering. You may submit the volunteer form on the College Goal Sunday web site at [www.collegegoalsunday.org](http://www.collegegoalsunday.org). To ensure that you receive a shirt, you must register by January 15, 2005.

College Goal Sunday is funded by:

**Lilly Endowment Inc.**  
**Lumina Foundation for Higher Education**  
**USA Funds**  
**College Goal Sunday**

Co-Chairs are: **Michele Neff**, Ivy Tech State College-Central, **Janet Trimble**, Ball State University. College Goal Sunday Committee Members are: **Martin Case**, St. Elizabeth School of Nursing, **Jacki Switzer**, Edamerica.



Thank you, thank you.

Best creative writing student in her class.

And now a best screenplay.

If you're not thanked by name, it's OK.

She knows the role you played in her education.

Loans that flowed so words could flow.

Thank you for letting SunTrust help.

1-800-552-3006

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



## December Conference Well Received

The 2004 ISFAA Winter Conference was held December 11-13 at the Crowne Plaza in downtown Indianapolis. General sessions included:

**John Dean**, "The Reauthorization of the Higher Education Act"

**Tom Wolanin**, "What's Next in Federal Higher Education Policy?"

**Melinda Wright**, "Solving the Credit Mystery."

**Jamie Malone, Nick Vesper** and **Dennis Obergfell** provided expertise on federal and state topics. Additionally, a variety of interest sessions received enthusiastic response.

The conference agendas are created for all experience levels. If you missed this one, be sure and plan to come next year!

## Think Spring!

### Clarksville is Site for Spring Meetings

Plans are underway for the Spring meetings to be held **April 10-12** at the Holiday Inn Lakeview, 505 Marriott Drive, Clarksville, Indiana 47129. You should be receiving an e-note in the near future for your input regarding interest sessions for this meeting. It is the hope of the program committee that all individuals and institutions will find something of interest in these meetings.

The relaxed theme of our spring meetings will be maintained, with ample learning opportunities. Please feel free to send your input and suggestions to either co-chair Kathy Borders ([kborders@ismloans.org](mailto:kborders@ismloans.org)), or Jerry Lewis ([glewis@pnc.edu](mailto:glewis@pnc.edu)).

Remember, ISFAA is your organization, and your input is critical in terms of program substance.

**FINALLY, PAYING FOR COLLEGE DOESN'T HAVE TO BREAK THE BANK.**  
**With PNC BANK'S MANAGEABLE PLUS PROGRAM, borrowers will receive:**



- A 1% interest rate reduction at active repayment
- A 0.25% interest rate reduction for automatic electronic payments
- A delayed repayment option is also available for up to 4 academic years

For more information, contact the  
**PNC Bank Education Loan Center at (800) 762-1001**  
 or visit us online at [www.eduloans.pncbank.com](http://www.eduloans.pncbank.com)



**PNCBANK**  
 Every day is an opportunity to do more.  
 Lender Code: 809921

FEDERAL PLUS LOANS

FEDERAL STAFFORD LOANS

ALTERNATIVE LOANS

CONTINUING EDUCATION LOANS

## NASFAA Partners with Pathways to College Network

*Association to Invest \$25,000 in College Access Marketing Toolbox*

Washington, D.C. – The National Association of Student Financial Aid Administrators (NASFAA) announced a new partnership with the Pathways to College Network and a commitment to donate \$25,000 to assist with the development and dissemination of a *College Access Marketing Toolbox* for education advocates at all levels.

Established in 2001, the Pathways to College Network is a broad coalition of national groups and funders, including The Education Resources

Institute (TERI), ACT, the College Board, Lumina Foundation for Education, Sallie Mae, the U.S. Department of Education, and many other associations, foundations, and groups.

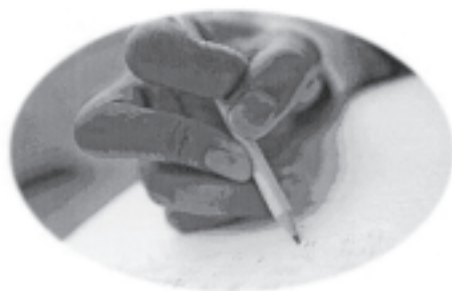
TERI is the managing partner for Pathways.

Pathways' goal is to advance college access and success for underserved students by getting research-based

*The Pathways to College Network is a broad coalition of national groups and funders.*

*Working Hard for You!*

What's the most important decision a college student makes after choosing a school?



How to pay for it.

At Fifth Third Bank we offer a wide variety of student loan options and are staffed with knowledgeable individuals committed to finding the right student loan for you.

**5/3 Fifth Third Bank**  
Working Hard To Be The Only Bank You'll Ever Need!

[www.53.com](http://www.53.com)



## PATHWAYS TO COLLEGE NETWORK

knowledge on effective policies and practices into the right hands—namely educators, policymakers, and community, corporate, and philanthropic leaders. Pathways identified four leading issues that could make a critical difference in improving college access and success for underserved students. These include:

- Encouraging schools to make a **rigorous college-prep curriculum** the required course of study for all students so they will have the skills and knowledge they need to be successful in both postsecondary education and the workplace.
- Improving the effectiveness of **college access marketing** campaigns that aim to influence the college-going behavior of underserved students.
- Encouraging **early financial aid commitments** and early notification programs for underserved students.

- Persuading postsecondary leaders to take **steps to improve the retention and graduation rates** of underserved students.

*Our involvement in Pathways promises to enhance access to postsecondary education for low-income, first-generation, and minority students.*

NASFAA's involvement in the Pathways to College Network and the *College Access Marketing Toolbox* grew out of a recommendation from its 2004-05 Access and Diversity Committee. The committee urged the As-

sociation to move forward quickly to offer its support to Pathways' efforts, and embraced the Pathways Shared Agenda that notes "students from lower-income families and those from racial and ethnic minority groups are far less likely to enroll in college than other students" but expresses the conviction that "all underserved students are capable of being prepared to enroll and succeed in college."

"NASFAA sees a unique opportunity in this broad collaborative effort to really make a difference in students' lives," said NASFAA President Dallas Martin. NASFAA National Chair George Chin added, "Our involvement in Pathways promises to enhance access to postsecondary education for low-income, first-generation, and minority students. Furthermore, it also helps us meet several of NASFAA's strategic long-range goals, including promotion and support of public awareness of educational opportunities and planning for college."



## **BANK ONE**

### LOOKING FOR A PARTNER THAT SEES THINGS YOUR WAY?

LOOK TO THE NATIONAL LEADER.

**BANK ONE PROVIDES EDUCATION LOANS TO MORE STUDENTS AND FAMILIES THAN ANY OTHER LENDER.**

WITH **BANK ONE**, YOU GET:

- › A variety of products and services that work for you
- › A comprehensive Web site that you can customize to serve your students
- › Tools to help you run a productive financial aid office

IF YOU'RE LOOKING FOR SOLUTIONS, TURN TO THE NATIONAL LEADER.  
**TURN TO BANK ONE.**

1-800-487-4404 • [www.StudentLoanNet.com](http://www.StudentLoanNet.com)  
e-mail us at: [studentloans@bankone.com](mailto:studentloans@bankone.com)

The *College Access Marketing Toolbox* will pull together the best ideas, materials, strategies, and resources in the field, and will cover:

- Social Marketing – a tutorial explaining the purposes and uses of social marketing, which purports to effect positive changes in behavior through various marketing strategies; key principles of social marketing; and effective campaigns and campaign elements.
- Best Practices – strategies for implementing the key components of a social marketing


campaign; examples of effective implementation in each area.

- Model Materials – a compendium of effective examples.

NASFAA will assume leadership in piloting, disseminating, and promoting use of the *Toolbox*.

- Resources – tools that can be used to support campaigns.

Under TERI's auspices, Pathways to College has already begun content development for the *College Access Marketing Toolbox*. NASFAA will assume a leadership role in refining, testing, piloting, disseminating, and promoting use of the *Toolbox*. As a partner in the Pathways to College Network, NASFAA will also participate in Pathways conferences and meetings, share information about Pathways work with its constituencies, and contribute expertise to the Network's efforts.



“When students come to me for financial aid, I turn to Pam at National City.”

With thirty plus years of financial aid experience, National City can make helping your students a little easier.

We do this by offering competitive loan programs for every student. And dedicated representatives, like Pam Moore, will be with you every step of the way.

To make your job easier, call Pam Moore at 574-252-0085 or e-mail her at Pamela.Moore@nationalcity.com. Or, for more information, call 1-800-622-5097 or visit [www.studentlender.com](http://www.studentlender.com).

**National City.**

Image does not depict an actual customer.  
©2004, National City Corporation