

# Annual Report

1998-1999



**Office for Student Financial Affairs**

**S-103 Criser Hall, P. O. Box 114025**

**Gainesville, FL 32611-4025**



**UNIVERSITY OF  
FLORIDA**

# annual report

office for student  
financial affairs

july 1, 1998-june 30,  
1999

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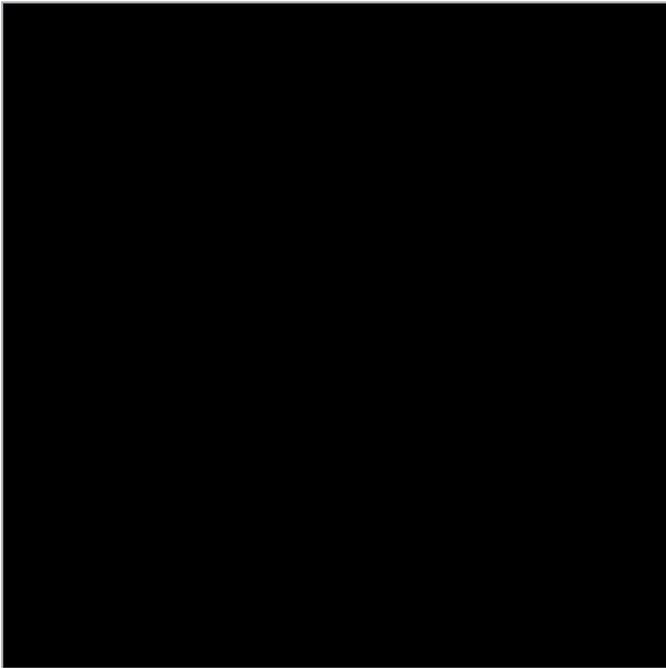
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SFA experienced another challenging year, as staff worked industriously to institute new requirements mandated by the Higher Education Amendments of 1998, including implementation of the new Federal Direct Loan *Master Promissory Note*, as well as to enhance our web presence within ISIS, institute bar-coding of our major forms, participate in the federal Access America pilot program, and complete our Year 2000 software conversion and testing. Our goal, as always, is first-rate services to UF students and prospective students.

*Karen Fooks*  
*Director*

I am pleased to present the 1998-99 *Annual Report* of the Office for Student Financial Affairs (SFA). This report provides detailed information on the major activities and events that have occurred in the reporting period beginning July 1998 and continuing through July 1999, as well as information on the general state of the office.

SFA experienced another challenging year as staff worked industriously to institute new requirements mandated by the Higher Education Amendments of 1998, including implementation of the new Federal Direct Loan *Master Promissory Note*. **In its third year, the Florida Bright Futures Scholars program continued its phenomenal growth.** The total value of state scholarships received by UF students, and consequently processed by SFA, increased dramatically.

We wound up our year 2000 conversion efforts, enhanced our web presence within ISIS, instituted bar-coding of our major forms, and participated in the federal Access America Pilot Program

New this year, we created an MBA adviser position in conjunction with the Warrington College of Business Administration to accommodate the increase in non-traditional MBA Programs. We also created a new SFA Student Resource Center to help UF students research and apply for aid.

Not surprisingly, we experienced a surge in E-Mail Hotline Stats. In our fourth year of operation, the number of inquiries to our E-Mail Adviser increased from 752 to 3,090, up by 300% from last year.

We continued our participation in the federal National Student Loan Data Systems, the Ford Federal Direct Loan Program, and the federal "America Reads" program.

SFA staff are committed to providing financial assistance to all students who wish to achieve their educational goals at the University of Florida. As we grow and evolve, we continue our efforts to meet the changing needs of our students.

On behalf of SFA staff, we welcome any questions or comments regarding the contents of this report.

Over the years, Student Financial Affairs (SFA) continues to enhance the quality of its financial aid services and delivery capacity. The University of Florida (UF) is one of the country's leaders in providing financial aid to students. UF is frequently one of the few schools selected by the federal government to participate in experimental programs. This year, SFA delivered more than \$241 million in student aid from federal, state, institutional, and private sources to 37,000-plus UF students.

### Role

The primary role of SFA is to provide financial resources to students who would be unable to receive a post-secondary education without assistance. SFA offers eligible students financial aid packages consisting of scholarships, grants, loans, and part-time employment.

### What exactly is "financial aid"?

Financial aid is defined as money provided to students and their families as either "gift aid" or "self-help" to assist in paying college costs. "Gift aid," as the name implies, is free money such as scholarships and grants, which students do not have to repay. "Self-help" programs include loans and employment and are so named because students must repay loans and work for money awarded through employment programs. Awards to students consist of scholarships, grants, loans, and work, singly or as a package.

### The important factors...

SFA awards aid to students according to financial need, defined as the difference between a student's current educational costs and what the student and the student's family can afford to pay toward these costs. UF uses a federally mandated need analysis formula provided by Congress to evaluate a student's financial need from family information provided on the student's financial aid applications.

Students and parents have the primary responsibility for paying students'

expenses. When the funds available from family, job income, savings, and other resources are insufficient to cover all educationally related expenses, SFA makes every effort to meet the student's remaining financial need.

### Beyond the dollar signs...

In addition to providing assistance to eligible students, SFA offers financial aid advising services throughout the year, comprehensive financial aid publications, and state-of-the-art technical support, including such features as a continually updated home page on the Web, provision of financial aid information to the university's Integrated Student Information System (ISIS) on the Web, and SFA TIPS, a touchtone dial-in voice response unit. Advising services include personal interviews, orientation workshops, budget and debt management counseling, and financial planning. SFA also provides access to alternative resources to help students who do not qualify for financial aid, or who need more assistance than SFA can provide.

### Facilities

The environment of the Marshall M. Criser Student Services Center, established in 1991, provides the ideal setting for convenient and efficient delivery of financial assistance to students. The Criser center also houses the Admissions Office, the Office of the University Registrar, University Financial Services, Student Services, and the University Counseling Center, providing students easy access to all student services. The Criser Center is accessible to students with disabilities.

## philosophy and mission statement

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The University of Florida's (UF) Office for Student Financial Affairs (SFA) is a service organization with a primary responsibility to help students secure the funds necessary to pursue their educational goals at UF. SFA is committed to providing students with the resources and information they need to become fiscally responsible and to understand the rights and responsibilities incurred when they receive financial aid.

- The staff of SFA assume a proactive role, reaching out to students and potential students to educate them about the benefits of higher education and the availability of financial aid.
- SFA believes that no student should be denied the opportunity to attend UF and successfully pursue degree objectives because of financial reasons and is committed to maximizing the resources available to its students.
- SFA recognizes that each student's financial situation is unique and makes every effort to develop policies and procedures which treat each student fairly and equitably and take unusual circumstances into account.
- SFA has the responsibility of educating, motivating, and empowering staff and each other. SFA's management team members believe in the importance of listening to each other, inspiring those in subordinate positions, and rewarding dedication, competence, hard work, and positive attitudes. SFA managers will make every effort to develop managerial plans that promote leadership that will benefit and be appreciated by all staff.

The *awarding philosophy* of SFA is to award aid to students as a *part of the means* by which they can attend college. While students and parents have the primary responsibility for paying the student's expenses, our goal is to fill the financial gap that may exist between the cost of the individual student's education and money available from the students family, job income, savings, and other resources.

## 98-99 summary and highlights

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In 1998-99 SFA had another challenging year. Staff stretched their combined imaginations and threw in a lot of hard work to institute requirements mandated by the Higher Education Amendments of 1998. Most SFA departments were involved in revising our systems and procedures to facilitate the new requirements. Meanwhile, we adapted to the increased awarding, processing, and disbursement needs of the expanding Florida Bright Futures Scholars Program and an increase in the number of private and outside scholarships received by UF students. We also enhanced our web presence within ISIS, instituted bar-coding of our major forms, participated in the federal Access America pilot program, and completed our Year 2000 software conversion and testing. An MBA adviser position was created together with the Warrington College of Business Administration to accommodate the quick growth in the number of non-traditional MBA programs. We also created an SFA Student Resource Center to help UF students research and apply for aid. Staff were fully engaged meeting these demanding goals.

- **The Higher Education Amendments of 1998 instituted a number of regulatory amendments.** Implementing these changes, which affected most SFA departments, required extensive systems and processing changes and testing, plus many staff hours for development and training:
  - Institution of a *Master Promissory Note (MPN)*, under which borrowers receive loans for multiple academic years. Complementary to this was a mandated notification/confirmation process by which borrowers must either be notified of their loan information or required to return a confirmation form to the school before disbursement.
  - Origination fees for '99-2000 Federal Direct Stafford Loans and Federal Direct Unsubsidized Staffords were reduced from 4% to 3%.
  - Unsubsidized Stafford loan limits increased for some health-related programs (dentistry, medicine, pharmacy, veterinary medicine).

- **In its third year, the Florida Bright Futures Scholars program continued its phenomenal growth.** As the state put more funds into this program, the total value of state scholarships received by UF students, and consequently processed by SFA, increased dramatically. The increase of more than \$8 million in funds disbursed to UF students in 1997-98 was repeated in 1998-99 by another increase of nearly \$7 million.
- **SFA enhanced our web presence within Eagle and ISIS.** The new enhancements allow students to keep track of their aid file by providing information such as their aid awards, the status of their aid file, documents they still need, their deferment status, and their disbursement status.
- **Bar-coding of SFA forms.** The introduction of bar-coding of *Master Promissory Notes*, NSLDS, verification, and other processing documents greatly enhanced and expedited the application tracking process.
- **Access America.** UF's participation in the federal Access America Pilot program required extensive programming by the Systems area.
- **Year 2000.** Software conversion and testing was completed. SFA's Systems area worked steadily on this project to be fully converted and tested by June '99. Year 2000 Tracking and Award systems were brought online.
- **Custodial awards received by UF students rose by more than \$3 million.** A number of factors may have contributed to this increase, including the rising academic level of incoming UF students, availability of more free scholarship searches through the internet, and SFA's continued emphasis upon scholarship availability through efforts such as the SFA Electronic Scholarship Bulletin Board.
- **New SFA Student Resource Room.** SFA created a Student Resource Room off our main lobby, featuring four computers, brochure racks, and continual staffing. The room will help students research and apply for financial aid by providing access to the *FAFSA on the Web* and other student aid web pages, e-mail, ISIS, the online

## fiscal review

student job list, and free scholarships searches, including SFA's new electronic Scholarship Bulletin Board.

- **SFA Electronic Scholarship Bulletin Board.** The Bulletin Board, available in the new Resource Room, lists scholarship information mailed to SFA by outside sources.
- **Huge surge in SFA E-Mail Hotline Stats.** In our fourth year of operation, the number of inquiries to our E-Mail Adviser increased from 752 to 3,090, a 300% increase from last year.
- **New MBA Adviser.** As a result of an increase in the number of non-traditional MBA programs, the College of Business elected to help fund a position to help process financial aid for students in these unique programs. The number of programs rose from three to five this year, and the number of enrolled students from 124 to 174.
- **Concurrent enrollment, transient student, and distance learning programs and participation continue to grow.** The number of students at the UF/PJC-Milton enrollment rose by more than 100% this year. Concurrent enrollment programs offered at UF Institute of Food and Agricultural Services (IFAS) extension locations in Fort Lauderdale and Fort Pierce also rose.
- **We continued to participate in the National Student Loan Data System (NSLDS),** a centralized federal data bank that provides a complete history of a student's Title IV aid disbursements, loan default information, overpayments of Pell or SEOG, and any active bankruptcy.
- **UF continued as an "experimental site" in the Ford Federal Direct Loan Program,** which allows UF exemption from federal requirements such as mandatory multiple disbursements for single-term loans and a 30-day delay in first-time borrowers disbursements.
- **SFA's Website.** We continued to enhance our site on the web. New this year is our Scholarship Central selection, where we pulled together all the scholarship information on the site into one handy place.

The Office for Student Financial Affairs (SFA) functioned with a \$2,947,161 operating budget in 1998-99. Funding for the operating budget is provided from state "education and general" (E & G) funds, an administrative allowance for administration of federal financial aid programs, and student financial aid fees. State E & G fund allocations provided about 74 percent of the total budget, with the administrative allowance and financial aid fees making up the remaining 26 percent.

Staffing for 1998-99 remained fairly stable at 64.75 FTE, compared to 62.75 as of June 1998.

In 1998-99, salary increases were due to annual raises. A significant increase in OPS is largely due to a one-time productivity award program, which

paid eligible employees a bonus ranging from \$1,000 to \$2,000 each.

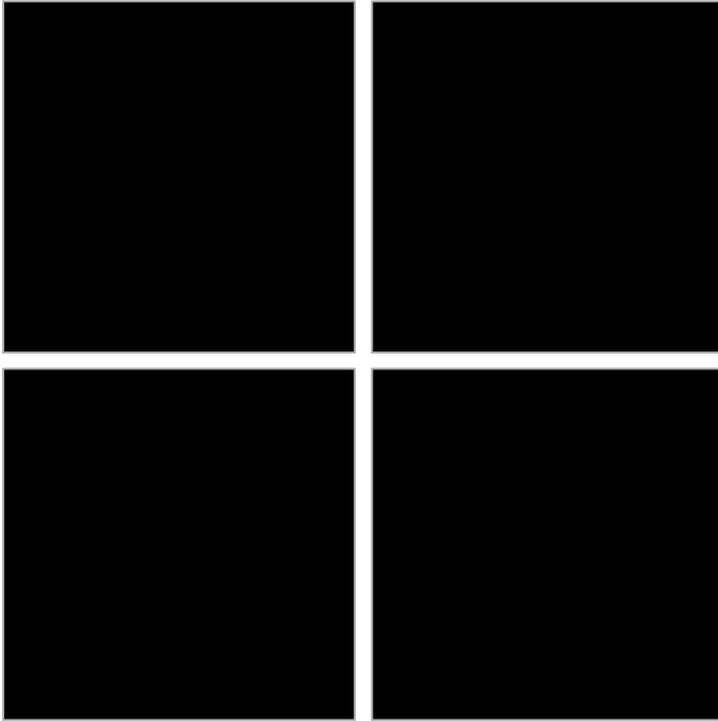
Operating expenses are up significantly in the areas of travel, training, and office supplies.

"Other capital outlay" (OCO) purchases consisted mainly of enhancements to our computer systems.

### components of the office operating budget

BUDGET CATEGORY	1998-99	1997-98	1996-97
Salary	\$2,306,149	\$2,112,753	\$2,051,271
Operating Expense	250,510	239,864	185,430
Other Personnel Services (OPS)	108,577	30,058	26,695
Other Capital Outlay (OCO)	91,377	79,206	45,974
Federal Work-Study Salaries	190,548	182,258	203,679

# SFA Sections



administration

financial aid advising

- customer service
- special programs
- satellite offices

financial aid  
programs

- grants
- scholarships
- state programs
- student employment
- loan certifications

special areas

- academic progress
- quality assurance
- verification

support services

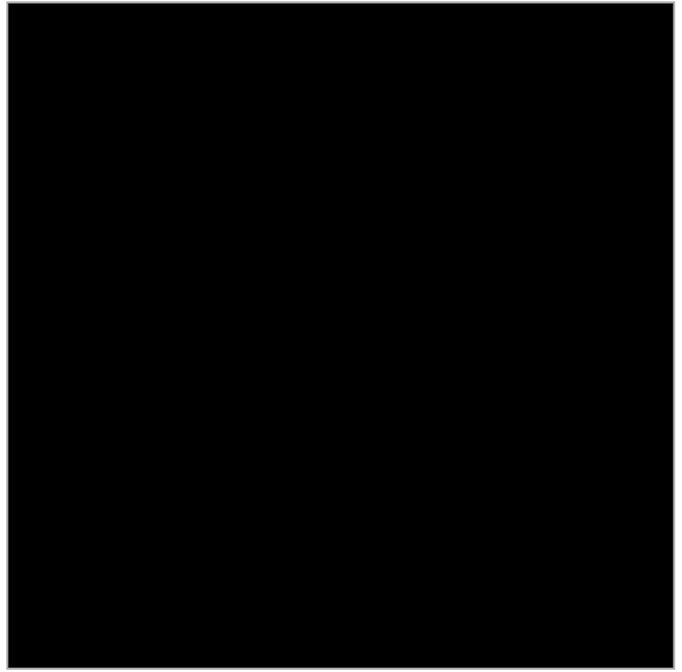
- outreach & training
- information/publication services

technical systems &  
processing

- systems & programming
- data entry
- disbursement & fund  
reconciliation
- document editing
- manual awarding
- records/optical scanning

“The University of Florida Office for Student Financial Affairs (SFA) remains at the forefront of universities in shaping financial aid policy issues that affect students nationwide. As college costs persist in rising, SFA continues in its efforts to develop new and innovative programs for funding postsecondary educational expenses.”

*Rick Wilder  
Associate Director*



As federal and state funding of student education grants continues to decrease and borrowing continues to rise, effective distribution by the financial aid office of funds available to qualified students becomes increasingly important. The administrative staff of Student Financial Affairs (SFA), including the director and associate directors, are responsible for ensuring such distribution, while also guaranteeing equal access to all prospective students to the University of Florida (UF). The smooth and efficient administration of financial aid programs and systems necessary for awarding and distributing program funds is the charge of SFA's administration. The Director's office manager and the accounting and word processing staff provide all necessary support services.

## Director's Office

The Director of SFA is responsible for the overall administration of financial aid programs at UF. She also represents the University statewide and nationally, helping to shape long-range policies and goals. The Director's Office is responsible for all personnel matters within the office, and the office manager administers personnel, payroll, and coordinates travel paperwork.

## Associate Directors

Student Financial Affairs has two associate directors. One is responsible for customer service, loan processing, and satellite offices in the Colleges of Dentistry, Law, Medicine, and Health Professions, which includes supervising six assistant directors and/or student affairs coordinators and their respective areas of responsibility. The other associate director oversees technical areas and student employment, which includes supervising one assistant director and two student affairs coordinators. Additionally, both coordinate all data processing requests with the systems coordinator in charge of the Systems and Programming area, supervise funds management and research, coordinate the delivery systems, and are responsible for all federal, state, and institutional audits.

## Accounting

Student Financial Affairs' accounting staff maintain all departmental accounting and fiscal activities. The accountant and the fiscal assistant are responsible for all phases of purchasing and handling accounts receivable for federal administrative allowance funds and private donations. This office prepares financial and compliance reports for federal, state, and institutional donors and helps the director and associate directors with special fiscal projects. Internal control duties include maintaining departmental ledgers and preparing the departmental operating budget. Accounting also supervises building services such as telephones, equipment, repairs, and custodial and safety maintenance.

## Word Processing

The primary responsibility of the word processing area is to produce and maintain quality control of all outgoing and in-house office correspondence; to process in-house forms and maintain a central forms catalogue system for each section within SFA; and to lend secretarial and telephone support for the director and associate directors, with secondary responsibilities to the assistant directors and other staff members. The word processing staff also respond to requests from parents and students for general financial aid information materials and applications. Word processing staff are supervised by the Director's office manager.

“Customer Service advisers strive to provide students and parents with comprehensive assistance by coordinating all aspects of the financial aid process. This includes educating students about program eligibility requirements, informing them of their rights and responsibilities as regards the aid they are receiving, and helping them make prudent decisions.”

*Rodlee Ritter  
Student Affairs Coordinator*



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financial aid advising

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SFA's Customer Service Section is the initial point of contact for all students who apply for aid or who need assistance with the financial aid application process. Our personal financial aid advisers are experts in the field of financial aid and continue their efforts to make the University of Florida's (UF) financial aid office a national leader in the administration of financial aid.

Customer Service is staffed with a Student Affairs Coordinator III (Assistant Director), four Student Affairs Coordinator IIs, four Student Affairs Coordinator Is, one Clerical Supervisor, one Senior Clerk, and one Clerk.

### Customer Service Advisers

All UF students and aid applicants are assigned to one of four, two-member financial aid advising teams according to the last two digits of students' social security numbers. Each advising team consists of a Student Affairs Coordinator II and a Student Affairs Coordinator I.

Customer Service advisers provide service to students via several methods: (1) on a regular walk-in basis, (2) by personal office appointments, (3) by telephone, or (4) by written communication.

In addition, Customer Service is responsible for handling all incoming phone calls to the non-administrative financial aid departments. The Customer Service telephone bank is now staffed by three, full-time USPS clerical personnel and complement of as many as 12 student assistants. The phone bank handles all general financial aid inquiry calls and is trained to provide assistance for basic status inquiries. Complex financial aid questions are routed to a member of the student's financial aid advising team for assistance or resolution. During the 1998-99 academic year, the customer service telephone bank handled 44,324 telephone calls.

Customer Service advisers are responsible for assisting UF aid applicants, prospective applicants, and their families with financial aid application procedures and all other

financial aid-related functions. This includes case-by-case award revisions for students whose financial situation or other eligibility criteria change during the academic year.

### Special Programs

A number of special financial aid programs come under the responsibility of the Customer Service section. These include: the summer Achievements in Mainstreaming (AIM) Program, overseas study programs, financial aid for State University System (SUS) transient students, concurrent enrollment programs, revision petitions, the SFA Student Info e-mail service, and a growing number of MBA non-traditional, low-residency programs requiring special processing and tracking.

#### ● Summer AIM Program

During the Summer B term, SFA works closely with the Admissions Office and the AIM Program Office to process financial aid for students admitted through this summer special admissions program. In 1998-99, 677 students were admitted as AIM program participants. Applications were processed in accordance with AIM program guidelines for financial aid consideration by our office. Of the 677 admitted students, 375 enrolled and 326 received a total of more than \$678,000 in various types of grant assistance to meet the total costs of the summer program. These figures represent an increase of 32 financial aid recipients and over \$90,000 in financial aid expenditures from last year.

#### ● Overseas Study Students with Aid

The trend in increased participation in UF-sanctioned overseas studies programs continues. During the 1998-99 academic year, the number of students attending such programs increased from 808 in 1997-98 to 928 in 1998-99. Likewise, the increase in student overseas program attendance resulted in a corresponding increase in financial aid recipients. A total of 511 UF students who participated in overseas study programs received financial aid from 200 different programs. Regular

financial aid packages were supplemented with Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, or Federal Direct PLUS Loans to help offset the increased costs of studying abroad.

#### ● Extenuating Circumstances Reviews

Customer service advisers are responsible for counseling students about the petition process. Students have the right to, and are given the opportunity to, petition parental contributions, student contributions, and dependency status if they have extenuating circumstances not reflected in the initial evaluation of their financial aid eligibility. A total of 203 petitions were received for the 1998-99 year, and of this number 128 were approved. Although this was a decrease of 56 petitions from the previous year, the approval rate increased from 57% to 63%. As a result of a strong economy over the past few years, the number of petitions have been on the decline.

#### ● Consortium Programs

Established during the 1994-95 academic year, the New World School of the Arts (NWSA) program was the first formally recognized concurrent-enrollment program established at UF for UF students taking courses at off-site locations. Although enrolled off-site, these students apply for financial aid through our office. Most of these students are involved in completing a portion of their curriculum requirements at "partner" institutions, in addition to taking UF coursework. Students attending NWSA typically take their associate degree course requirements through Miami-Dade Community College and their upper-division courses through UF. The fifth year's total of students enrolled in the NWSA program was 89. Thirty-four of these students received financial aid through our office.

In the Fall 1995 term, the UF/Pensacola Junior College (PJC) at Milton program was established to allow students to receive a degree from UF while taking UF coursework on the PJC campus in addition to taking lower-division PJC credits and University of West Florida

credits concurrently. The fourth year's total for students enrolled in the UF/PJC-Milton program was 30. Our office processed financial aid for 17 of these students.

During the 1998-99 school year, our office established procedures for processing financial aid for students enrolled in two additional concurrent enrollment programs offered at UF Institute of Food and Agricultural Services (IFAS) extension locations in Fort Lauderdale and Fort Pierce. Eight students participating in the Fort Lauderdale program had financial aid funds processed and paid through our office, as compared to two last year. Financial aid was processed for two concurrently enrolled students attending the Fort Pierce program. Last year no aid was processed for students in the Fort Pierce program.

Financial aid awarded to a UF student who elects to attend another SUS school as a transient student may be processed here and sent to the other institution. Each of these situations must be monitored individually to ensure that all required conditions have been met and documentation has been received before financial aid can be disbursed. For the 1998-99 award year UF processed financial aid for 63 students participating as SUS transients.

Before financial aid can be disbursed to students in concurrent enrollment or transient programs, consortium agreements must be completed for each student to account for the hours he/she may be taking concurrently at the partner institution(s) and to ensure that financial aid is not also being received from the other institutions.

### ● Non-Traditional MBA Programs

As a result of the dramatic increase in the number of non-traditional MBA programs, the College of Business elected to fund one-half of a Student Affairs Coordinator II position to assist with the processing of financial aid for students enrolled in these unique programs. Because these programs do not follow the standard UF semester format, the progress of these students

must be manually tracked, taking care to process the appropriate type of aid for which the student is eligible, based on the program. During the 1998-99 award year, there were a total of 174 students enrolled in five different non-traditional MBA programs, an increase of 50 from those enrolled in similar programs during 1997-98. Our office processed private loan applications for 66 of these students, up from 53 processed applications last year.

### ● SFA Student Info E-Mail Service

SFA's Student Info E-mail Hotline was established in September, 1995, to enable students to ask general financial aid questions without having to come to Criser Hall. Due to confidentiality regulations, we cannot respond to specific requests about individual financial aid files, but we can provide helpful, general information about the financial aid process as well as program availability and eligibility requirements. In our fourth year of operation, we received 3,090 inquiries. This represents a 300% increase over the number received during the previous award year (752).

### Looking Ahead

Emphasis will again be placed on looking for ways to improve our automated information systems. With the implementation of the computer requirement for all UF students, electronic methods for providing financial aid information is becoming a preferred method of communication. Students will be able to access their financial aid records in the comfort and privacy of their own homes, helping to alleviate the need for routine visits or phone calls to the financial aid office.

SFA administers a number of special programs onsite in Criser Hall to administer to needs of specific groups of students by financial aid professionals with specialized knowledge of federal, state, or UF requirements relating specifically to these groups. These include an adviser to athletes and an adviser to veterans.

### Adviser to Athletes

A Financial Aid Coordinator specializing in both financial aid and NCAA/SEC guidelines coordinates and administers financial aid for student athletes. The Athletes Adviser works with the University Athletic Association (UAA) to coordinate athletic scholarships with other financial aid, to complete required NCAA reports, to counsel athletes about financial aid and about their rights and responsibilities, and to assure compliance with both federal and NCAA regulations. The Athletes Adviser is located in Criser Hall, and also counsels student athletes at the Office of Student Life in the Academic Advisement Center.

### VA Work-Study/Tutorial Assistance Adviser

The position for the adviser for the federal VA Work-Study and VA Tutorial Assistance programs is funded by the federal government to provide VA Work-Study and VA Tutorial Assistance to veterans who are enrolled students. VA Work-Study is available for veterans to work in positions at UF up to 25 hours a week making \$5.15 an hour, tax-free. The VA Tutorial Assistance Program allows veterans to be reimbursed for the costs of tutorial assistance needed in the course of their education. The VA Work-Study Adviser, who counsels students on both of these programs, is located in S-107G Criser Hall.

**S**tudent Financial Affairs (SFA) supports four professional-level positions designed to accommodate special needs, housed at sites away from the main financial aid office. These positions were created at the request of, and with financial support from, colleges and agencies whose students have particular difficulty coming to the aid office because of distance and class schedules, or who have other special needs.

The satellite offices are jointly funded and operated by SFA and the sponsoring organizations: the College of Dentistry, the College of Law, the College of Medicine, and the Colleges of Health Professions, Nursing, Pharmacy, and Veterinary Medicine. Since the initiation of these outreach programs, students have reaped the benefits of (1) having an SFA representative with knowledge of their specialized needs who can also provide comprehensive knowledge of financial aid programs and procedures as they pertain to students from the individual organization and (2) the convenience and time saved by not having to leave their academic areas when requiring financial aid advising. All concerned have been pleased with the results and the advantages gained from this outreach effort.

### College of Dentistry

The College of Dentistry financial aid office serves D.M.D. dental students, postdoctoral dental students, and F.T.D. (Foreign Trained Dentists) students, administering Title IV loan programs, Title VII loans and scholarships, and various outside scholarship funds. A Financial Aid Coordinator is responsible for all aspects of financial aid at the College of Dentistry: financial aid presentations for dental admission days, assisting students through the application process, debt management, daily walk-in counseling, and exit interviews for graduating seniors. The office is located in the UF Health Sciences Center in the Dental Tower, D3-#17A.

### Colleges of Health Professions, Nursing, Pharmacy, and Veterinary Medicine

Serving the Colleges of Health Professions, Nursing, Pharmacy, and Veterinary Medicine, the Health Sciences Center Financial Aid Administrator is responsible for the coordination of all financial aid services for each college. These services include awarding, aid packaging, and debt counseling for a population of more than 1900 students. Further, the HSC aid administrator provides the appropriate colleges with the financial data needed to aid in their awarding of scholarships. The office coordinates all financial aid services and assists in awarding and packaging all college-based loans and scholarships. Emphasis is placed on counseling students to reduce student loan debts and on providing up-to-date information about federal aid programs and requirements. The Health Sciences Center Financial Aid Office is located in the UF Health Sciences Center in room CG-96.

### College of Law

Of the approximately 1,160 law students at UF, about 80% receive some form of financial aid. During the 1998-99 academic year, more than \$14,000,000 in federal loans were paid to 895 students. The Law School Aid Financial Office, located in 164 Holland Law Center, is administered by a Financial Aid Coordinator. This coordinator is responsible for guiding students through the financial aid application process, from completing financial aid applications to explaining procedures for disbursements. Private loan applications, including Bar Exam Loans and Bar Study Loans, from The Access Group and Law Loans, are certified by this office. The law school adviser also serves as a member of the law school financial aid committee, prepares meeting materials, and awards and disburses all College of Law scholarships based on committee decision. Two hundred thirty-eight

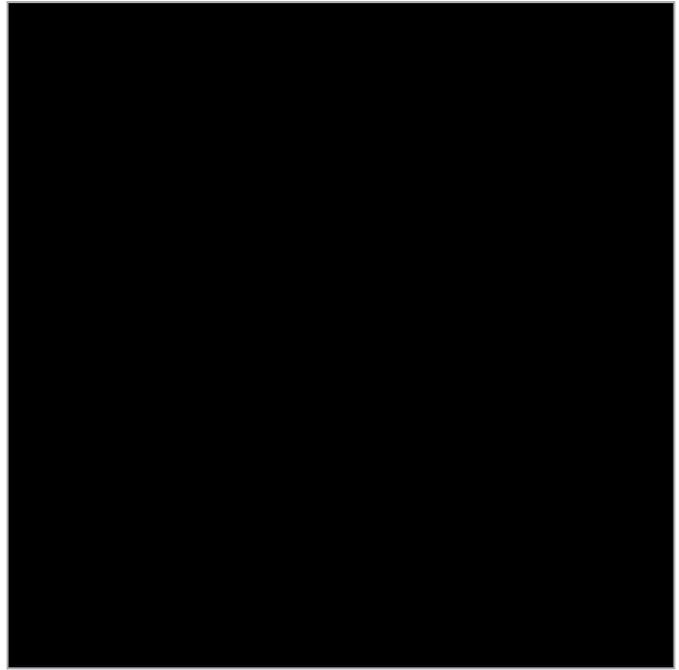
students received \$629,744 from these funds during 1998-99. In addition, approximately \$1.6 million in state grants and scholarships were administered to minority students through this office.

### College of Medicine

The College of Medicine comprises more than 780 medical, graduate, and physician assistant students. More than 500 students are financial aid award recipients. The medical school adviser is a Financial Aid Coordinator responsible for all aspects of financial aid involving College of Medicine students—such as counseling new admissions and giving application assistance by providing consumer information, debt management counseling, and exit interviews. The College of Medicine aid office administers 50 loans and scholarships and, in 1998-99, paid out \$7,000,000 in student loans and over \$1,000,000 in scholarships.

“SFA added several programs and continued to expand the types and number of services provided to UF students in 1998-99. We renew our commitment to providing the highest quality of service, financial aid information, and delivery of aid funds to UF students.”

*Rick Wilder  
Associate Director*



## What makes up a financial aid package?

Financial aid comes in many forms. *Financial aid packages* are combinations of aid made up of funds from the following programs: grants, scholarships, state programs, loans, and student employment.

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financial aid programs

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Grants are gift aid (no repayment required) awarded to students who show financial need. At the University of Florida (UF), Student Financial Affairs (SFA) administers the following programs: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Florida Student Assistance Grants, the Lottery Trust Grant, and institutional grants such as I. D. Turner Grants.

## Programs

The Pell Grant Section focuses on efficient delivery of Pell Grants to students. Federal Supplemental Educational Opportunity Grants, Turner Grants, and Lottery Grants are also awarded to undergraduate students with exceptional need as part of a comprehensive aid package.

## Federal Pell Grant

The Federal Pell Grant program provides grants designed to assist those students with the greatest financial need. Pell Grants are the foundation upon which all other need-based aid programs are built.

The government grants awards according to students' financial need as determined by a federally established need analysis formula. Need for other

aid is based upon and determined around the student's eligibility for a Federal Pell Grant.

The total dollar amount of Pell Grants disbursed to students increased from \$12,600,263 in 1997-98 to \$14,549,374 in 1998-99. The number of Pell Grant recipients increased from 7,218 to 7,571. This increase represents a welcome growth in these funds for UF students.

## Federal Supplemental Educational Opportunity Grant (FSEOG)

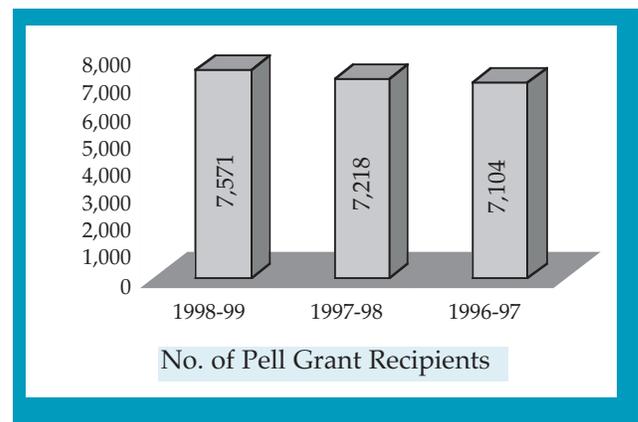
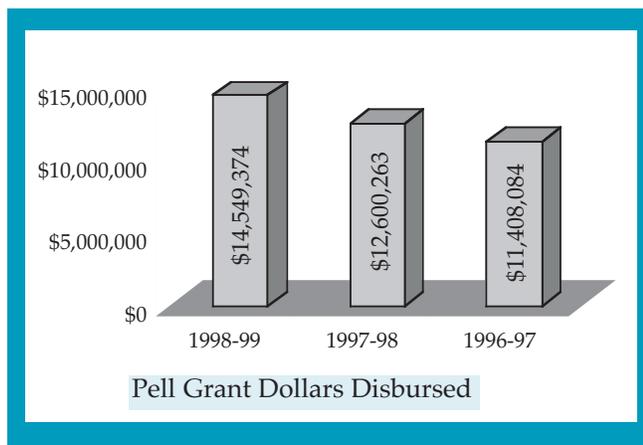
This federal grant program is a campus-based grant available to all undergraduates who show exceptional financial need. Campus-based means that, although federally funded, the selection of the recipients and award amounts are determined by SFA. Funding for FSEOG remains relatively stable, with a slight upward trend the last few years. The 1997-98 figures for FSEOG funding and recipients at UF have increased somewhat from last year. The amount of dollars disbursed increased from \$2,854,792 in the 1997-98 academic year to \$2,930,080 in 1998-99. This increase is in conjunction with an increase in the number of recipients, which went from 2,710 in 1997-98 to 2,847 this year.

## Turner Grants

Institutional grants are university-administered programs awarded by SFA to students who show exceptional financial need. The Turner Grant is funded by student fees. Grants are funded by the state Educational Trust Fund Lottery. During the 1998-99 award year, a total of \$5,981,195 in Turner Grant funds was disbursed to 3,328 recipients.

## Florida Student Assistance Grant (FSAG)

FSAG is a state-funded, need-based financial aid program awarded by the State of Florida Office of Student Financial Assistance, but coordinated at UF by SFA. In 1998-99, UF students received 3,249 awards totalling \$3,196,544. More information about this grant can be found in the State Programs section of this report.



Scholarships are coordinated by several offices at the University of Florida (UF), including Student Financial Affairs (SFA), the Admissions Office, and individual colleges and departments within the university. Additionally, the state of Florida, private organizations, and corporate sponsors provide significant financial support to UF students.

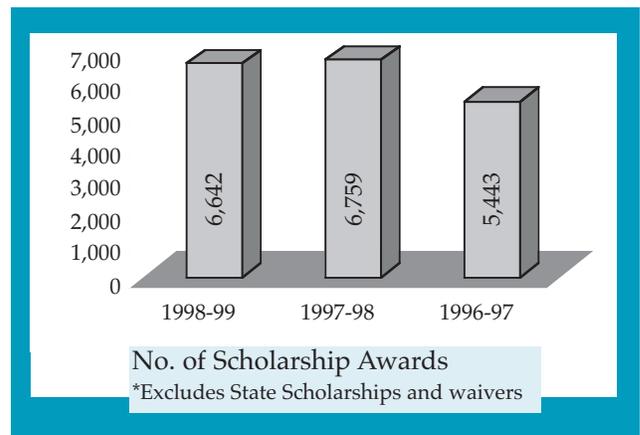
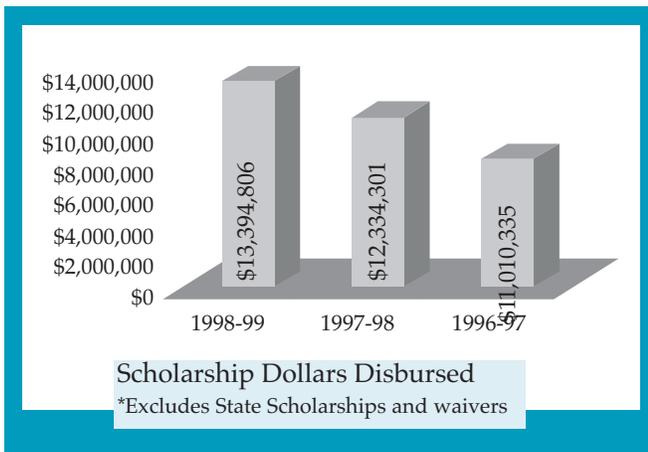
SFA's Scholarship Section coordinates and administers numerous college-awarded scholarships. Private donor and UF-endowed scholarships are also available to students and are awarded by SFA to full-time, undergraduate students who meet the specified requirements of donors and/or the endowment funds.

## Custodial Awards

A review of statistics on custodial awards received by UF students reveals an area of significant growth in recent years. A modest increase of \$663,000 occurred from 1996-97 to 1997-98. However, the increase from 1997-98 to 1998-99 was over \$3 million. This can probably be attributed to several factors, including the higher academic performance level of our students. Academically able students tend to apply for and receive more scholarships. Also, our new Student Financial Affairs Resource Room, with its electronic Outside Scholarship Bulletin Board, has brought more scholarships to the attention of students. Further, our advertising of and the availability of more free scholarship searches on the internet has undoubtedly encouraged more students to pursue donor scholarships.

## Statistics

The following statistics include all scholarships paid to students through the office for Student Financial Affairs *excluding* tuition fee waivers, State of Florida scholarships, and custodial awards. The total dollars paid out through the Scholarships Section in 1998-99—\$13,394,806—demonstrates an increase of more than \$1 million from the previous year.



# state programs

The Florida Department of Education offers a variety of student assistance programs that are administered by the State of Florida Office of Student Financial Assistance in Tallahassee, Florida. These state programs, excluding loans, support 18,569 awards to students enrolled at UF, who received a total of \$33,467,439 this year. Applications and information on these programs are provided to students primarily by high school guidance counselors or the Florida Office of Student Financial Assistance.

SFA's State Programs Section is the University of Florida (UF) liaison with the Office for Student Financial Assistance in Tallahassee and is the campus administrator for most state-funded student scholarships and grants.

The State Programs staff monitors student eligibility for state aid, processes information from a state computer data base, maintains records of each transaction, and arranges for disbursement of state funds through UF's University Financial Services.

## Programs

Major state of Florida programs administered through this section include:

- Children of Deceased or Disabled Veterans or Children of Servicemen Classified as Prisoners of War or Missing in Action Scholarship
- Florida Student Assistance Grant
- Florida Teacher Scholarship and Forgivable Loan
- Florida Academic Scholarship\*
- Florida Merit Scholarship\*
- Florida Gold Seal Vocational Scholarship\*
- Jose Marti Scholarship Challenge Grant
- Robert C. Byrd Honors Scholarship
- Rosewood Family Scholarship
- Occupational Therapist and Physical Therapist Scholarship Loan
- Top Scholars Award\*

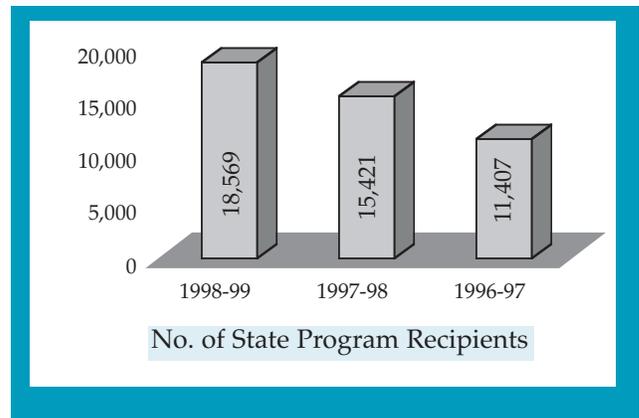
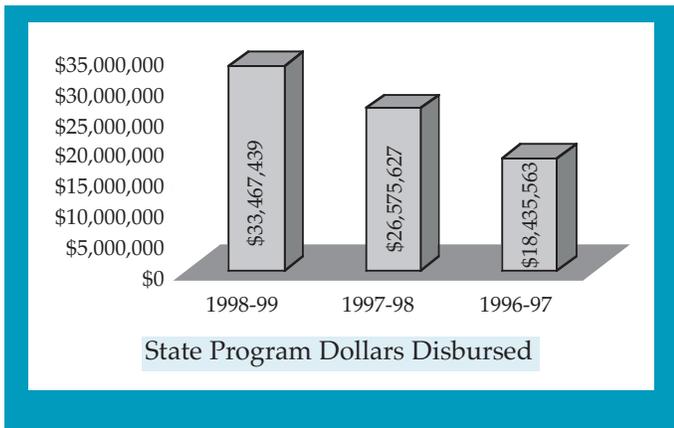
\* Part of the Florida Bright Futures Scholarship Program.

## Statistics

The State of Florida has continued its basic support of higher education at UF, as seen in the following graphs. The total amount disbursed through state programs this year represents an increase of about 3,000 awards and nearly \$7,000,000 over the previous year. This tremendous increase is basically the result of the creation of the Florida Bright Futures Scholarship program. Many more UF students qualified for state academic scholarships this year than previously because of the expanded state funds available through this program.

## Summary

The State of Florida programs, and most especially the Florida Bright Futures Scholars program, have continued their phenomenal growth. As the academic level of performance of our students has increased and the state puts more funds into the academic-based Florida Bright Futures program, the total value of state scholarships received by UF students, and consequently processed by SFA, has increased dramatically. The increase of more than \$8 million in funds received by UF students from academic year 1996-97 to 1997-98 has been followed by another large increase of nearly \$7 million from 1997-98 to 1998-99.



# student employment

Student Financial Affairs' (SFA) Student Employment Office continues to serve as a clearinghouse for all on- and off-campus employment activity. Part-time employment continues to be a valuable source for students needing funds to help pay educational expenses. Student employment on campus contributes greatly to the operation of the university, while providing students with valuable work experience, often in their major fields of study.

Student Employment acts as coordinator for all student jobs at the University of Florida (UF). As such, Student Employment communicates employment policies and procedures to UF offices and conducts annual training sessions for departmental employment coordinators.

Student Employment processes all paperwork required to appoint students to campus jobs and enter them into the university payroll system; develops and updates forms; monitors student earnings; maintains and posts job listings from on- and off-campus employers; provides job counseling to students; and issues UF *Work-Permits*, offering the Dial-Up Work-Permit Request Service, which allows students to request work permits by phone.

## Programs

Student Employment coordinates the following programs: Federal Work-Study (FWS), including the Federal Community Service (FCS) component; and Other Personnel Services (OPS).

### • Federal Work-Study (FWS)

FWS is funded 75% by the federal government and 25% by the institution. Awards are based on financial need as determined from information students provide on the *Free Application for Federal Student Aid*. To be eligible students must maintain a minimum 2.0 GPA. Jobs pay at least minimum wage.

### • Federal Community Service (FCS)

In fall 1994, Student Employment implemented the FCS program, a new component of FWS. FCS allows students to work with various community agencies dedicated to improving community living, especially for low-income individuals.

### • Other Personnel Services (OPS) Jobs

OPS is a state-funded campus student work program which is not based on financial need. To be eligible, students must maintain a minimum 2.0 GPA. Jobs pay at least minimum wage.

### • Off-Campus Jobs

The Student Employment Office acts as a referral agent, helping to link job-seeking students with potential employers. Off-campus employers list their jobs, which are not based on need, with Student Employment for posting. Wages vary by employer.

## Statistics

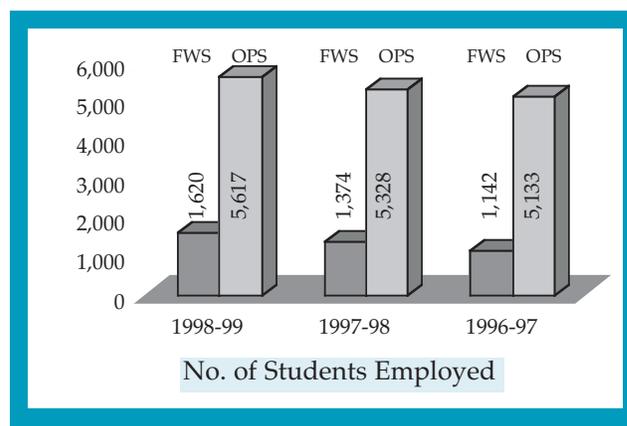
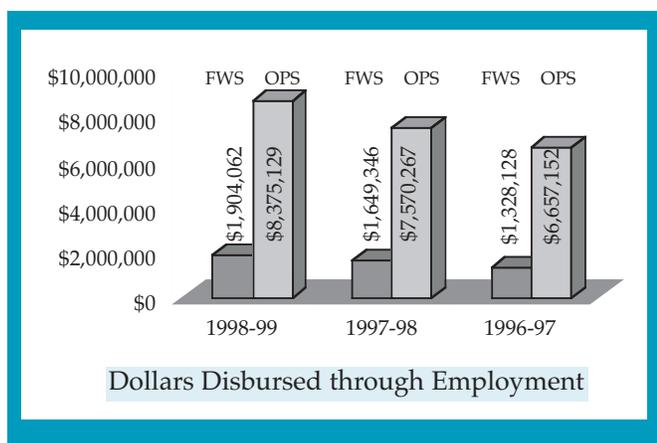
During the year 1998-99, 7,237 students were employed on campus through FWS (including FCS) and OPS, earning a total of \$10,279,191. This represents a steady increase over previous years.

## Job Bulletin Boards

FWS, FCS, OPS, and Off-Campus job boards are located at various campus locations. The job board outside SFA in the Criser courtyard is updated daily. The boards located at Norman Hall, McCarty Hall, G-1 Reitz Union, 305 Reitz Union, and the Health Sciences Center are updated on Tuesdays and Thursdays. In cooperation with SFA's Information/ Publication Services, the up-to-date job lists are also maintained online on the World Wide Web.

## Publications

In conjunction with the Information/ Publications Section, Student Employment publishes the *Student Employment Coordinator*, a periodic newsletter for campus employment coordinators. Other publications produced with Information/ Publications include the *Student Employers Handbook*, for UF departmental student employment administrators, and Student Financial Affairs' *Student Employee Handbook*, which explains policies and procedures to SFA student assistants. These publications are maintained online on the SFA website at: [www.ufsa.ufl.edu/sfa/](http://www.ufsa.ufl.edu/sfa/)



The goal of the Loan Certification department is to use today's technology to develop a loan process that is efficient and correct and can be accessed and reviewed by the student.

The University of Florida (UF) continues to participate in the Ford Federal Direct Loan Program (FFDLP). The 1998-99 academic year was UF's fifth year of participation. FFDLP differs substantially from the Federal Family Education Loan Program (FFEL) in that private lenders are no longer involved. The Federal Department of Education acts as both lender and guarantor for FFDLP loans, so that only two agencies are involved: the federal government and the university. The university originates loans, processes promissory notes, and disburses students' loan funds when they have been approved. When it is time for repayment, payments are made to the Department of Education's Federal Loan Servicer.

The Loan Certification Department is responsible for monitoring the Federal Direct Loan automated application process, the promissory note program, the correction program, and various cancellation programs to ensure that they run correctly and efficiently. This year, because of SFA staff reorganization, Loans was given editing responsibilities for all promissory notes. This department is also responsible for certifying private loans from various lending institutions.

The staff consists of a Financial Aid Coordinator III, an Assistant Director, a Financial Aid Coordinator, a Financial Aid Officer, and a Program Assistant.

## Regulatory Changes

On October 7, 1998, President Clinton signed the Higher Education Amendments of 1998. Below are some amendments that affected the Direct Loan Programs, with other regulatory changes initiated during 1998-99.

1. A *Master Promissory Note (MPN)* was developed under which borrowers would receive loans for multiple academic years.
2. Along with the MPN came a mandate that a notification or confirmation process replace the requirement that borrowers sign a new note for each

academic year. UF chose a passive confirmation process for Subsidized Stafford Loans (students are notified of their loan information but not required to return a formal acceptance before disbursement of funds) and an active confirmation for Unsubsidized Stafford Loans (students must return an acceptance form to the school before disbursement). Preparations for implementing the MPN for 99-00 were extensive and required numerous staff hours for development and training. The new process affected most SFA departments, including Loan Certification, Disbursements, Customer Service, Systems, Publications, and the Mail Room.

3. Schools with cohort default rates of less than 10 percent for each of the three most recent fiscal years were exempted from requirements for multiple loan disbursements and the 30-day delayed delivery of disbursements for first-time, first year borrowers. Because UF has been participating as an "experimental site" since 1995, we were already exempt from both requirements. The new provisions served to remind schools how important it is to create good default reduction measures and to ensure that all students are aware of their responsibilities as borrowers.
4. The origination fee for 1999-2000 Direct Subsidized and Unsubsidized Loans except for Direct PLUS loans was reduced from 4% to 3%. Direct PLUS Loans remained at 4%. This revision required extensive system changes to prepare for 1999-2000.
6. Revised federal regulations also increased the amount of additional Unsubsidized Stafford Loan that some health-related programs (dentistry, medicine, pharmacy, and veterinary medicine) students could borrow for 99-00. These loan limit revisions required extensive system changes and testing in summer 1998.

## Programs

Loan Certifications administers FDLP programs—including Federal Direct Stafford Loans (FDSL), Federal Direct Unsubsidized Stafford Loans (FDUSL), and Federal Direct PLUS Loans (FDPLUS)—and processes private loans

through various lenders.

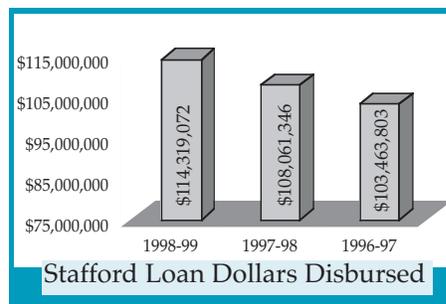
### • Federal Direct Stafford Loans/Federal Direct Unsubsidized Stafford Loans

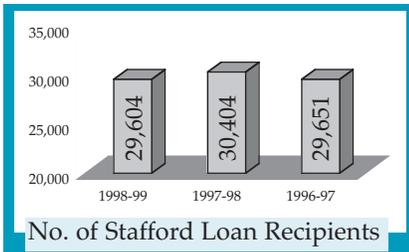
FDSL loans are need-based, federally insured loans that can be repaid after graduation. Interest does not accrue on the subsidized loan until the grace period expires, which is 6 months after the student leaves school or graduates. The Higher Education Amendments of 1992 created FDUSL, a non-need-based program. FDUSL was developed to meet the educational costs for middle-income students who do not qualify, in whole or in part, for FDSL.

"Unsubsidized" means the interest is not deferred while the student is in school. Because unsubsidized loans are not need-based, students may borrow funds over and above their eligibility for subsidized Direct Stafford funds, either up to their cost of education minus other aid, or up to Federal Stafford Loan program limits, whichever is less.

### • FDSL & FDUSL Statistics

While FDSL/FDUSL funds paid to students rose from \$108,061,346 in 1997-98 to \$114,319,072 in 1998-99, a substantial increase of \$6,257,726, the total number of recipients decreased by 800. One reason for the increases can be attributed to the number of students choosing to process an FDUSL in excess of their need. The number of students studying abroad increased again, and certain colleges now require students to have computers and specialized software to complete their degrees. These factors contribute to the increased demand for loans. The high number of loans and ever-increasing loan amounts awarded continues to worry financial aid administrators, since students reach their aggregate loan maximums faster.





Another reason for the increase in student loans is that credit checks for the FDPLUS Loan are stringent. When parent borrowers are denied PLUS funds, dependent students can become eligible for an unsubsidized loan as well as a subsidized loan.

For the period July 1, 1998, through June 30, 1999, the FDSL/FDUSL interest rate was set at 6.86 percent. FDSL/FDUSL loans are capped at 8.25 percent.

#### • Federal Direct Plus Loans (FDPLUS)

The FDPLUS program was designed to help parents meet the expected family contribution toward students' educational expenses, with loans not to exceed the student's cost of attendance. FDPLUS does not require students or families to demonstrate need. For the period July 1, 1998 through June 30, 1999, the variable interest rate for FDPLUS was set at 8.26 percent and capped at 9 percent.

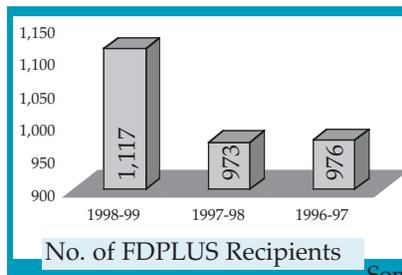
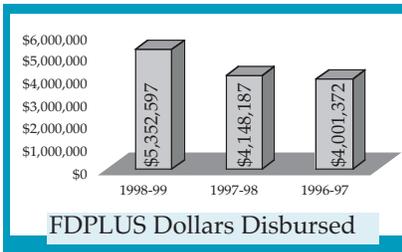
FDPLUS borrowing by parents again increased. From 1997-98 to 1998-99, total FDPLUS dollars borrowed increased from \$4,148,187 to \$5,352,597. The number of recipients increased by 44, and the dollar amount borrowed increased by more than \$1 million.

#### • Private Loans

A number of private lenders and companies offer loans that allow a student to borrow funds equal to their cost of attendance minus any other resources. These loans do not fall within federal guidelines when determining awards or distributing funds. In most cases, however, the student and/or the parent must be verified as creditworthy.

In 1998-99, 439 private loans were processed for UF students for a total of \$2,724,768. The number of private loans awarded at UF increased substantially from last year. One reason is that some

students reach their yearly maximums before the end of the academic term, causing them to seek alternative loan resources for the additional term. Another reason is the increase in the number of graduate programs UF offers.



new graduate programs do not fall within federal guidelines for term length, causing their students to become ineligible for federal aid. Additionally, certain private lenders have designed loans specifically for purchasing a computer. In most cases, private loans cannot exceed the cost of attendance.

#### • Loan Default

UF's Federal Direct Loan Program's 1997 Cohort Default Rate was 5.3 percent, well below the national average and the threshold of 20 percent that mandates default reduction measures. Nevertheless, both SFA and University Financial Services continued to stress the need to avoid unnecessary borrowing and to make sure students are aware of their rights and responsibilities when contracting for a student loan. Customer service staff and SFA's Information/Publications section emphasize this through personal student contact, in loan application materials, and on the SFA web site. Information/Publications provides a web brochure on debt responsibility: *Student Loans and Debt Management*.

#### • Technological Services

In the 98-99 school year UF began participating in the federal "Access America for Students" pilot program.

The purpose of this initiative was to provide postsecondary students with a common electronic access to numerous government services (Internal Revenue Service, Labor Department, Social Security Administration, US postal Service, Department of Education, Veteran's Administration, Office of Management and Budget, Treasury, and recreational agencies).

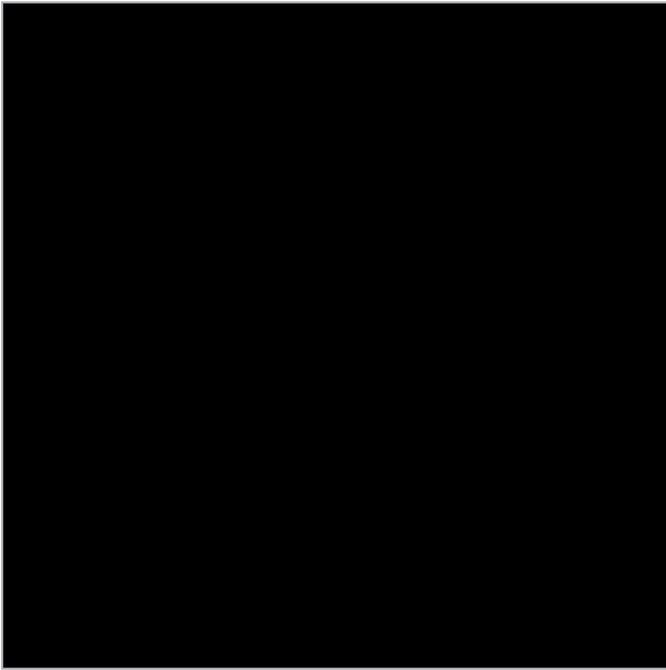
Throughout 1998-99, Loan Certifications prepared and tested both internally and with the Direct Loan Origination Center to make sure the transition into Year 2000 (Y2K) would go smoothly.

UF web services to students continued to improve. Students were provided visual access to their award data via the web as well as the ability to print numerous forms online.

Loans worked with systems staff to develop a correction screen to replace the correction area on the loan screens. The new screen enabled staff to view more correction information and to send more corrections to the LOC at a time.

#### • Planning for the Future

- Continue to refine the automated loan system to ensure it is accurate, user-friendly, and will accommodate the need for individual coding for new specialty programs developed yearly.
- Prepare for National Student Loan Data Systems (NSLDS) changes currently being discussed federally that will affect our current policies.
- Continue to interact with the Federal Direct Loan Origination Center and the Department of Education, recommending improvements to ensure that all changes are workable for mainframe schools as well as for the PC-based EOE Express.
- Enhance the correction file and screen to make it more user-friendly.
- Continue system modifications to accommodate the *Master Promissory Note* process.
- Develop an electronic confirmation process students can access via the web.
- Develop more ways students can interact with Loan Certifications electronically.



“Student Financial Affairs’ professional and support staff strive to ease each student through the complex financial aid process. Quality service is our commitment.”

*Peggy Myers*  
*Assistant Director*

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special areas

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To comply with federal regulations, the University of Florida (UF) must ensure that all federal aid recipients continue to maintain satisfactory academic progress. Students who fail to meet these standards are suspended or terminated from financial aid eligibility. Students are notified of the academic progress policy via several sources of consumer information: the University of Florida Undergraduate Catalog, Student Financial Affairs' Gator Aid Handbook, and in an enclosure they receive with their original financial aid award letter.

## Monitoring Progress

Academic progress guidelines require that students make progress toward their degree by maintaining a satisfactory qualitative standard (grade point average—GPA) and a quantitative standard (such as credit hours earned or terms of aid received).

Monitoring academic progress is a department-wide responsibility. Three times a year (at the end of each semester) a financial aid academic progress program is run which generates letters to students who are failing to meet required standards. The financial aid academic progress officer coordinates notification of these students and counsels them about academic progress and the academic progress petitions procedure. Customer service advisers also counsel students on the academic progress policy and direct students toward the petitioning progress when appropriate.

## Petitions Procedure

A petitions procedure is in place for students who believe their failure to maintain satisfactory progress is due to extenuating circumstances. The academic progress officer is in charge of processing all academic progress petitions filed by students. number of petitions is proportional to the increase in aid recipients.

The major academic progress quantitative standard causing students to petition for extension of aid during this time was receipt of maximum aid.

## Statistics

More than 2,847 petitions were reviewed during the 1998-99 academic year, an increase of 699 from the 1997-98 school year. The increase in the number of petitions is proportional to the increase in aid recipients and the new state requirement that State of Florida program recipients adhere to the school's academic policy.

The major academic progress quantitative standard causing students to petition for extension of aid during this time was receipt of maximum terms of aid.

The greatest number of students who petitioned this year because of deficiencies in their qualitative standard (GPA) were transfer students, largely because the UF grade point average is used to measure progress. More petitions are received during spring semesters than in fall or summer semesters. This can be attributed to transfer students with more than 60 credit hours not achieving a 2.0 GPA during their first semesters at UF. The federal government requires that students maintain a minimum cumulative 2.0 GPA by the end of their second year. A high percentage of these students who petition are conditionally reinstated and successfully raise their GPA after the next period of attendance.

In July 1989, the University of Florida's (UF) Office for Student Financial Affairs (SFA) was selected to participate in the Department of Education's Institutional Quality Control Pilot Project, which began in 1985. This project, now called the Federal Quality Assurance Program, is a management experiment to test the feasibility of giving institutions more discretion in designing policies and procedures that will result in quality administration of Title IV student financial aid. This was one of the first initiatives on the part of the federal government to involve institutions in developing internal controls, rather than mandating them from the federal level.

As a participating institution, UF is exempt from certain verification requirements as long as it remains actively involved in conducting quality assurance activities. The university develops and implements its own verification program, customizing it to reflect its own unique institutional setting and student population.

At SFA the Quality Assurance (QA) Section was established to administer this program. A major goal of QA is to identify potential student application errors and establish ways to prevent them from happening in the future. A tandem goal is to identify potential weaknesses or error-prone processes within the office and to target those for improvement. QA continually evaluates and reviews all aspects of financial aid processing with the goals of streamlining the process and reducing errors.

In 1994-95, the QA and Verification Sections consolidated staff resources, and the verification staff performed QA document collection and data analysis. The additional human resources expedited QA document collection, as well as exposing the verification staff to the QA methodology and philosophy. The arrangement resulted in a much faster completion rate of QA files. This structure continued to operate efficiently in 1998-99.

# Verification

## Quality Assurance Procedure

A special Quality Assurance random sample group is selected in the fall of each year. Students in this group are required to provide special documentation to verify the information they have reported on their *Free Applications for Federal Student Aid*. Receipt of aid is contingent upon submission of requested information.

## Corrective Action Procedure

QA uses the data returned by students in the sample to determine areas for corrective action. Areas chosen for corrective action are those with the largest variance, measured in dollars, between what students in the QA sample originally received and what they should have received, based on current federal and university policies and procedures.

The 1998-99 sample consisted of 266 students, of which 258 completed all of the requirements of the QA study, providing a 97% completion rate.

## Statistics

Based on review of the dollar variances measured annually from 1990-91 through 1998-99, the total dollar variance amount (for all errors) has dropped significantly. While pleased with the continued decline of variances in the areas targeted, SFA believes in continuous quality improvement. The QA staff will continue to evaluate all aspects of office organization and procedures, looking for ways to reduce errors and potential audit liabilities, simplify processes, and improve customer service.

Verification is a review process established to confirm the accuracy of information reported on financial aid documents. Because the University of Florida participates in the Federal Quality Assurance Program, it designs its own verification criteria to best target error-prone items among its unique applicant population. This is done in lieu of verifying students selected by the federal processor.

During 1998-99, as in the previous year, items selected for verification were:

- Parents' and students' adjusted gross income
- Amount of federal income tax paid
- Nontaxable income reflected on tax returns and W-2 forms
- Household size and number of persons in college

Our efforts to streamline the process of selecting files for verification continued through design of very specific criteria, each component of which must be met in order for selection to occur. These criteria are constructed based on results from the prior year's in-depth quality assurance study. Applications/data elements that appear to be most error-prone in the quality assurance study are selected for special review in the following year.

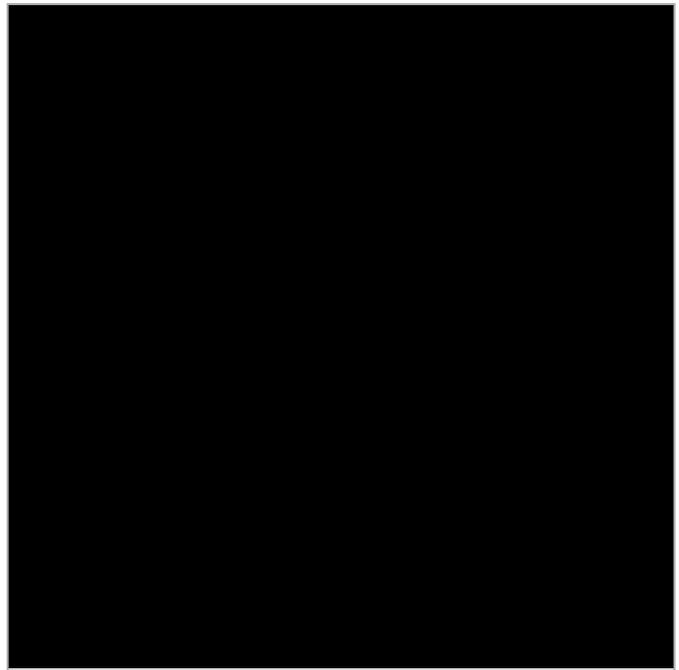
In 1994-95, the Verification Department and the QA Section consolidated staff resources, and since then the verification staff has continued to perform QA document collection and data analysis. The consolidation of staff expedited QA document collection, and at the same time, exposed the verification staff to the QA methodology and philosophy.

## Statistics

For 1998-99, 5,863 student files were selected for verification. Of that total, 4,838 students completed the process, yielding a completion rate of 82.5%, which is slightly higher than that for 1997-98.

*"Money Matters, SFA's summer freshman-orientation program was presented many times during summer 1998. The program included a multi-media presentation and humorous game show format. Designed to brief students about financial aid programs before they enter the university, Money Matters was seen by more than 15,000 parents, students, and guests. SFA's outreach and publications sections provide a great variety of formats for students to access financial aid information and services."*

Bob Lynn  
*Student Affairs Coordinator*



# Outreach and Training

The Outreach and Training Section is responsible for coordinating and delivering all outreach activities to parents, students, and high school and community groups, as well as coordinating an ongoing training program for Student Financial Affairs (SFA) staff and student assistants.

## Outreach

In January and February of 1999, SFA sponsored its annual financial aid workshops to distribute applications, explain the financial aid process, and answer questions. These workshops targeted all students interested in processing applications for financial aid: five were held at local area high schools, two at University of Florida (UF) residence halls, and three at the J. Wayne Reitz Union. Presentations were also made for professional students in the colleges of Medicine, Dentistry, Veterinary Medicine, and Law by the respective staff members of those areas.

Workshop dates were included in application packets, an article was published in the *Independent Florida Alligator*, posters were displayed in the Student Financial Affairs lobby, and advertising ran on the campus housing channel.

Additional outreach presentations were made to special-interest groups and high schools bringing the financial aid message to large numbers of students, parents, and college administrators. Presentations were made to high school guidance counselors, UF admissions officers, and UF academic advisers (CLAS). The following outreach sessions were also requested and presented: Upward Bound, Minority Graduate Student Recruitment, Phi Theta Kappa Recruitment Day, and a session at Gainesville High School on student loans, debt, and consumer issues.

SFA also continued its participation in Preview, the summer freshman-orientation program. Our presentation, entitled "Money Matters," was presented 19 times during Summer

1999. Because of a change in the Preview agenda, Money Matters was changed from a slide show to a Q & A session. The presentation, designed to brief students about financial aid programs before they enter the University of Florida, was seen by more than 15,000 parents, students, and guests. Each student received a copy of the *Gator Aid Handbook*.

During this summer's Preview sessions, the "red zone"—online, on-site manual updating—was successfully tested as a means to update student files. SFA outreach staff collected and input data about outside scholarships from *Additional Aid Forms* from Day One Preview participants. As a result, this information was already showing online during Day Two visits by families to SFA. Information gathered from the *Additional Aid Forms* provided notice to SFA of more than one million dollars in outside scholarships to incoming freshmen. These scholarships are included as part of students' aid when awarding the complete package.

Outreach and Training also participated in all regular student orientations throughout the year to accommodate lower- or upper-division transfer students. As at PREVIEW, each student attending received a copy of the *Gator Aid Handbook*.

The Outreach Coordinator represented UF at various conferences and meetings for the Florida Association of Student Financial Aid Administrators this year. Presentations included: High Tech, High Touch; Developing Attention-Getting Financial Aid Workshops; and Financial Aid Wheel of Fortune for New Aid Officers.

## Training

Because of the large number of financial aid programs administered by SFA, the complexity of the financial aid process, and the need for compliance with federal and state regulations, on-going staff training is critical to maintaining a successful operation.

### • Macintosh computer training

All professional staff members have access to the SFA Macintosh network. Specific individual training sessions are held periodically to ensure employees' familiarity with the functions and capabilities of the Macintosh network. In addition, staff members may access a videotape training library to seek direction on a particular application problems. Members of the systems staff provide essential training.

### • E-mail training sessions

A three-part, required series on e-mail, including technical, legal, and practical usage of the SFA email system was made available to all staff.

### • Weekly counselor training sessions

The training staff coordinate 30-minute training sessions on timely subject matter that are held immediately after the weekly counseling staff meeting. These sessions are presented by an SFA staff member or representative from another UF department or agency and generally deal with technical training, updates on specific areas of program responsibility, and/or information that will help our staff function efficiently with other UF offices and departments.

# Information/Publication Services

SFA's Information/Publications Services Section is responsible for the office's consumer information program, including comprehensive financial aid publications, maintaining a home page on the world wide web, a news release program, and audio-visual presentations. The Coordinator of Publications & Information Services who administers this section, composed of a full-time Computer Support Specialist and a paraprofessional staff of three to six Federal Work-Study students, coordinates with SFA's director, associate directors, and assistant directors to assure compliance with federal consumer information dissemination regulations. Information/Publications is also responsible for inhouse training materials and reports.

Major elements of the information program are: producing annual cost-effective financial aid publications, including the *Gator Aid Handbook*, the annual *Gator Aid Application Guide*, newsletters, brochures, slide presentations, in-house training materials, and the *SFA Annual Report*; producing student application and award materials that facilitate efficient processing and meet federal information dissemination regulations while communicating the application process and program requirements in terms understandable by students; and interfacing with the director and associate directors to produce timely news releases.

Information/Publications also provides annual updates to SFA information contained in university catalogs and publications, maintaining the NEXUS Tapes information series, and contributing semesterly articles to the tri-annual newsletter, the *Student Affairs Update*.

This year we have continued produce our brochures series, revising, updating, and reprinting as necessary.

Info/Publications continued to issue news releases on important financial aid activities and information. Widely

publicized this year was: SFA's participation in UF's Integrated Student Information System (ISIS) by making students' financial aid file information available through this online web application; the state's Florida Bright Futures Scholarship Program; the availability of online access for students to complete first-time borrowers entrance orientations; and the increased emphasis on availability of electronic financial aid application programs on the web.

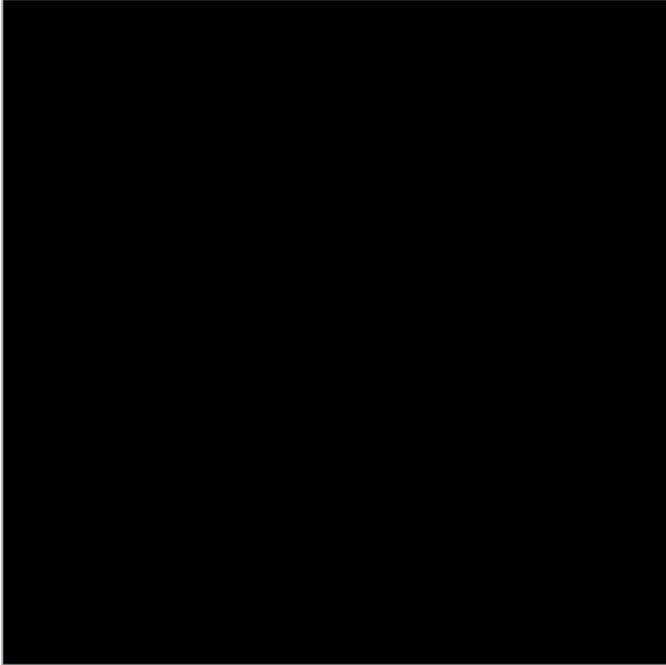
In 1998-99 Info/Publications continued to enhance and expand SFA's web site. The Computer Support Specialist in charge of the site moved from Peabody Hall into Criser Hall this year, and continued to streamline and improve the quality of the site's organization and content. The site provides comprehensive application and program information, information on receiving aid, and services. Late-breaking news is maintained under a News & Updates feature. Our forms area that provides printable forms in PDF format continued to expand, Scholarship Central was created, and the Who's My Counselor selection expanded to provide information on concurrent enrollment/transient programs and the VA Work-Study adviser. Online SFA publications such as the *SFA Newsletter*, *Student Employer's Handbook*, and all SFA brochures are also available. As everywhere around campus, the numbers of hits to our website grew at phenomenal rates, indicating that our student population grows more computer savvy by leaps and bounds, making our knowledgeable use of this particular media ever more critical.

Info/Publications also provides ongoing support to other SFA departments, including designing and producing newsletters, reports/report covers, slide shows, posters, flyers, etc. The annual *Student Employment Office Employers' Handbook* and the *Student Employment Coordinator* (a university-wide newsletter to campus employers) were produced to support Student

Employment Office activities. Using PowerPoint, a slide presentation program, Info/Publications students revised a program of slides to support Training & Development's annual Summer PREVIEW production.

## Publications

- n *SFA World Wide Web site*
- n *1998-99 Gator Aid Handbook*
- n *1998-99 Gator Aid Application Guide*
- n *SFA News*—a spring and fall edition newsletter to students
- n *SFA TIPS/World Wide Web wallet cards*
- n *Brochures: First-Time Applicant's Guide to Gator Aid, Florida Bright Futures Scholarship Program, Looking for Scholarships & Financial Aid, a Student Opinion Survey, and Welcome to the Office for Student Financial Affairs, 1st-Time Borrowers Entrance Orientations, Florida Prepaid College Program, SFA TIPS, We're on the WEB, Direct Deposit, Student Employment, Financial Aid for Students with Disabilities, International Student Aid, and Studying Abroad & Financial Aid.*
- n *Student Employer's Handbook*
- n *Student Employment Coordinator*
- n *1997-98 Student Financial Affairs Annual Report*
- n *1998-99 Student Employee Handbook*



"The Systems and Programming area continues to provide students access to financial aid information in traditional ways, as well as through technology. This year we made financial aid file information available to students via the university's ISIS system and worked with the University Bookstore to initiate a book deferment program, a valuable benefit to many students. We greatly expanded our student services through the internet and our World Wide Web site and continued to offer financial aid information to students via SFA TIPS (Touchtone Interactive Phone System), our telephone voice response unit."

*Tony Gordon  
Systems Coordinator*

# Systems & Programming

**S**ystems and Programming (S & P) develops and maintains the computer software systems needed for automated delivery of student financial aid at the University of Florida (UF). The Student Financial Affairs (SFA) computer system is a fully functioning, automated system comprising numerous files/modules, involving both batch and online processing. Among the staff's many responsibilities are designing and maintaining the online terminal display system and coordinating electronic data exchange with federal, state, and local agencies to gather all information required to process students' financial aid.

S & P's staff consists of eight, full-time systems analysts and programmers. S & P staff are responsible for maintaining the records of more than 30,000 financial aid applicants.

## Responsibilities and Activities

The primary activities of S & P are as follows:

### Batch processing and maintenance:

S & P is responsible for the scheduled batch production of 1,500 programs and for maintenance of those modules as needed.

### Online processing and maintenance:

S & P is responsible for scheduled online processing of 28 plus screens and integration and maintenance of those modules as needed. The section is also responsible for the online, real-time, updatable interface with University Financial Services (UFS) for student award and disbursement data and read-only access to all registrar files, student loan collections, accounts receivable, payroll files, etc.

### Nightly interfaces:

S & P is responsible for nightly production interfaces with UF's Registrar's Office, UFS, and student payroll files to: pick up changes in enrollment status, in academic and financial flags, and in payroll earnings; receive payment status information; and exchange student fee deferment and award information. Nightly production also involves interfaces within SFA files to trigger or halt the next step of financial aid processing.

### Electronic telecommunication:

- **Federal Department of Education.** Systems & Programming is responsible for scheduling and monitoring the daily, two-way, electronic transmission of student records to and from the federal processor (currently Electronic Data Systems). The records are then loaded into the SFA database for continued processing as needed.
- **Macintosh Network.** Systems & Programming is responsible for daily and ongoing maintenance of the network, determining hardware and software purchase requirements, and training users in hardware and software use.

### Programming updates and development:

Since students must apply for financial aid annually, a minimum of two years of data must be maintained and processed simultaneously. Additionally, because of changes in federal, state, and institutional laws and policies, virtually all programs must be modified at least once annually to reflect these required changes. Many of the more volatile programs, such as the Federal Direct Stafford Loan Program and the verification modules, must be modified more frequently. Program modification and development of new programs and modules are completed as needed.

### Federal and state reporting:

S & P is responsible for the scheduled production and maintenance of federal reports as needed. Annual and quarterly reports such as the federal *Fiscal Operations/Application for Funds* report, the *Pell Grant Quarterly Institutional Payment Summary Reports*, and the Board of Regents data file reports are part of scheduled production. Other reports are generated by request.

### Statistical reporting:

Systems & Programming is responsible for production and maintenance of statistical reports on an "as-needed" basis. Annual and quarterly reports are part of scheduled production. Other statistical reports are generated by request.

## Data Entry

The Data Entry staff has been reduced to two, full-time employees due to the introduction of our new bar-coding system that has reduced the amount of required data entry. The Data Entry area has also been relocated to a more central area. The primary activities of the Data Entry Section are data entry of all documents received from students or generated inhouse during the process of applying for financial aid. There are two general categories of documents—"batch" and "online." "Batch" documents are keyed and stored throughout the day and the data applied to the SFA production files during the evening computer production run. "Online" documents are keyed throughout the day, and the data is applied to the SFA production files as the data is keyed.

## Relationships with Outside Departments/Agencies

SFA's S & P Section is involved in many ongoing and necessary relationships both within and outside the university. Among the departments and agencies that this unit serves and from which it receives services are:

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**University Information Services (UIS):** SFA's online award file is updatable and directly linked to the UFS net check system (administered by UIS); payments are read into SFA's files daily. Nightly interfaces with UFS's files are an integral part of financial aid processing, so production schedules must be carefully coordinated between these two units. UIS and SFA also share use of hardware as needed (primarily high speed printers).

**Registrar:** SFA's online computer screens are a subsystem of the Office of the University Registrar's GATA system. As such, S & P staff maintain ongoing communication with the registrar's staff to keep abreast of all changes to the GATA operating systems, feedback problems and suggestions, and ensure system security. Further, interfaces with the registrar's files nightly are an integral part of financial aid processing, so production schedules must be carefully coordinated between these two units.

**Northeast Regional Data Center (NERDC):** S & P works closely with NERDC staff for maintenance and updates to SFA's online line modules, to programming language changes and updates, and to systems security. Additionally, NERDC houses the storage of all SFA data files.

**Federal Department of Education:** S & P staff work closely with federal Department of Education contractors to ensure proper transmission and receipt of electronic student aid records. This includes scheduling and monitoring transmissions, annual testing, and installation of program updates.

**Florida Information Resource Network (FIRN):** Receipt and transmission of electronic, online loan application processing between UF and the state contractor takes place over the FIRN network. Periodic communication with FIRN staff is required to keep abreast of changes and to resolve transmission problems.

**Knott Data Center:** State processing for automated financial aid grant and scholarship systems is handled through the Knott Data Center in Tallahassee. Periodic communication is required to schedule and monitor electronic record transmissions and resolve transmission and programming problems.

**Board of Regents (BOR):** S & P staff work closely with BOR systems staff to provide statistical reports as needed and to transmit the annual financial aid database file.

**Vice Presidents:** S & P staff interact with the vice presidents' offices, particularly the Office of the Vice President of Student Affairs, to provide statistical information or data processing support as needed. Additionally, S & P staff are informally called upon to assist the Vice President of Student Affairs' and Student Services' offices with Macintosh network installation, training, problems, and special projects.

**Faculty and Staff:** S & P staff interact with UF faculty and staff to provide statistical information as necessary, assist

in resolving problems, provide or limit access to and interpret SFA records, and act as an informal resource for Macintosh PC questions or problems.

## Continuing Goals

- Continue to work toward a "paperless" office by: (1) increasing electronic data transmission of student information and electronic completion and transmission of federal, state, and institutional reports, (2) investigating the feasibility of an electronic student application process, and (3) adding new ways of capturing data.
- Increase and improve students' access to their financial aid records via such techniques as the World Wide Web, access via modem, and an IBM Voice Response Unit.
- Develop online training modules on the Macintosh PC network for in-service and pre-service training for staff and student assistants.
- Adapt and enhance existing systems to remain in compliance with federal and state regulations as program statutes change.

## Systems Activities for 1998-99

S & P experienced another challenging year, continuing with ongoing projects and system maintenance while absorbing many new projects and changes. Areas of change, primarily in personnel, hardware, and the financial aid delivery system fall into five categories: personnel, ongoing projects, system maintenance, new acquisitions, and new projects.

**Personnel:** S & P has continued to experience an extreme personnel shortage throughout this year, because of a large increase in the workload.

**Ongoing projects:** S & P continues to have a long list of ongoing projects geared toward creating a more unified and efficient work environment. This year S & P has continued to refine Student Affairs' and SFA's presence on the World Wide Web. S & P also continues to be responsible for programming and maintenance of statistics on the Rolm phone switch located in the Criser Student Services Center.

**System maintenance:** Financial aid software is in a continual state of flux due to changes in federal regulations and the need to stay in compliance with federal, state, and university regulations and guidelines. This requires continual modification to aid award and disbursement programs.

**New acquisitions:** S & P continues to upgrade our desktop computers to the Power PC standard as funds permit. This year we have continued to replace older equipment.

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**New projects:** The year has been filled with new challenges and responsibilities.

- This year we completed the year 2000 software conversion and testing.
- Year 2000 Tracking and Award systems were brought online.
- In June, Systems wrote the 99-2000 University Bookstore deferment system for the new academic year.
- We enhanced our web presence within Eagle and ISIS, adding student access to financial aid information. The new access allows students to keep track of their aid file by providing information such as their aid awards, the status of their aid file, documents they still need, their deferment status, and their disbursement status.
- Systems staff spent many hours writing extensive programming to facilitate UF's participation in the federal Access America Pilot program.

# Disbursements & Fund Reconciliation

The Disbursements Department monitors and controls the automated disbursement systems and works with University Financial Services (UFS) to ensure that the batch disbursement programs run correctly and efficiently.

The staff consists of a Financial Aid Coordinator III, who develops the program specifications for the numerous automated systems; a Financial Aid Coordinator II, responsible for implementing regulatory requirements mandated by the federal and state governments and supervising an OPS worker helping in daily quality control review of reports; and a Program Assistant who supervises a student worker assisting in manually processing paper checks. The staff monitor checks from private lenders, state issuing agencies, and donors, and code and file all checks.

Disbursements is in charge of final review of student eligibility for loans, scholarships, and campus-based aid before disbursement of these funds. Disbursements receives both paper checks from various scholarship donors and private lenders and electronic draw-downs for federal funds. These monies are for direct disbursement to students, or for deposit with UFS for disbursement to students. The staff also returns to donors funds for which students are ineligible.

Disbursements also handles monthly and per academic year fund reconciliation between the university and the federal government for all Federal Direct Loan funds. This process involves transmitting and reconciling all disbursement data, as well as award-file adjustment, and transmission and reconciliation of data for all loan funds returned by students—either voluntarily or due to obligatory repayment.

## In Review

Much of 98-99 was consumed in preparation for the upcoming 99-00 academic year due to various federal regulations requiring implementation of new or revised procedures. Some of these are mentioned below.

- **Master Promissory Note (MPN) for Stafford loans:** 1998-99 saw intense preparation to implement the new federal MPN requirement for academic year 1999-00. Preparations included trips to Washington, D.C., for critical meetings; extensive reprogramming of our Direct Loan computer system and writing much new code to handle the complexities incurred by switching to the MPN; modifying computer screens and files to accommodate new data; and months of testing and refining.
- **Unsubsidized Stafford loan acceptance by students:** In concert with the new MPN, we prepared for a significant procedural change in the upcoming year. The *Unsubsidized Loan Acceptance Form*, developed so students could “accept” unsubsidized loan(s) awarded to them, was mailed with MPN’s in summer 1999. Students were required to sign and return the form before Unsubsidized Stafford funds could be released to them. There was concern students would overlook or disregard the new requirement, delaying payment of their unsubsidized loans.
- **The federal “Access America for Students,” a pilot program in 1998-99:** Access America, via interfacing databases, gives U.S. citizens online benefits, such as: access to their personal data across multiple categories (including state financial aid), application for passports, registration for the Selective Service, contact with members of the U.S. congress, etc. As a pilot participant, UF participated in key meetings held in Washington, D.C., and provided the government institutional feedback in the financial aid sphere after scrutinizing flowcharts, specifications, technical manuals, etc.
- **Federal Direct Loan Origination Center (LOC):** our third year working with the LOC in Montgomery proved smoother than ever for loan originations, disbursements, reconciliation, and problem resolution. The LOC was not brought up to speed on anticipated MPN changes and

processing until late, so was unable to support UF’s needs in that area during our critical preparation time.

- **Reconciliation of Direct Loan data with the federal government:** In fall 1999 UF instituted a new reconciliation process designed by the Federal Direct Loan Task Force for Direct Loan schools. Responsibility for matching/reconciling data now lies with the institution rather than, as previously, with the federal agency. UF provided recommendations and feedback to the Direct Loan administration. Some were implemented in the current academic year, and we anticipate more modifications next year.
- **National Student Loan Data System (NSLDS):** We participated in our second year using this national system to assess students’ loan totals and other Title IV aid totals. We continue to refine our in-house system for using NSLDS, so we can provide the most reliable determination of students’ current eligibility for aid. Changes are forthcoming from the federal level as a result of much feedback and concern from the financial aid community.
- **Y2K:** Preparations and testing continued to allow the best defense against possible problems transitioning into the new millennium. Testing this year occurred not only in-house, but in conjunction with other UF offices, and with federal entities.
- **Extra \$ for health-related degrees:** Per federal regulation, additional unsubsidized Stafford funds were made available in AY 99-00 to some health-related degree programs including medicine, pharmacy, veterinary medicine, and dentistry. The change required new coding and testing in all areas of loan processing, transmission, and disbursements, in preparation for fall term 1999.
- **Creation of new Batch Bypass holds:** SFA created a hold field to allow the systems department or individual staff to hold a student’s entire financial aid award from disbursement. The holds proved invaluable for system

## Document Editing

efficiency at the beginning of each term, when waivers, FL Prepaid, ROTC and athletic scholarships, and other types of aid are frequently added to student files, changing their eligibility for other awards, and affecting how their fees are paid. The new holds allow us to key all relevant data and necessary changes before funds are disbursed.

- **Loan origination fee reduced:** The federal government announced late in the year that the origination fee for Stafford loans (excluding PLUS) must be changed from 4% to 3% for all 99-00 loans. This ruling required a quick response by Systems, Loans, and Disbursements to accommodate the revised percentage in our system. Students nationwide have benefited from this fee reduction, so it was welcome from that perspective.
- **More on-line data for students:** In 1998-99, students were given visual access to their financial aid award file through ISIS on the web, allowing them to see which awards have been paid, and when.
- **Out of crisis...come better controls:** Due to a disbursement problem experienced by University Financial Services (UFS), SFA, UFS, and Systems staff held meetings to discuss better controls on all sides for our automated check runs that occur three times each week. The controls and reports established were effected in 1999, providing an extra layer of checks and balances as we continue to disburse large volumes of student aid.

### Statistics

In 1998-99, Disbursements staff monitored and authorized disbursement of \$30,001,372 in grant funds, \$65,417,337 in scholarships, and an unprecedented \$128,382,981 in student loan funds. The total amount authorized through this section was \$241,817,366.

### New Year Objectives

- Continue our goal to close out the previous year's Direct Loan reconciliation significantly before the federal deadline. Academic year 1997-

98 saw us close with an ending balance of only \$5, and 1998-99 was even better with a closing balance of \$0 (out of \$119 million disbursed Direct Loan dollars).

- Continue monitoring use of NSLDS, particularly in the areas of NSLDS post-screening updates, MYTR (mid-year transfer), and SUTR (summer transfer) complexities.
- Continue system modifications to accommodate Master Promissory Note processing as MPN's transition into a multi-year, multi-school document for academic year 00-01.
- Prepare for loan confirmation via the web by students for both subsidized and unsubsidized Stafford loans, by term, to be implemented for academic year 00-01. Students will also be able to reduce their loan amounts if they choose, through the same website.
- Extensive changes were made during the current year providing expanded online staff capability for certain data input, to replace paper documents routed to Data Processing. This has been very beneficial, but we must continue to monitor errors associated with these privileges to provide even better safety edits in the system.
- Continue to brainstorm upgrades to scholarship processing methods, including newer technology such as scanners in place of photocopying.
- New PWD's and more: continue to research and insure compliance for new Reauthorization regulations signed into law October 7, 1998, including upcoming post-withdrawal disbursements (PWDs). This new feature constitutes an office-wide policy change and will include tracking students' dates of withdrawal, calculations of PWD eligibility, tracking notifications to students and their response time, etc.
- Prepare for conversion from the current data transmission network, TIVWAN, to sole use of the Internet. Although the conversion had been targeted by ED for March 1999, the changeover has not yet occurred.

The Document Editing Section is where the application processing cycle begins. The staff, comprised of a financial aid coordinator and a clerical supervisor, are also responsible for the mail room.

The staff of this section receive, sort, date-stamp and distribute all incoming mail and date and edit incoming application forms for problems. They then forward all forms and documents to the data entry section to be keyed into the system. Document Editing also coordinates incoming and outgoing financial aid transcript activities, requesting financial aid transcripts from other institutions for all schools listed on students' aid applications and honoring similar requests from other institutions. Most major mailouts are also handled by this area, including mailing of financial aid award letters, student loan promissory notes, and bulk financial aid application packet mailings to Florida high schools and community colleges at the beginning of every application year.

This year a major physical reconstruction and reconfiguration of the application processing area provided expanded workspace for the staff. The mail room was extended, incorporating one of the small rooms off the customer service lobby, providing more mail consolidation assembly area. More room was also allocated for document editing.

### Application Statistics

SFA receives *Federal Student Aid Reports (FSARs)* electronically from the federal processor. In 1998-99, SFA received a total of 37,708 FSARs online.

This year, the introduction of bar-coding of *Master Promissory Notes*, NSLDS, verification, and other processing documents greatly enhanced and expedited the application tracking process.

## Awarding

Manual Awarding, comprised of two Financial Aid Coordinators, processes all award revisions. Requests for revisions to students' awards generally come from customer service staff when students' enrollment, residency, or housing statuses change; when they receive additional outside funds; and/or when they request revisions to their financial aid awards for which they are eligible. Awarding also processes *Additional Aid Forms*, which are distributed to students with their initial award letters and which students use to report additional outside resources.

Awarding staff are also responsible for adjusting students' awards in situations where their need has been "overmet." The receipt of outside resources (scholarships, fellowships, etc.) by students after their need has been met produces a large volume of the work for this area. Before the first disbursement of aid in the fall, a program known as "rolling revisions" automates any file adjustments necessary because of overmet student need. After the first fall semester disbursement of aid, files are manually reviewed and adjusted.

Awarding also monitors and documents students' repayments of aid funds when required. When students whose need is overmet have repaid required amounts, the staff update the SFA award file to reflect corrected amounts.

Mid-year status changes (undergraduate to graduate, out-of-state student to Florida resident, etc.) also require a manual review and documentation of the file. In addition, awarding completes the approved *Budget Revision Petitions* that revise a student's cost of attendance figures, sometimes changing the student's award maximum.

The Awarding Section also coordinates "withdrawal" information between University Financial Services, the Office of the University Registrar, and SFA's Customer Service Department in situations when a student withdraws from school during a semester when that student is receiving aid.

In 1998-99, staffing, workload, resources, and responsibilities increased marginally in this department.

## Records & Optical Scanning

SFA's Records/Optical Scanning Section maintains an accurate, up-to-date system of records consisting of more than 128,000 active and inactive files. This section, including an office manager, a clerical supervisor, a senior clerk, and a staff of work-study students, optically scans all records using the MARS (Multi-User Archival Retrieval System) system, purges the file system once a year, and merges current files with those of previous years' applications.

### MARS (Multi-user Archival Retrieval System) System

In August 1992, SFA purchased an optical imaging record processing system from Micro Dynamics called MARS. Before this time, all required financial aid documents were retained on microfiche. Filming statistics for the 1991-92 year recorded a total of 542,476 images filmed. The half-million image mark for scanning was passed in August 1995. To date more than one million documents have been scanned.

After completing conversion of all student financial aid records to the MARS system, Records converted all paper files of private scholarship donor records to the system. Conversion included all donor records from the 1992-93 academic year to the current year. This project was completed in February 1999.

### Statistics

Documents generally are scanned within two to four working days after their receipt. The general downward trend in numbers of documents scanned continued. Factors contributing to this may include students making fewer errors on their applications due to better instructions and the increasing computerization of the entire application process.

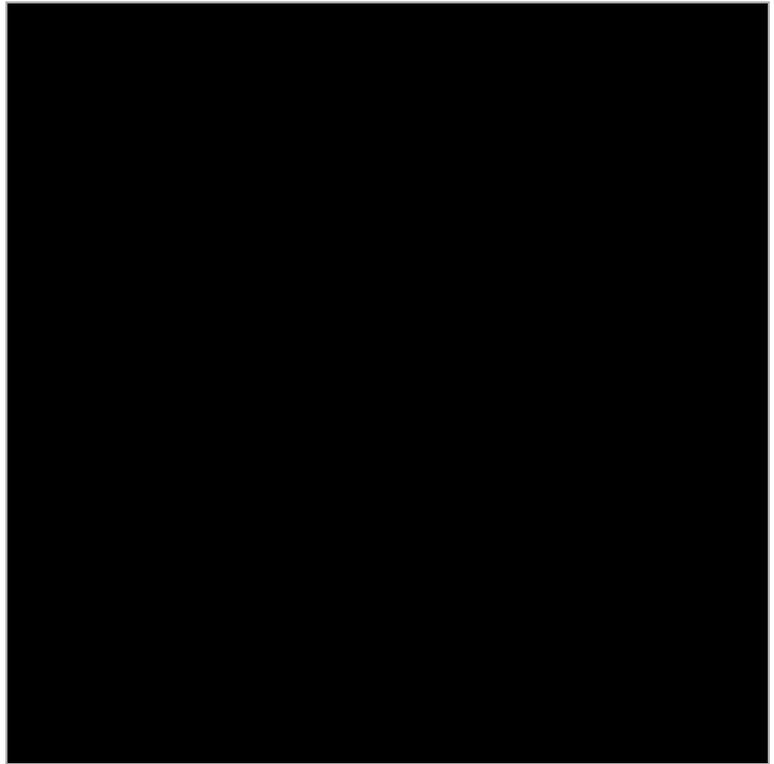
Following are statistics on documents received and scanned by Records between July 1998 and July 1999: *Verification Checklists*, 33,947; student employment (SP-100) forms, 17,599; electronic data changes from the *FAFSA*, 7,234; and *Financial Aid*

*Transcripts*, 2,502. The majority of documents were received between June and September. In the single week of June 12, 1999, 16,076 documents were received. The total number of documents received and scanned during the year was 147,276.

The substantial decrease in *FATs* that needed scanning was due to UF's participation in the National Student Loan Data System (NSLDS). For more information on NSLDS, see the Loan Certification Section.

"Membership in various professional organizations affords our staff numerous opportunities to increase their base of knowledge about financial aid issues."

*Anne Newman*  
*Office Manager*



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staff & professional

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## Administration

Karen Fooks	<i>Director</i>
Rick Wilder	<i>Associate Director</i>
Elaine Stuckman	<i>Associate Director</i>
Tony Gordon	<i>Computer Applications Coordinator</i>
Gordon Andrews	<i>Assistant Director, Scholarships and State Programs</i>
Donna Fowler	<i>Student Affairs Coordinator, Loan Certifications and Disbursements</i>
Bob Lynn	<i>Student Affairs Coordinator, Academic Progress, Document Editing, Records/Optical Scanning, Publications/Information Services</i>
Peggy Myers	<i>Student Affairs Coordinator, Pell Grant, Manual Awarding, Quality Control, Verification</i>
Rodlee Ritter	<i>Student Affairs Coordinator, Customer Service</i>
Rita Rygler	<i>Assistant Director, Loans</i>
Terri Wilder	<i>Senior Accountant</i>
Betty Holt	<i>Senior Fiscal Assistant</i>
Anne Newman	<i>Office Manager</i>
Loriann Hunter	<i>Word Processing Supervisor</i>
Jane-Ann Norton	<i>Word Processing Operator</i>

## Customer Service

Wanda Burke	<i>Senior Clerk</i>
Debbie Coleman	<i>Financial Aid Coordinator</i>
Chansone Durden	<i>Financial Aid Coordinator</i>
Jack Graham	<i>Financial Aid Coordinator</i>
Cindy Jensen	<i>Financial Aid Coordinator</i>
Chiney Jones	<i>Clerical Supervisor</i>
Cecile Kamath	<i>Financial Aid Coordinator</i>
Connie Reed	<i>Financial Aid Coordinator</i>
Laura McNamara	<i>Financial Aid Coordinator</i>
Mike Menefee	<i>Financial Aid Coordinator</i>
Ashanta Simmons	<i>Clerk</i>

## Special Programs

Dexter Smith	<i>Financial Aid Coordinator, Athletes</i>
Ray Dixon	<i>VA Work-Study/Tutorial Assistance Adviser</i>
Bill Watson	<i>Financial Aid Coordinator, MBA</i>

## Financial Aid Programs

### Scholarships and State Programs

Brenda Langley	<i>Financial Aid Coordinator</i>
Ruben Lopez	<i>Program Assistant</i>

### Student Loans

Marina Cloud	<i>Financial Aid Coordinator</i>
Luis Betancourt	<i>Financial Aid Officer</i>
Shelia Pons	<i>Program Assistant</i>

### Student Employment

Ruth Strawder	<i>Financial Aid Coordinator</i>
Pat Bush	<i>Senior Clerk</i>
Birdella Williams	<i>Senior Clerk</i>

## Satellite Offices

Ron Anderson	<i>Student Financial Affairs Coordinator, Health Professions, Nursing, Pharmacy, &amp; Veterinary Medicine</i>
Eileen Parris	<i>Student Financial Affairs Coordinator, Medical Center</i>

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## Technical Processing and Support

### *Data Processing*

Lisa Nelson *Data Processing Center Specialist*  
Trenca Jenkins *Data Processing Operator Supervisor*  
Sherrie McIver *Data Processing Operator*

### *Disbursements*

Sharon Oliver *Financial Aid Coordinator*  
Denise Flinchum *Program Assistant*

### *Document Editing*

Steve Swanson *Financial Aid Coordinator*  
Eloise Trucano *Clerical Supervisor*

### *Manual Awarding*

Richard Brauning *Financial Aid Coordinator*

### *Information/Publications Services*

Susan Mickelberry *Coordinator, Information/Publications Services*  
Michael Daube *Computer Support Specialist*

### *Quality Assurance*

Susan Bragg *Financial Aid Coordinator*

### *Records/Optical Scanning*

Berta Atkinson *Office Manager*  
Gail Hilliard *Clerical Supervisor*  
Rubenia Ellis *Senior Clerk*

### *Systems and Programming*

Sharon Brown *Computer Programmer Analyst*  
Darius Cauthen *Computer Programmer*  
Mike Dugger *Computer Programmer Analyst*  
Norma Kuhr *Computer Programmer Analyst Manager*  
Cathy Murray *Senior Computer Programmer Analyst*  
Richard Omer *Senior Computer Programmer Analyst*  
Raleigh Pickard *Senior Computer Programmer Analyst*  
Susan Smith *Senior Computer Programmer Analyst*

### *Verification*

Susan Bragg *Financial Aid Coordinator*  
Larry Moore *Financial Aid Coordinator*  
Stacey Bush *Financial Aid Coordinator*

# Professional Activities

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## Karen Fooks • Director

**memberships:** National Association of Student Financial Aid Administrators (NASFAA): Board of Directors; Southern Association of Student Financial Aid Administrators (SASFAA): President; Florida Association of Student Financial Aid Administrators (FASFAA); Coalition of State University Aid Administrators (COSUAA): Steering Committee; National Coalition for Direct Lending: Steering Committee

**UF committees:** Financial Aid Committee; Undergraduate Advising Council, UAA Steering Committee

## Rick Wilder • Associate Director

**memberships:** NASFAA; SASFAA; FASFAA: Executive Board, Conference Committee, Membership Services, Minority Recruitment and Retention Council; President, Past President

## Elaine Stuckman • Associate Director

**memberships:** NASFAA, SASFAA, FASFAA: Executive Board, Membership Services

## Tony Gordon • Coordinator of Computer Applications

**memberships:** NASFAA, SASFAA, FASFAA: Executive Board, WEB Site/Electronic Communications Chair

## Ron Anderson • Student Financial Affairs Coordinator

*Health Professions, Nursing, Pharmacy, & Veterinary Medicine*

**memberships:** NASFAA, SASFAA; FASFAA

## Gordon Andrews • Assistant Director

*Scholarships, State Programs, Student Employment, and Short-Term Loans*

**memberships:** NASFAA, SASFAA, FASFAA

**UF committees:** University Payroll/Personnel Council

## Donna Fowler • Student Affairs Coordinator

*Loan Certifications and Disbursements*

**memberships:** NASFAA, SASFAA, FASFAA: Federal Direct Loan Committee

## Tom Kolb • Student Financial Affairs Coordinator

*College of Dentistry*

**memberships:** SASFAA; FASFAA: Multi-Cultural Concerns Committee; Association of American Dental Schools; Association of College Greek Advisors; Association of Black Faculty and Staff

**UF committees:** Association of Black Faculty and Staff (AFBS) Fundraising Committee

## Bob Lynn • Student Affairs Coordinator

*Academic Progress, Document Editing, Information/Publications Services, Outreach, Records/Optical Scanning, and Training & Development*

**memberships:** NASFAA, FASFAA, SASFAA

## Susan Mickelberry • Coordinator, Information/Publication Services

**memberships:** University of Florida Communications Network (UFCN), Student Affairs Computer Users Group

**UF committees:** *Student Affairs Update* Committee

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## **Peggy Myers • Student Affairs Coordinator**

*Pell Grant, Awarding, Verification, Quality Assurance, and Athletes*

**memberships:** SASFAA, FASFAA

## **Eileen Parris • Student Financial Affairs Coordinator**

*Medical Center*

**memberships:** NASFAA, SASFAA, FASFAA, Association of American Medical Schools Committee on Student Financial Affairs (COSFA)

**UF committees:** College of Medicine Financial Aid Committee; College of Medicine ADA Committee

## **Rodlee Ritter • Student Affairs Coordinator**

*Customer Service*

**memberships:** NASFAA, SASFAA, FASFAA

## **Rita Rygler • Assistant Director**

*Loan Certifications*

**memberships:** NASFAA; SASFAA; Florida A & M University Alumni Association; Pi Lambda Theta

## **Dexter Smith • Financial Aid Coordinator**

*Athletes*

**memberships:** Educational Law Association, National Association of Black Public Administrators, Black Graduate Student Organization, University of Florida Alumni Association, Phi Beta Sigma Fraternity, Inc.

## **Trish Varnes • Student Financial Affairs Coordinator**

*Law School*

**memberships:** NASFAA; SASFAA; FASFAA; ACCESS GROUP Conference

**UF committees:** College of Law Financial Aid Committee; Student Affairs Volunteer Committee (SAVE)

## **Bill Watson • Student Financial Affairs Coordinator**

*MBA*

**memberships:** SASFAA; FASFAA



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