

Annual Report 2004-05



Office for Student Financial Affairs

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A Division of Student Affairs Department • Educating Leaders for a Global Community

annual report

office for student financial affairs

*A Division of Student Affairs Department
Education Leaders for a Global Community*

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Student Financial Affairs provides the necessary resources to students who would otherwise be unable to receive a postsecondary education. In addition, we continue to teach students valuable money management skills and budgeting techniques enabling them to be "Strong Leaders for a Global Community."

Rick Wilder
Associate Director



office for student financial affairs

I am pleased to present the 2004-05 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 2004 and continuing through July 2005, as well as information on the general state of the office.

SFA continued its ongoing goal of quality service for University of Florida (UF) students, striving to uphold the Division of Student Affairs standard of "helping students be successful."

SFA is comprised of excellent staff members, dedicated to doing great work and making UF's financial aid office the best there is. Our Systems & Programming area set the mark this year by being awarded Davis Productivity Awards, in conjunction with University Financial Services, for their outstanding achievements in creating new online options for UF's ISIS system. Working at the leading edge shared top billing in this venture with teamwork, something we all are proud of.

SFA's staff is committed to providing financial assistance to all students who wish to achieve their educational goals at UF. As always, we believe this commitment results in first-rate financial aid services to our student body.

Each year, SFA continues to enhance the quality of its financial aid services and delivery capacity. UF is one of the country's leaders in providing financial aid to students. UF has been frequently selected by the federal government to participate in experimental programs. This year, SFA delivered almost \$354,276,453.00 million in student aid from federal, state, institutional, and private sources to about enrolled 43,700 students, out of a UF student body of 48,030 students (Fall 2004).

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 of a student's educationally related expenses, SFA makes every effort to 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 and provision of financial aid information to the university's Integrated Student Information System (ISIS) on the Web. SFA's computerized Resource Center off of our main lobby in S-107 Criser is available Monday through Friday to assist students with financial aid status checks, online aid application, and scholarship searches. 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 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

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 that treat each student fairly and equitably while taking unusual circumstances into account.
- SFA has the responsibility of educating, motivating, and empowering the 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 student's family, job income, savings, and other resources.

2004-05 summary and highlights

Academic year 2004-05 was a year of change and adjustment, with many new financial aid services created to assist UF students. New forms were designed and created for use on ISIS, as we expanded online options and information available to students through this UF resource. Several members of our Systems area were awarded Davis Productivity Awards for their outstanding achievements. In general, all office areas were challenged to maintain excellent service in our ever-changing field of student aid.

2004-05 Activities of Note:

- **Staff Granted Davis Productivity Award for New Web Feature.** This year, SFA Systems staff and UFS implemented online *Perkins Loan Master Promissory Notes*, Entrance Counseling, and UF Confirmation options, providing students a faster, easier way to complete Perkins requirements so their funds could be disbursed sooner. SFA and UFS were jointly awarded a Davis Productivity Award due to the success and scope of this project.
- **Eagle Screen Enhancements.** Systems area enhancements to the Eagle award file, history file, and award revisions screen provided staff with valuable information, such as if a student's *MPN* was complete, or when a student confirmed or reduced his/her Perkins loan and for what term(s).
- **Disaster Planning.** SFA Systems & Programming also created an SFA Information Technology Business Resumption Plan to accommodate extreme situations such as a natural disaster. As part of this plan, we began offsite storage of a copy of all software, file backups, and detailed information that would be needed in the case of a hurricane or other catastrophic event. The plan will be reviewed and updated every six months.
- **Customer Service.** A number of staff changes resulted in a "split" of technical processing functions and counseling functions, with a two-member special programs section created to handle technical processing duties associated with the study

abroad and transient/concurrent enrollment programs.

- **Common Origination and Disbursement (COD).** This year was our third using COD, the federal financial aid delivery system for Pell and Direct Loans. COD further enhanced its Web site to make searches easier for researching transmissions, acknowledgements, and individual loans. They also provided us more Direct Loan reconciliation data for monitoring account balances and reconciliation problems, improvements that directly benefited students.
- **Online PLUS Master Promissory Notes.** Academic year 2004-05 was our second year using the online *PLUS Master Promissory Note (MPN)* available through the federal *MPN Web* site. The speedier online *MPN* continued to benefit prior and new PLUS borrowers, and many more parents completed the *MPN* using the federal site. Newly completed electronic *MPN* data reaches us in one to two business days, allowing prompt release of funds.
- **Disbursements.** Federal Direct Stafford loan awards continued to increase in volume and total disbursed dollars each year. In 2004-05, we disbursed more than \$7 million more in Federal Direct Loans than last year, following \$10 million increases in disbursements the previous two years. Disbursements anticipates closing out academic year 2004-05 by the start of March 2006 with an ending cash balance of \$0, out of \$148.9 million in Direct Loan funds disbursed.
- **Loan Consolidation.** In 2004-05 we saw a dramatic increase in the number of students choosing to consolidate their loans through the Direct Loan Consolidation Program, mainly due to students consolidating their loans while interest rates were at an all-time low. Many students were able to lock in at a 2.875% fixed rate without losing their grace periods or other benefits. UF made students aware of this consolidation option through our *SFA Newsletter* and by sending a special consolidation update to students who had borrowed through the Direct Loan Program.

fiscal review

- **Private Loan Web Page.** In 2004-05, our Loan Certification department developed a Web page for private loans on SFA's Web site (<http://www.sfa.ufl.edu/programs/alternativeloans.html>). The new page explains what a private loan is, who is eligible, and who may benefit through a private loan program. The site also provides information on how to choose a lender and apply. Students can link to preferred lenders' Web sites to research their loan terms and requirements and to complete the application process online.
- **Outreach and Training.** SFA continued to participate in Preview, UF's summer freshman orientation program. Our "Money Matters" presentation was offered twenty-one times in summer 2005, reaching the 6,986 students and approximately 14,000 family members who attended Preview sessions. During Preview Day Two, SFA Outreach staff and other SFA professional staff participated in Gator 1 Central—an onsite financial aid counseling center, affording parents and students the benefits of the main financial aid office without having to leave the Preview orientation area.
- **Information/Publications Services.** Our staff continued to contribute time and skills to help with university projects, this year assisting with the *Division of Student Affairs 2003-04 Annual Report*, the *Seasons of Adjustment Calendar*, and the Reitz Scholar Application and Poster (www.ufsa.ufl.edu/ovp/publications.htm). Our Webmaster volunteered time to design and maintain the SEED Web site. We upgraded the Forms area of our site to forms students can complete online before printing.
- **Overseas Study Students with Aid.** The number of students participating in UF-sanctioned study abroad programs increased significantly during 2004-05 from the 2003-04 year from 1,567 in 2003-04 to 1,859 in 2004-05, an 18.6% increase. Likewise, the number of participants receiving financial aid rose from 1,148 in 2003-04 to 1,371 in 2004-05 for a 19.4% increase in aid recipients.

SFA functioned with a \$3,758,113 operating budget in 2004-05. Funding for the operating budget is provided from state education and general (E & G) funds, an administrative allowance for the administration of federal financial aid programs, and student financial aid fees. State E & G funds allocations provided approximately 68 percent of the total budget, with the administrative allowance and financial aid fee making up the remaining 32 percent.

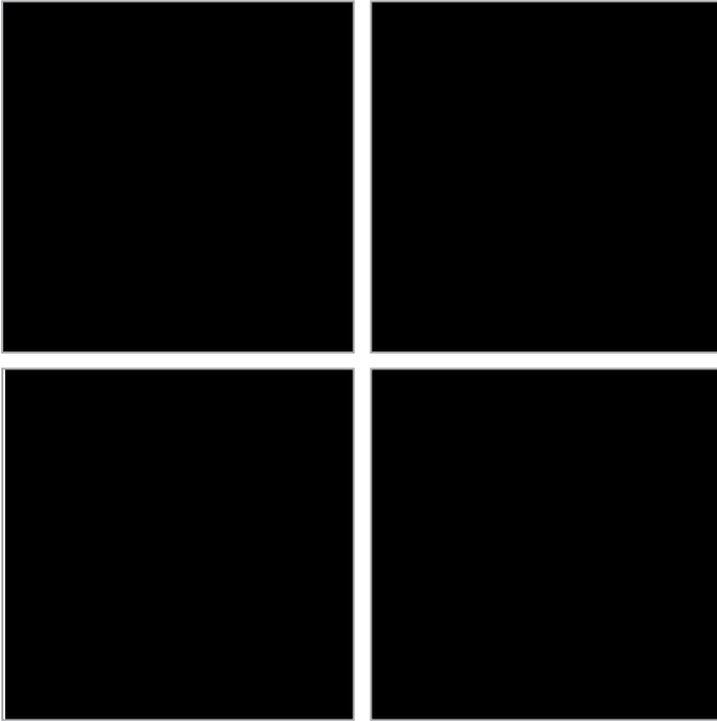
Staffing for 2004-05 was at 70.75 FTE as of July 2005, staying fairly stable from 69.75 as of July, 2004.

In 2004-05, the increase in Salaries is due to normal across-the-board annual raises. Operating Expenses, Other Capital Outlay (OCO), and Other Personnel Services (OPS) expenditures are variable year to year depending on departmental needs and funds available.

The components of the office operating budget are in the table below.

components of the office operating budget			
BUDGET CATEGORY	2004-05	2003-04	2002-03
Salary and OPS	\$3,172,490	\$2,893,970	\$2,771,484
Operating Expense	359,704	280,039	315,044
Federal Work-Study Matching	225,919	233,964	204,322

SFA Sections



administration

financial aid advising

- customer service
- satellite offices
- special programs

financial aid programs

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

special programs

- quality assurance
- verification

support services

- information/publication services
- outreach & training

technical systems & processing

- awarding
- disbursements & fund reconciliation
- data entry
- document editing/mailroom
- records & optical scanning
- systems & programming

“Student Financial Affairs is committed to providing students with the highest level of service and the tools necessary to make informed and responsible financial decisions.”

*Ron Anderson
Associate Director*



administration

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 SFA, including the director and associate directors, are responsible for ensuring such distribution, while also guaranteeing equal access to all prospective students to 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 secretarial support 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 payroll and personnel paperwork.

Associate Directors

Student Financial Affairs has three associate directors. One is responsible for customer service, loan processing, disbursements, 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 second associate director is responsible for overseeing systems developments and enhancements. The third associate director is responsible for the training and development, outreach, publications, and Web areas, which includes supervising two financial aid coordinators and an information/publication services coordinator. Additionally, the three associate directors 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.

Secretarial Support

There are two full-time staff members in the administrative area: a receptionist who handles incoming traffic, telephone calls, and sending out facsimiles and a senior secretary who assists the office manager directly with payroll and personnel matters, maintains quality control of all outgoing and inhouse forms, and administers a central forms catalog system for each section within SFA. Both are supervised by the Director's office manager and share responsibility for assisting the director and associate directors, with secondary responsibilities to the assistant directors and other SFA staff.

“In keeping with the Division of Student Affairs' mission and vision, the Office for Student Financial Affairs strives to provide exceptional service to UF students by offering comprehensive financial aid assistance that is delivered by a committed, competent, and service-oriented staff “

*Rodlee Ritter
Student Affairs Coordinator*



financial aid advising

customer service

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 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.

As a result of one retirement, one resignation of senior advising staff, and three internal promotions that led to three coordinator 1 vacancies, customer service experienced another challenging year in 2005-05 with regard to staff training and continuity.

The customer service financial aid advising staff continues to include a Student Affairs Coordinator 3 (Assistant Director), six Student Financial Aid Coordinator 2s, five Student Financial Aid Coordinator 1s, a Clerical Supervisor, two Senior Clerks, a Clerk, and a full-time OPS position.

Customer Service Advisers and Phone Reps

All UF students and aid applicants are assigned to two-member financial aid advising teams by the last two digits of students' UFID. Each advising team consists of a Student Financial Aid Coordinator 2 and a Student Financial Aid Coordinator 1. These teams are responsible for assisting students with all aspects of the financial aid process. They provide service to students via several methods: (1) on a walk-in basis, (2) by office appointments, (3) by telephone, or (4) by written communication.

The Customer Service telephone bank is staffed by five, full-time clerical support personnel and up to twelve student assistants. The phone staff 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 advising team for assistance.

In 2003, the phone staff became heavily integrated in our morning front desk general information services and they continue to play an integral role in our front desk advising services.

During 2004-05, the customer service telephone staff handled 45,562 telephone calls, 5,173 less calls than the previous year. We attribute this decrease to the assumption that students are using ISIS to obtain financial aid status information instead of calling our office for assistance, although the decrease could also be attributed to having only four full-time phone staff during the spring semester as a result of an approved educational leave of absence for the phone room supervisor.

Special Programs

A number of special financial aid programs come under the auspices of Customer Service, including the summer AIM Program, study abroad programs, financial aid for State University System (SUS) transient students, concurrent enrollment programs, revision petitions, MBA traditional and non-traditional programs, SFA's academic progress program, and UF's Emergency Short-Term Loan Program.

• Summer AIM Program

During Summer B, SFA works closely with the Admissions Office and the AIM Program Office to process financial aid for students admitted through this special admissions program. Both AIM program admits and enrollees were down significantly from last year's program participants. The total number of students admitted to the summer 2005 AIM program was 399, down from 565 admitted during the previous summer. Of the 399 students admitted 238 actually enrolled, a decrease of 56 students from last year. Of these students, 233 received \$580,929 in grant assistance to meet their costs for the summer program compared to 293 students who received \$679,816 during summer 2004. (Note: Aid recipient figures do not include athletes admitted through the AIM program.)

• Study Abroad Students with Aid

The number of students participating in UF-sanctioned study abroad programs during 2004-05 increased significantly from the 2003-04 year, from 1,567 in 2003-04 to 1,859 in 2004-05, an 18.6% increase. Likewise, the number of participants receiving financial aid rose from 1,148 in

2003-04 to 1,371 in 2004-05, a 19.4% increase. Financial aid packages routinely are supplemented with Federal Direct Stafford Loans (subsidized and unsubsidized), Federal Direct PLUS Loans, or private loans to offset costs of studying abroad.

• Professional Judgement Revision Petitions

Customer service advisers counsel students about the professional judgment revision 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 eligibility evaluation. Four hundred fifty-three petitions were received and 260 approved in 2004-05, as compared to 496 received and 269 approved in 2003-04. The approval percentage increased slightly from 54% in 2003-04 to 57% in 2004-05. Failure to submit appropriate documentation to substantiate exceptional circumstances and not demonstrating conditions deemed to be extenuating were the most common reasons cited for petition denial.

• Consortium Programs

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 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. Several formally recognized concurrent enrollment programs are conducted at sites away from the Gainesville UF campus. Although enrolled at off-site locations, students apply for financial aid through our office. Most are completing a part of their curriculum requirements at "partner" institutions while taking UF coursework. We have processed financial aid for students enrolled in the following concurrent enrollment programs:

New World School of the Arts, Miami, Florida. Students enrolled in this College of Fine Arts program take classes from Miami-Dade Community College and UF. In 2004-05, 95 students received financial aid to attend this program.

UF Milton Program, Milton, Florida.

Students enrolled in this IFAS extension program may take classes at Pensacola Junior College, University of West Florida, Okaloosa-Walton Community College, and UF. In 2004-05, SFA processed financial aid for 24 students in this program.

UF Fort Lauderdale Program. Students enrolled in this program may also take classes at FAU and Broward Community College. No students received aid through this IFAS extension program in Fort Lauderdale in 2004-05.

UF Fort Pierce Program. This IFAS extension program allows students to take courses through Indian River Community College in addition to UF. No students received aid through this IFAS program in 2004-05.

State University System (SUS) Transient Program. UF students awarded financial aid and attending another SUS school as transient students may have their financial aid processed and disbursed by UF. Each student must be monitored individually to ensure that all requirements are met and documentation is received before aid is disbursed. In 2004-05, UF processed financial aid for 52 students participating as SUS transients. Seventeen visiting students attending UF as transients from other schools received aid from their respective institutions during the past year.

• Non-Traditional MBA Programs

The number of non-traditional MBA programs continues to increase as do the number of students enrolling. 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 aid for which the student is eligible based on the program. To facilitate aid processing for these students, a Coordinator 2 is jointly funded by our office and the College of Business Administration MBA programs. This award year, 750 students enrolled in fifteen non-traditional MBA programs, an increase of one hundred sixteen students from those enrolled in similar programs in 2003-04.

SFA first began processing Federal Direct Stafford Loans for students enrolled in these in 1999-2000. Before this, students participating in these programs were eligible only for private loans. During 2004-05, SFA processed Federal Direct Stafford Loans for 340 students, seventy-two more than last year. Private loan application volume increased significantly from 17 in 2003-04 to 75 in 2004-05. Loan awards totaled more than \$5 million compared to \$4.2 million in 2003-04.

• Emergency Short-Term Loan Program

Short-term loan (STL) volume has continued to decrease in both the number of student borrowers and the dollars borrowed from the Short-Term Loan (STL) program over the past several years. The greatest need for STL assistance continues to come at the start of fall term. During 2004-05, 838 different students borrowed STL funds in the amount of \$800,705, compared to 866 students borrowing \$841,854 last year. Graduate students with delayed federal loan disbursements due to late fee waiver posting by the university comprise the largest population of STL borrowers. Some loans included in these statistics reflect repeat STL borrowers over the course of the academic year.

• Academic Progress Program

To comply with federal regulations, UF must ensure that all federal aid recipients maintain satisfactory academic progress. Students who fail to meet specified standards are suspended or terminated from financial aid eligibility. Students are notified of the academic progress policy in a brochure they receive with their original financial aid award letter. The policy requires 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).

Three times a year a financial aid academic progress program generates letters to students not meeting required standards. The academic progress coordinator in Customer Service oversees notifying these students. A petition procedure is available for

students who believe their failure to maintain satisfactory progress is due to extenuating circumstances. The academic progress coordinator reviews petitions and determines which petitions require referral to an Academic Progress Appeals Committee member. Routine petitions (i.e., graduating senior requiring one final term to complete a degree) may be approved without going to an Academic Progress Committee member. Customer service advisers counsel students on the academic progress policy and petition process.

A total of 3,312 student files met conditions for termination or suspension in 2004-05 as compared to 3,275 in 2003-04. Likewise, 1,638 petitions were reviewed as opposed to 1,730 in the previous year. The number of students flagged for financial aid academic progress requirements has remained very consistent over the past several years.

Unofficial Withdrawals. In recent years, the federal government began requiring schools to document that students who receive financial aid funds actually have attended classes. In particular question are students who receive federal aid whose end of term grades are all incompletes (I), no grades (N) or failing grades (E). As part of each term's academic progress program, student files are selected that indicate this situation. Letters are sent to the student and to the appropriate department in an effort to document the students' class attendance.

For students for whom we cannot obtain proof of attendance, UF must reimburse the federal accounts. During 2004-05, 354 such students were flagged, 46 more than last year, and UF was required to reimburse the accounts for 97 students in the amount of \$91,230. This reflects a \$22,904 increase in institutional liability from the previous year. The spring term continues to be the most problematic with regard to obtaining enrollment information for students identified as possible "walk aways," since professors and class instructors are traditionally away from campus during the summer when attendance verification is being sought.

satellite offices

Looking Ahead

As a result of key reassignments in the senior advising positions and the hiring of several new entry-level advisers, emphasis in the customer service area will continue to focus on specialized training in areas such as professional judgment, verification, and need analysis concepts in an effort to increase the knowledge base of advising staff at all levels.

For 2005-06, changes to the customer service area include the reallocating two staff members to a newly developed special programs processing section. Creating this new area is intended to shift the technical processing duties associated with the study abroad and transient/concurrent enrollment programs from one customer service adviser to two, at the same time allowing any member of an individual advising team to handle student inquiries regarding any type of special program in which a student participates. Awarding aid for summer AIM participants will also be handled by the students' regularly assigned advising teams rather than by only one senior adviser.

Administration of the academic progress program will also be moved to the new special programs area, although the financial aid advisers will be the student's point of information regarding the requirements and petition process.

Customer Service believes these changes will allow financial aid advising staff to concentrate their efforts on providing quality financial aid counseling service to all students without being burdened with the technical processing aspects of the special program in which students may enroll.

Lastly, in conjunction with this new "split" of technical processing functions and counseling functions, the customer service area will take on the new name of Financial Aid Advising, which more closely describes the primary functions of this SFA department.

Student Financial Affairs (SFA) supports four professional positions designed to accommodate special needs 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 and Health Professions; Nursing; Pharmacy; and Veterinary Medicine. Since the initiation of these outreach programs, students in these colleges have reaped the benefits of having a representative from SFA with comprehensive knowledge of financial aid programs and procedures as they pertain to them.

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 and loan funds. A Financial Aid Coordinator is responsible for all aspects of financial aid at the College of Dentistry, including: financial aid presentations for dental admission days, helping 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 Public Health and Health Professions; Nursing; Pharmacy; and Veterinary Medicine

The two Health Sciences Center (HSC) Financial Aid Administrators are responsible for the coordination of all financial aid services for each college. These services include awarding, aid packaging, and debt counseling for

more than 6000 students. Further, the HSC aid administrators provide the colleges with the financial data needed to award scholarships, 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 as well as on providing up-to-date information about federal aid programs and requirements. The HSC Financial Aid Office is located in the HPNP Bldg at 101 Newell Drive rooms G206 and G208.

College of Law

Of about 1,200 UF law students, approximately 90% receive some form of financial aid. During 2003-04, more than \$15,300,000 in federal loans were paid to 1,001 students. The Law School Financial Aid Office, in 164 Holland Hall, is administered by a Financial Aid Coordinator, who is responsible for guiding students through the financial aid application process, from completing applications to explaining disbursement procedures. Private loan applications, including Bar Exam Loans for Bar-related expenses, are certified by this office. The law school adviser serves as an ex-officio member of the law school financial aid committee, prepares meeting materials, and awards and disburses College of Law scholarships and grants based on committee decision. Two hundred fifty-one students received \$806,745 from these funds in 2003-04. In addition, approximately \$376,000 in state grants and scholarships were administered to minority students through this office.

College of Medicine

The College of Medicine (COM) comprises nearly 1,000 medical, graduate, and physician assistant students. More than 600 students use the office for some type of financial assistance. The medical school adviser is a Financial Aid Coordinator responsible for all aspects of financial aid involving COM students, such as counseling new admissions and giving application assistance by providing consumer information, debt management counseling, and exit interviews to

special programs

graduating students. The Financial Aid Coordinator is responsible for overseeing the numerous scholarship and loan accounts at the UF Foundation, as well as maintaining the COM financial aid Web site.

SFA administers a program to meet the needs of a specific group of students by a financial aid professional with specialized knowledge of federal, state, or UF requirements relating specifically to these groups.

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 their financial aid and about their rights and responsibilities, and to assure compliance with both federal and NCAA regulations. This adviser also coordinates the Summer B AIM Program for all student athlete recruits entering the program. The Athletes Adviser is located in Peabody Hall, and also counsels student athletes at the Office of Student Life in the Academic Advisement Center.



“Part-time student jobs continue 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.”

Donna Kolb
Student Affairs Coordinator

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.



financial aid programs

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

Programs

The Pell Grant Section of Awarding (see page 28) focuses on efficient delivery of Pell Grants to students. Federal Supplemental Educational Opportunity Grants and Turner Grants are awarded to undergraduate students with exceptional need as part of a comprehensive aid package. FSAG is a state awarded grant program.

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 awards grants 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 decreased somewhat, from \$21,700,834 in 2003-04 to \$21,056,478 in 2004-05. The number of Pell Grant recipients also decreased, from 8,269 to 8,022.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This federal grant program is a campus-based grant available to all undergraduates who show exceptional financial need and are also eligible to receive Pell Grant. Campus-based means that, although federally funded, the selection of the recipients and award amounts are determined by SFA. Funding for FSEOG continues a downward trend from the past few years. In 2004-05, \$2,304,651 was disbursed to 1,574 students through this program, fewer dollars to substantially fewer students from last year's figures of \$2,339,182 to 2,520 students.

Turner Grants

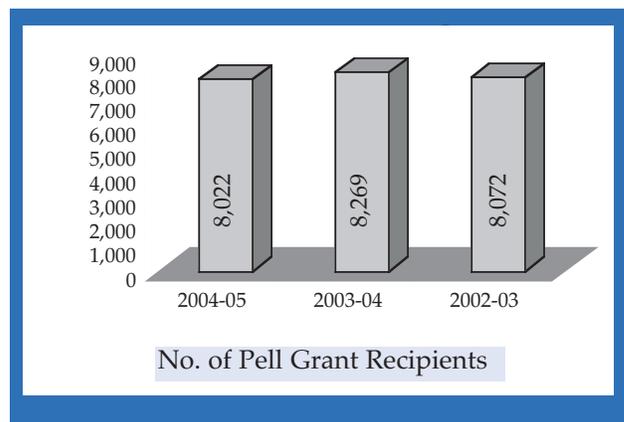
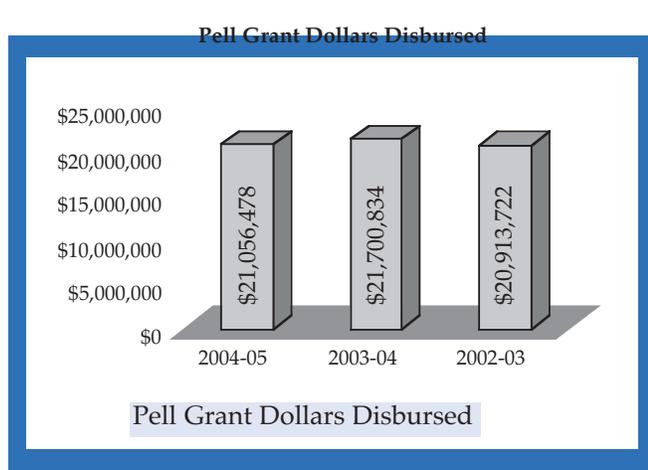
Institutional grants are university-administered programs awarded by SFA to students who show exceptional financial need. The Turner Grant is

funded by a variety of sources including student fees and the state legislature. Substantially fewer Turner dollars were awarded to fewer recipients this year. In 2004-05, \$5,431,799 were awarded to 2,581 students, compared to last year's totals of \$8,295,775 awarded to 3,835 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 direct contrast with FSEOG, the 2004-05 FSAG per student award increased from last year. In 2004-05, 4,357 UF students received awards totaling \$5,600,500.

More information about state programs can be found in the State Programs section of this report.



scholarships

Scholarships are coordinated by several offices at UF, including 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 students who meet the specified requirements of donors and/or the endowment funds.

Custodial Awards (Private Donor Awards)

Over the past year custodial awards received by UF students remained at a very high level. The statistics below demonstrate the numbers of recipients and custodial dollars disbursed over the past three years:

2004-05: 12,539, 757 to 5,954 students
 2003-04: 12,087, 666 to 5,267 students
 2002-03: 10,113, 519 to 5,985 students

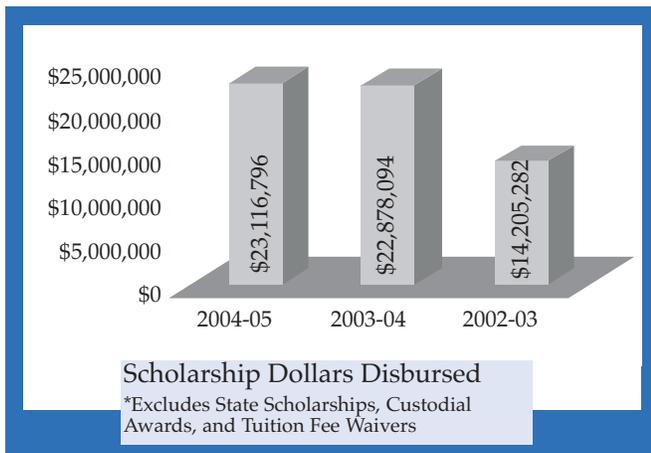
This sustained level of growth may be attributed to several factors, including the high level of academic performance of our students. Academically elite students have the tendency to apply for and receive more scholarships.

Also, our Student Resource Center, 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.

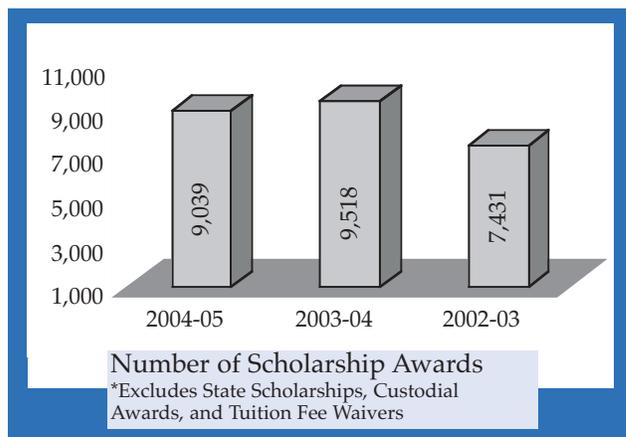
Other Scholarship Statistics

The statistics below include all scholarships paid to students through the office for Student Financial Affairs *excluding* custodial awards, State of Florida scholarships, and tuition fee waivers.

Dollars Disbursed



Scholarship Awards



state programs

The Florida Department of Education offers a variety of student assistance programs that are administered by the State of Florida Bureau of Student Financial Assistance in Tallahassee, Florida. These state programs, excluding loans, supported 28,654 awards to students enrolled at UF, who received a total of \$57,458,013 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 UF liaison with the Bureau of 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:

- Florida Academic Scholarship*
- Florida Medallion Scholarship*
- Florida Gold Seal Vocational Scholarship*
- Top Scholars Award*
- 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
- Jose Marti Scholarship Challenge Grant
- Robert C. Byrd Honors Scholarship
- Rosewood Family Scholarship
- Occupational Therapist and Physical Therapist Scholarship Loan

* Part of the Florida Bright Futures Scholarship Program

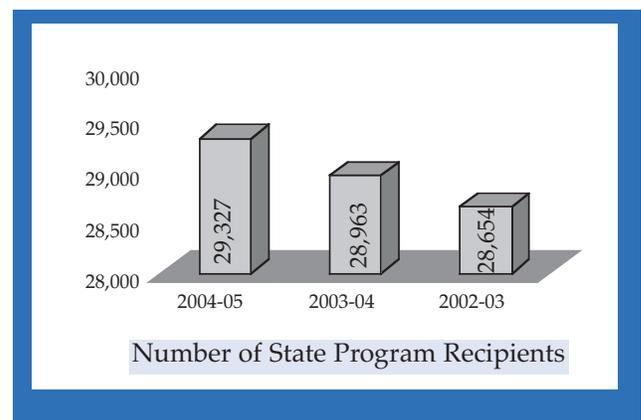
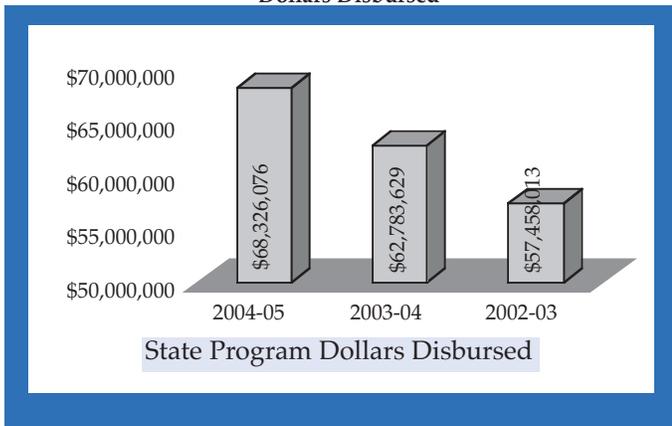
Florida Bright Futures Program

The Florida Bright Futures Program is the umbrella name for the Florida Academic Scholarship, the Florida Medallion Scholarship, the Florida Gold Seal Vocational Scholarship, and the Top Scholars Award. These programs continue to experience extraordinary growth at UF. This growth parallels the increase in the academic level of performance of our students as reflected by the following statistics:

2004-05: \$62,066,583 to 24,533 students
 2003-04: \$51,576,794 to 24,115 students
 2002-03: \$51,414,189 to 23,435 students

In a huge increase over last year, \$62,066,583 in Florida Bright funds were disbursed to 418 more UF students. The continued growth in funds disbursed at UF through this program reflects UF's high academic standards. The excellence of its educational programs continues to draw ever-increasing numbers of Bright Futures students to matriculation at UF.

Dollars Disbursed



student employment

SFA's 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 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. FCS allows students to work with various community agencies dedicated to improving community living. Jobs are located at Acorn Clinic, Boys and Girls Clubs of Alachua County, North Central Florida YMCA, and many other community service organizations.

• 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 2004-05, the total amount of FWS (including FCS) and OPS Earnings was \$11,515,929 which was paid to 6,778 students.

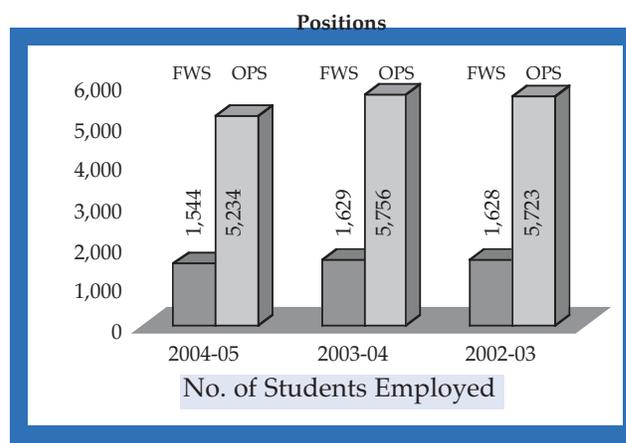
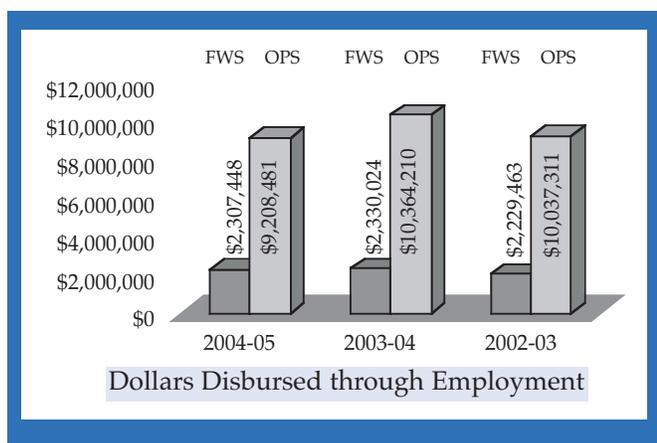
Job Searches

As a result of the implementation of PeopleSoft, beginning in June 2004 a new procedure went into effect for searching for jobs at UF. Students who are current UF employees now search for jobs at <http://my.ufl.edu> by navigating to "My Self Service" and then to "Jobs at UF." All other students access jobs by going to <http://jobs.ufl.edu>.

Student Employment also offers outside employers the opportunity to post job offerings for UF students. Students interested in working off-campus can view these job listings at <http://www.sfa.ufl.edu/job.html>.

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 SFA's *Student Employee Handbook*, which explains policies and procedures to SFA student assistants. These publications are maintained online on the SFA Web site at: <http://www.sfa.ufl.edu/>.



loan certifications

The goal of the Loan Certification Department is to use today's technology to develop a loan process that is accurate and efficient and provides access so students may review and reduce loan amounts.

UF continues to participate in the Federal Direct Loan Program. The 2004-05 school year was UF's 11th year of participation. The Direct Loan program differs substantially from the Federal Family Education Loan Program in that private lenders are not involved. The U. S. Department of Education (USDOE) acts as both lender and guarantor for Direct Loans, so only two agencies are involved: the federal government and the university. The university originates loans, and disburses students' loan funds when they have been approved. Repayments are made to USDOE's Federal Direct Loan Servicer.

Loan Certifications consists of a Financial Aid Coordinator III, a Coordinator II, two Financial Aid Coordinators, and a Program Assistant. Staff are responsible for monitoring the Federal Direct Loan application processes, electronic transmissions, the correction program, and various cancellation programs to ensure that they run correctly and efficiently. This department also certifies private loans from various lending institutions.

Programs

The Loan Certification Department administers the Direct Loan programs, including Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Direct PLUS Loans, and certifies alternative educational (private) loans.

• Federal Direct Stafford Loans/Federal Direct Unsubsidized Stafford Loans

Subsidized Stafford loans are need-based, federally insured loans that can be repaid after graduation. Interest does not accrue on subsidized loans until the grace period expires, which is six months after students leave school or graduate. The Unsubsidized Stafford Loan was developed to meet the educational costs for middle-income students who do not qualify, in whole or in part, for Subsidized Stafford Loans.

"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 attendance minus other aid, or up to Federal Stafford Loan program limits, whichever is less.

From July 1, 2004, through June 30, 2005, the Stafford Loan interest rate was set at 2.77% and capped at 8.25%. The interest rebate offered to encourage timely repayment remained at 1.5%.

• Federal Direct PLUS Loans

The PLUS program was designed to help parents meet the expected family contribution toward the student's educational expenses, with loans not to exceed the student's cost of attendance. PLUS does not require students or families to demonstrate need.

From July 1, 2004 through June 30, 2005, the PLUS variable interest rate was set at 4.17% and capped at 9%.

• Federal Direct Consolidation Loans

In 2004-05 we saw a dramatic increase in the number of students choosing to consolidate their loans through the Direct Loan Consolidation Program. This increase was mainly due to students being able to consolidate their loans while interest rates were at an all-time low. Many students were able to lock in at a 2.875% fixed rate without losing their grace periods or other benefits. UF made students aware of this consolidation option through our *SFA Newsletter* and by sending a special consolidation update to students who had borrowed through the Direct Loan Program.

• Private Loans

A number of private lenders offer loans allowing students to borrow funds equal to their cost of attendance less 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.

• Statistics

Stafford funds paid to students rose from \$138,751,645 in 2003-04 to

\$146,356,309 in 2004-05. This was an increase of \$7,604,664.

The total amount borrowed in PLUS loans for the 2004-05 year was \$4,819,078, an increase of \$573,634 from the previous year.

• Loan Default

UF's Federal Direct Loan Program's 2002 Cohort Default Rate was 2.7%, well below the national average and threshold of 20% that mandates default reduction measures. Nevertheless, SFA and University Financial Services continue to stress the need to avoid unnecessary borrowing and ensure that students are aware of their rights and responsibilities when contracting for a student loan. Financial Aid Advisers and SFA's Information/Publications section emphasize this through personal student contact, loan application materials, and the SFA Web site. Further, the loan confirmation site provides a link to the National Student Loan Data System, so students can review their loan debt prior to accepting additional loan funds.

• Regulatory Update

No new regulatory issues were initiated for the Direct Loan programs, for 2004-2005. The expected federal reauthorization of financial aid was not completed, and current regulations were extended until March 31, 2006.

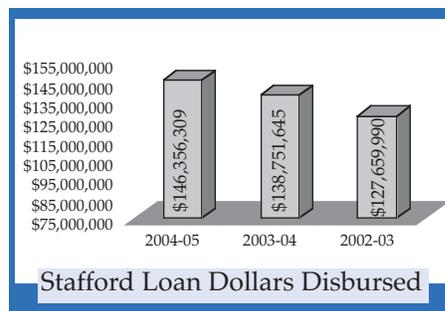
Technological Services

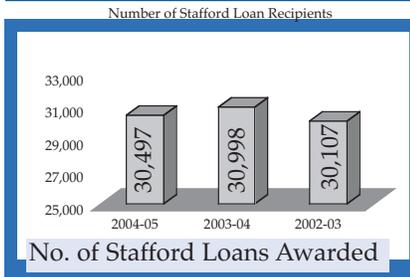
• Electric Master Promissory Note

The electronic *Master Promissory Note (MPN)* process for Stafford and PLUS Loans continued to be successful.

• EAGLE

Minor enhancements were made to EAGLE screens throughout 2004-05. Three new AidID's were issued for





Direct Loans, one for each loan program (SUB/UNSUB/PLUS).

• COD

The only changes to the COD systems for 2004-05 were minor revisions to the file data and message classes.

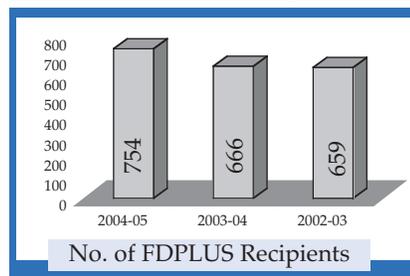
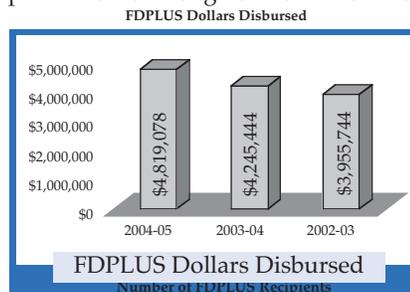
However, the edit portion of the COD system experienced problems in regard to "Edit 039" (award amount exceeds the maximum annual limit). Many supplemental loans were rejected in error due to COD's 039 system edit problem. Because it took time for COD to implement a system fix for this edit, these loans had to be manipulated, monitored, paid, and recorded manually.

• NSLDS

No major technological changes occurred to NSLDS for the 2004-05 school year. However, as a result of the low interest rate for Direct Loans, 2004-05 saw a major increase in the number of Federal Direct Consolidated Loans reported on the NSLDS system.

• Private Loans/ELM

During 2004-05, the Loan Certification department developed a Web page for private loans through SFA's Web site. Go



to: (<http://www.sfa.ufl.edu/programs/alternativeloans.html>). The private loan page explains to students what a private loan is, who is eligible, and who might benefit through a private loan program. The site also provides information on how to choose a lender and how to apply for a private loan. Students are able to link to the preferred lenders Web site, to research the lenders loan terms and requirements, and to complete the application process online. In 2004-05, UF's preferred lenders were Wells Fargo, Wachovia, Key Bank, and Citibank.

• Confirmation Site

As a result of the 2003-04 enhancements to the Confirmation Web Site, in 2004-05 students seemed to have less difficulty completing the confirmation process.

• UF Web Services

In addition to ISIS and the UF Confirmation Web site, SFA continues to notify undergraduates of important information through Wednesday Update Emails.

• Program Automation

For 2004-05 the Loan Certification program was revised to set an automatic hold in the hold code field on the loan file when an "I" (dependent to independent) or "7" (undergraduate to graduate) problem code has been set. The revision was necessary to keep loans from being processed before the Verification and Awarding sections finalized revisions to EFCs and budgets for these students.

The electronic PLUS MPN process was monitored closely. Selects were run periodically to determine if we were receiving electronic MPN information on all PLUS Loan borrowers.

• UFID and UF Directory

Although address problems resulting from the conversion to the UF Directory were reduced in 2004-05, delays in both loan processing and disbursement continued for some students.

• PeopleSoft

In the 2004-05 school year the task of inputting deposit information into the PeopleSoft system was shifted from the Loan Certification Department to Application Processing. However, the Loan Certification department retained

the responsibility for the verification of all PeopleSoft deposits.

Future Objectives

- Continue to refine the automated loan system to ensure that it is accurate and user-friendly, and develop ways to avoid system duplication of other SFA programs. Reach increased automation for the PLUS Loan program.
- Find additional ways to notify and interact with students electronically and to enhance our current processes through student collaboration.
- Continue to monitor NSLDS and to find ways to simplify our Loan History program.
- Work with USDOE to correct errors in the COD process and suggest ways to simplify and enhance the loan process.
- Continue to offer USDOE suggestions for enhancements to their programs and automated systems.
- Review the Reauthorization proposed regulations.

“Student Financial Affairs strives continuously to give first-class service to all students, both at the customer service counters and in the timely, efficient processing of each student’s aid.”

Peggy Myers
Student Affairs Coordinator



Special Programs

Quality Assurance

In July 1989, 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. In recent years additional assistance has been provided by an awarding coordinator. The additional human resources expedited QA document collection, as well as exposing the verification and awarding staff to the QA methodology and philosophy. This structure continued to operate efficiently during the 2003-04 academic year.

Quality Assurance Procedure

The Department of Education initiated a redesign of Quality Assurance (QA) practices in the 2000-2001 academic year. Beginning with 2005-04, a QA sample of approximately 350 students will be drawn every other year. This year SFA collected tax returns and other verifying documentation, and then used the "initial" and "paid on" financial aid data to perform statistical analysis to assess institutional verification practices. Self assessments of management practices were also performed.

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

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 2004-05 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
- Excluded Income
- Assets

Our efforts to streamline the process of selecting files for verification continued through the design of very specific criteria, each component of which must be met 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 assisted with data analysis. The consolidation of staff expedited document collection, and at the same time, exposed the verification staff to the QA methodology and philosophy.

Statistics

For 2004-05, 7,809 student files were selected for verification. Of that total, 6,466 students completed the process, yielding an 83% completion rate. Another 4,073 student files were found to be discrepant. Seventy-one percent (2,893) of the discrepant files were completed.

“SFA’s Training and Outreach section participates each year in the Summer PREVIEW program, meeting with students and their families to provide general financial aid information as well as individualized financial aid counseling. Meeting and talking personally with incoming students and their families in their first contact with UF is a great opportunity and what our job is all about.”

Ron Anderson
Associate Director



support services

Information/Publication Services

SFA's Information/Publications (IP) Services area is responsible for the office's consumer information program, including comprehensive financial aid publications, maintaining a home page on the Web, a news release program, and audio-visual presentations. The Coordinator who administers this section works with SFA's director, associate directors, and assistant directors to assure compliance with federal consumer information dissemination regulations. The section also includes a full-time Webmaster who administers SFA's Web site, plus a paraprofessional staff of four Federal Work-Study students. IP is also responsible for inhouse training materials and reports.

Major elements of the information program are producing high quality, cost-effective financial aid publications, including the SFA Web site, the annual *Gator Aid Handbook*, the annual *Gator Aid Application Guide*, the *SFA Newsletter* series, brochures, slide presentations, inhouse 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, effective news releases for various news media.

IP also provides annual updates to SFA information contained in university catalogs and publications. The section often provides publication design and production assistance or serves on committees of the Division of Student Affairs, this year assisting with copy and/or photos for the the *Student Affairs Seasons of Adjustment Calendar for Parents* and the *Division of Student Affairs Annual Report*, both available at: www.ufsa.ufl.edu/ovp/publications.htm

In the area of print publications, this year IP again published the SFA Presentation Folder, SFA Bookmark, *1st-Time Applicants Guide to Financial Aid*

brochure, and the *SFA Newsletter* as well as our brochure series, revising, updating, and reprinting as necessary. All publications are available from S-107 Criser. Online versions of our printed publications are available on our Web site.

IP again issued news releases on important financial aid activities and information. Widely publicized again this year was the progress of my.UFL the new UF web portal.

At the beginning of Fall 2004, our SFA Webmaster, an IP team member, redesigned the Web site, which continues to receive praise from users. In September, he accepted another position elsewhere at UF, and the position was vacant for much of the rest of the year. Our new Webmaster, Andy Koop, joined our team in April 2005 and spent the rest of the year updating the site. We welcomed him aboard enthusiastically.

The SFA Web site is information heavy and user friendly, providing comprehensive application and program information, information on receiving aid, financial aid links and portals, a News & Updates feature, and many printable forms in PDF format. The "scholarships" feature of the SFA Resource Center requires continual maintenance, and online SFA publications such as the *SFA Newsletter*, *Student Employer's Handbook*, and all SFA brochures are also maintained. The numbers of visits to our Web site continues to be high.

In addition to maintaining the SFA Web site, our Webmaster continued to participate in several UF committees, volunteering to maintain the UF Alcohol and Drug Education Policy Committee (ADEPC) Web site.

IP continues to support SFA's Training & Development section and other SFA staff with presentations and publications, as needed, including designing and producing reports/report covers, posters, flyers, etc.

Publications

Many of the following Publications and Forms published annually by IP are

also formatted into pdf format for inclusion on our Web site on the Forms and Publications pages.

- *SFA World Wide Web site*
- *2005-06 Gator Aid Handbook*
- *2005-06 Gator Aid Application Guide*
- *SFA News*—a spring, summer, and fall edition newsletter to student aid recipients
- SFA Presentation Folder
- SFA Bookmark
- Brochures: *First-Time Applicant's Guide to Gator Aid*, *University of Florida Withdrawal Information*, *Looking for Scholarships & Financial Aid*, *an SFA Student Opinion Survey*, *Welcome to the Office for Student Financial Affairs*, *3-Step Checklist to Get Your Loan*, *Florida Prepaid College Program*, *We're on the WEB*, *Direct Deposit*, *Student Employment*, *Financial Aid for Students with Disabilities*, *International Student Aid*, and *Studying Abroad & Financial Aid*.
- *Notification of Financial Aid Award* brochure, the *Federal Direct Loan PLUS Application*, the *Revised Award Letter Information Sheet*, plus various other forms, information sheets, bulletins, and flyers.
- *UF Additional Aid Form*, *Federal Direct Plus Data/Confirmation Form*, and others
- *2004-05 Student Financial Affairs Annual Report*

Outreach & Training

The Outreach and Training Section coordinates all outreach activities to parents, students, and high school, university, and community groups, as well as coordinating an ongoing training program for SFA staff and student assistants.

In 2001 SFA consolidated information and outreach under one Associate Director to improve information flow and increase quality control of our information and outreach efforts. Outreach and Training, together with Information/Publication Services section now work together toward that goal.

Outreach

UF's Outreach Coordinator continues to work in conjunction with UF's Admissions Office to actively recruit students from diverse backgrounds to attend UF. A UF team travels throughout the southeast focusing its efforts on underserved areas of these states. The primary goal of the SFA outreach adviser is to reach out to incoming freshmen and transfer students through presentations, lectures, conferences, workshops, and other recruitment functions. SFA is excited to be part of this effort to help bring quality and diverse students to UF.

SFA Outreach also provided financial aid literature and SFA publications to parents and students at college fairs and academic programs. This year about half of the students seen by SFA Outreach were potential UF students; the other half were registered or admitted UF students.

In January and February each year, SFA sponsors financial aid workshops to distribute applications, explain the financial aid process, and answer questions targeting all students interested in applying for financial aid. Sessions are held at local area high schools, UF residence halls, and the J. Wayne Reitz Union. Presentations are 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 are published in the *Independent Florida Alligator* and the

Gator Aid Application Guide and advertised on housing channel 8.

Additional outreach presentations were made to special-interest groups and high schools bringing financial aid information to students, parents, and college administrators. Presentations were made to high school guidance counselors, UF admissions officers, and UF academic advisers (CLAS).

Outreach was also involved with the following programs that facilitate minority recruitment at UF: Destination Gainesville, College Summit, PAACT & AIM, the African American High School Scholars Program, the Hispanic/Latino High School Scholars Program, the High School Guidance Counselor Workshop, and the BIOTRAC (Biomedical Residential College Experience) Program. The McNair Scholars Program, the STEPUP VIII Program, and the Institute of Black Culture also called on SFA Outreach to provide financial information to minority students.

SFA continued to participate in Preview, UF's summer freshman orientation program. In summer 2005, Outreach staff offered SFA's "Money Matters" presentation twenty-one times. The Money Matters PowerPoint presentation allowed Outreach staff to thoroughly brief families about financial aid programs. In summer 2005, 6,986 students and approximately 14,000 family members attended Preview sessions. On Preview Day Two, SFA Outreach staff, accompanied by other SFA professional staff, participated in Gator 1 Central, an onsite financial aid counseling center, affording parents and students the benefits of the main financial aid office without having to leave the Preview orientation area.

Outreach & Training staff also participated in all regular student orientations during the year to accommodate lower- or upper-division transfer students.

The Outreach Associate Director represented UF at various conferences and meetings for the Florida Association of Student Financial Aid Administrators (FASFAA), also serving this year as

FASFAA President. The Associate Director was also invited to serve as an instructor in the Southern Association of Financial Aid Administrators (SASFAA) Summer Workshop Series. This week-long workshop is conducted annually to provide training for new aid administrators in the Southeast.

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.

• Weekly counselor training

The training staff coordinate 30-minute training sessions on timely subject matters, which 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.

• New employee orientation

Standardized, quality training for all new employees is a basic and ongoing goal of our Training staff. To facilitate this, our staff conducts a formal, comprehensive, one-week orientation and training program that gives new employees a solid foundation in the financial aid basics before being assigned to their specific departments.

• Macintosh computer training

All professional staff members have access to the SFA Macintosh network. Specific individual training sessions are held periodically to ensure employee familiarity with the functions and capabilities of the Macintosh network. Staff members may also access a videotape training library to find answers to application problems.



“Researchers say private loans—accounting for \$5 billion plus annually—are the fastest growing form of student aid. UF is no exception to the trend. Each year we receive and disburse more private loan funds than the previous year. In 2004-05, we released private loan checks to 864 students (most with multiple checks), for a total of over \$6.68 million dollars—an increase of \$1.4 million over 2003-04.”

Sharon Stebbins
Computer Programmer Analyst Manager



technical systems & processing

Awarding

Awarding is comprised of three Financial Aid Coordinators who monitor Pell delivery and process all financial aid award revisions. Requests for revisions to students' awards generally come from customer service staff when students' enrollment, residency, or housing statuses change; when students receive additional outside funds; or when students request revisions to their awards for which they are eligible. Each term, Awarding adjusts budgets for students enrolled less than full time whose files show campus-based aid.

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

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.

Awarding coordinates "Return of Title IV" 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.

Awarding also has responsibility for oversight of the Pell Grant 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 in daily quality control review of reports; and a Program Assistant who supervises an OPS/student worker helping to manually process paper checks. The staff monitor checks from private lenders, donors and state issuing agencies, and code and file all checks. They also submit all processed checks to the University Cashier's vault for deposit.

Disbursements reviews student eligibility for loans, scholarships, and campus-based aid before disbursing these funds. Disbursements receives paper checks from various scholarship donors and private lenders. (Funds for federal and state awards are received by UFS via electronic drawdown.) Staff also return to private lenders and donors funds for which students are ineligible.

Disbursements manages monthly and academic-year fund reconciliation between UF and the federal government for all Federal Direct Loan funds. This involves transmitting and reconciling all disbursement data and repayment data (due to voluntary or obligatory repayment) and internally adjusting student files when repayment occurs.

Statistics

In 2004-05, Disbursements monitored and authorized disbursement of \$41,002,215 in grant funds, \$133,834,774 in scholarships, and \$167,912,535 in student loan funds. The total amount authorized through this section was \$342,749,524.

Disbursement Processing Updates

Regulatory Changes:

- There were no changes to Title IV

regulations in 2004-05. The 2004 Higher Education Act (HEA) reauthorization was delayed, and Congress passed extension bills to keep the current HEA active.

General:

- **Online Options and screen enhancements.** SFA Systems staff and UFS implemented online *Perkins Loan Master Promissory Notes*, Entrance Counseling, and UF Confirmation options, providing students a faster, easier way to complete Perkins requirements so their funds could be disbursed sooner. Enhancements to the award file, history file, and award revisions screens also provided staff with valuable information, e.g., if a student's *MPN* was complete, or when a student confirmed or reduced his/her Perkins loan and for what term(s). Disbursements often monitors specific students or assists advisers in monitoring, so the new Perkins data was extremely helpful.

- **Address Problems.** Missing and incorrect addresses continued to be an issue for online payments made at UFS (UF checks and Direct Deposit) and for checks mailed by Disbursements. Late in 2004-05, plans were made for direct data transfer from the UF Directory to Eagle screens and to alert students on how to prevent address problems.

- **AidIDs and Batch Net Check:** We assigned a number of specific financial aid awards with AidID's greater than 0250 new AidID's lower than 0250. Once identified with lower AidIDs the non-predict awards could be picked up in Batch Net Check for automated payment. SFA and UFS continue to ask UF Bridges for modifications that would allow Batch Net Check to pick up all possible AidID's.

Direct Loans and COD (Common Origination and Disbursement):

- Federal education loan programs are now the single largest source of college financial assistance in the nation. Subsidized Stafford loans account for nearly half of annual federal borrowing. We see this demonstrated at UF, where Stafford loan awards continue to increase in

volume and total disbursed dollars each year. In 2004-05, we disbursed more than \$7 million more in Federal Direct Loans than in 2003-04.

- Historically low interest rates in fiscal year 2004-05 led to record levels of student loan consolidation before rates increased on July 1, 2005. This included in-school consolidation, generating many inquiries to our office.
- This year was our third using COD, the federal financial aid delivery system for Pell and Direct Loans. COD continued to enhance its Web site, which we use regularly. The newest enhancements made searches easier for researching transmissions, acknowledgements, and individual loans. They also provided us more Direct Loan reconciliation data for monitoring COD account balances and potential reconciliation problems. This year we received transmitted “acknowledgements” from COD for Web-based updates. Sometimes we must correct a student’s disbursement or repayment data online to COD. The online acknowledgements provide us COD’s documented feedback and allow us to archive the data with our other COD acknowledgement reports. Another plus in 2004-05—we experienced a noticeable, welcome decrease in problems caused by COD’s system that required COD intervention.
- Academic year 2004-05 was our second year using the online *PLUS Master Promissory Note (MPN)* available through the federal *MPN Web* site. The speedier online *MPN* continued to benefit prior and new *PLUS* borrowers, and we noted that many more parents completed the *MPN* using the federal site. Newly completed electronic *MPN* data reaches us in one to two business days, allowing prompt release of funds.
- Our Direct Loan edit program was updated to allow an additional automation that identifies students who appear to be over aggregate loan limits, but who have already been confirmed eligible by Loan Certification staff. The program sets a code for release, which prevents duplicate research efforts and allows students’ funds to be disbursed without delay.

- Late in 2004-05, to prevent the lengthy and tedious process required when we must re-use a loan AidID, we requested and received three new AidID’s to process and pay Direct Loan funds—one each for Sub, Unsub, and PLUS .
- NSLDS began making adjustments for undergraduates who had previously received loans as a graduate student. The enhancement reduces instances where students files kick out incorrectly as exceeding aggregate loan limits and helps prevent a potential overpayment of Stafford funds (POSTS) on our files as we read NSLDS data. A POST setting freezes a student’s file so that Stafford funds cannot be disbursed.
- In 2004-05, the Federal Department of Education (FDOE) added the “School Balance Confirmation Screen” to the COD Web site. It allows a school to confirm a close-out zero balance online for an academic year, which immediately sets in motion the remaining FDOE processes to finalize the academic year for the school. We first used the new screen to close-out confirmation of academic year 2003-04.
- We continued to refine our combination automated/manual procedures to pay retroactive summer-A Stafford and PLUS loans. This allowed swift disbursement, once loan requirements were met, of more than 900 retroactive summer-A Direct Loans.

Custodial Scholarships:

- This was our first full year using PeopleSoft software, data bases, input documents, and procedures to deposit Custodial Scholarship checks to UF’s bank. It was a challenging year, as new problems and quirks arose constantly. Some of the problems needed intervention from other departments as well, adding to the complexity. We are still learning.
- A positive “down-sizing” influenced by PeopleSoft deposits and done in conjunction with UFS and SFA’s Scholarship section was narrowing the selection of SAMAS account numbers used for depositing

scholarships. This increased ease and speed in assigning SAMAS numbers as we process incoming checks. It also simplifies training of OPS staff and student assistants.

- Our new PeopleSoft deposit responsibilities included follow-up and resolution on any bounced check (custodial scholarship or foreign) we deposited to UF’s bank, a lengthy process. We created critical steps and procedures to handle this delicate situation with donors, as well as to satisfy UF protocol for returned checks. This situation regrettably affects any student recipient’s overall UF account, which is flagged until resolution. We assist the student as much as possible.

Private/Alternative Loans:

- Researchers say private loans—accounting for \$5 billion plus annually—are the fastest growing form of student aid. UF is no exception to the trend. Each year we receive and disburse more private loan funds than the previous year. In 2004-05, we released private loan checks to 864 students (most with multiple checks), for a total of over \$6.68 million dollars—an increase of \$1.4 million over 2003-04. This is understandable, as educational cost-of-attendance has increased while Stafford loan limits have remained constant. We see private loan payments increase to cover the gap.
- In 2004-05 we created, tested, and implemented a program that automated several private loan procedures. Some of the automated tasks were: identifying checks requiring manual review; identifying checks ready to release; and for those checks ready to release, updating data on the Award file and the Checks file. This automation has been a tremendous time saver, and decreases the chance for human error.
- Facilitated by the above automation, we requested and received checks from private loan lenders a full ten days prior to the start of the upcoming academic term. We jump-started this in summer-B term, allowing us to release significantly more private loan checks the first week of classes.

Records & Optical Scanning

SFA's Records/Optical Scanning Section maintains an accurate, up-to-date system of records consisting of active and inactive files stored in three different file systems. This section, comprised of an office manager, two senior clerks, and shared document editing and mailroom Work-Study students, optically scans all records, purges the file system once a year, and merges current files with those of previous years' applications.

KIDDS (Kofax Index Digital Document System)

KIDDS, an administrative application on UF's ISIS Web server, implemented in late 1999, allows our Records area to scan student documents on a high-speed, high-resolution scanner and store them on a file server at NERDC. KIDDS enables UF staff to access student documents on a standard Web browser by using their NERDC ID and password.

Statistics

Documents generally are scanned using KIDDS within two to four working days after their receipt.

Following are statistics on documents received and scanned by Records for the 2004-05 school year: *Verification Checklists*, 39,461; electronic data changes from the *FAFSA*, 10,642; Pell Calculations, 14,657; and awards and award revisions, 46,377. The majority of documents were received between June and September. The total number of documents received and scanned during the year was 189,971.

Data Entry

The Data Entry staff is comprised of one Program Assistant, one half-time data processor, and four "overflow" data processors from the Document Editing/Mailroom Section. The primary activities of the Data Entry Section are data entry of all documents received from students or generated in house during the process of applying for financial aid. The two general categories of documents are "batch" and "online." "Batch" documents are keyed and stored throughout the day, and the data are 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.

Document Editing/Mailroom

The Document Editing Section is where the application processing cycle begins. The staff, comprised of a senior clerk, an office manager (also a part of the Records area staff), and three to five student assistants shared with the Records area. This staff is also responsible for the Mailroom.

The staff of this section receive, sort, date-stamp, and bar code certain documents and distribute all incoming mail. This area handles the majority of all bulk and first-class mailouts for the office, including bulk mailings of financial aid application packets to all Florida high schools and community colleges at the beginning of every application year.

Staff are also responsible for distributing morning production of documents bar-coded the day before, as well as working error reports produced by the process.

The Senior Clerk is responsible for keeping an inventory of all required mailout supplies and for coordinating with the publications area to maintain an adequate inventory for mailouts and for walk-in students.

- We continued to use ELM/NDN, a clearinghouse used by UF and many lenders providing private educational loans to UF students. We had a smooth year and have found ELM Customer Service staff of invaluable assistance to us in researching problems with lenders. They often act as liaison between UF and the lender, saving us time and providing swift answers.
- Individual checks greater than \$10,000 received through ELM still had to be endorsed by two parties to prevent the checks from bouncing at ELM's bank. We continue to request that this be modified. This double endorsement is more burdensome each year as students borrow higher amounts.

Reconciliation with USDOE

- We anticipate closing out academic year 2004-05 by the start of March 2006. We will be closing with an ending cash balance of \$0, out of \$148.9 million in Direct Loan funds disbursed.

Looking Ahead

- Because SFA will be pulling address data directly from the UF Directory, we expect to see fewer paper checks returned in the mail.
- Finance and Accounting has announced that CashNet, a new deposit system, may be coming in 2005-06. If so new training, protocols, and procedures must be established.
- Until CashNet arrives, we will monitor the PeopleSoft deposit process to ensure accuracy and provide a timely flow of checks. We will continue to document unique problems and their resolutions.
- In addition to requesting that AidID's over 0250 be added to Batch Net Check, we continue to request a solution to another concern. Batch Net Check skips over, erratically, some Overseas and Transient students. The number of these "missed" students increases yearly, and we must identify and manually pay each one.
- We look forward to Systems providing a confirmation-date field on our files and Eagle screens.
- We will research how to release more summer loans without using retroactive payments.

Systems & Programming

Systems and Programming (S & P) develops and maintains the computer software systems needed for automated delivery of student financial aid at UF. The Student Financial Affairs computer system is a fully functioning, automated system comprising numerous files and/or modules, involving both batch and online processing. Among the staff's many responsibilities are designing and maintaining the online, Web-based 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, consisting of eleven, full-time systems analysts and programmers, are responsible for maintaining the records of more than 50,000 financial aid applicants.

Primary Responsibilities

Batch processing and maintenance:

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

Online processing/ maintenance:

S & P is responsible for scheduled online processing of 33 systems and the integration and maintenance of those systems 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.** S & P is responsible for scheduling and monitoring the daily, two-way, electronic transmission of student records to and from the federal processor (currently SAIG—Student Aid Internet Gateway). The records are then loaded into the SFA database for continued processing as needed.
- **Macintosh Network.** S & P 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

Since students must apply for financial aid annually, a minimum of two years of data must be maintained and processed simultaneously. Furthermore, 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. Some 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 Monthly Payment Summary Reports, and Board of Education (BOE) data file reports are part of scheduled production. Other reports are generated by request.

Statistical reporting:

S & P 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.

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:

University Information Systems

(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/Admissions: SFA's online computer screens are a subsystem of the Office of the University Registrar's Enhanced Application Generation Language for the Enterprise (EAGLE) system, a Web-based file viewing system. EAGLE enables mainframe databases and CICS resources to be directly accessed from the Internet. As such, S & P staff maintain ongoing communication with the registrar's staff to keep abreast of all changes to the EAGLE operating systems, feedback problems and suggestions, and to 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.

UF Computing and Network Services

(CNS): S & P works closely with staff for maintenance and updates to SFA's online line modules, to programming language changes and updates, and to systems security. Additionally, CNS houses the storage of all SFA's Student Record 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.

Office of the UF CIO: S & P works closely with UF Office of the Chief Information Officer staff on various projects.

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 Education (BOE): S & P staff work closely with BOE 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 Dean of Students' offices with personal computer 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 questions or problems.

Continuing Goals

- 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 the World Wide Web.

- 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 2004-05

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 continues at full strength with staff returning from the PeopleSoft Project.

Ongoing projects: S & P continues to have a long list of ongoing projects geared toward creating a more unified and efficient work environment. One of these is continued responsibility for programming and enhancement of SFA's Web presence within Eagle and ISIS. We review and fine tune these programs continually to better assist staff and students who use the various systems.

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 review and modification to aid award and disbursement programs.

New acquisitions: S & P continues to maintain our desktop computers at the Power PC standard. This year we have continued to replace older equipment.

New projects: The year has had many new challenges and responsibilities.

- The Florida Department of Education's Office for Student Financial Assistance changed their financial aid system. With this change, the method of exchanging financial aid data and the format of

that data changed. Many existing systems were updated to accommodate this change.

- This year SFA, jointly with UFS, created a Web site feature that enables students to confirm their Federal Perkins Loan funds and sign their promissory notes electronically. The Web site feature takes students through the confirmation process step by step. SFA and UFS were jointly awarded a Davis Productivity Award due to the success and scope of this project.
- Systems created an Information Technology Business Resumption Plan for SFA. As part of this plan, we began offsite storage of a copy of all software, file backups, and detailed information that would be needed in the case of a hurricane or other catastrophic event. Every six months this kit will be reviewed and updated.
- We transitioned SFA staff from the departmental mail server to UF's GatorLink mail server.
- We created a file to maintain term by term student class, college, hours enrolled, and hours earned. We also created a Web page in Eagle for easy access to this data.



"Student Financial Affairs staff participate in university, national, and state professional organizations and committees, frequently taking leadership rolls. Our staff also participate in social activities that bring staff together to enjoy each other and, or even, in projects such as the United Way Office Olympics, that benefit the community at large.

*Susan Mickelberry
Information/Publication Services*



staff & professional activities

Karen Fooks	<i>Director</i>
Rick Wilder	<i>Associate Director—Financial Aid Advising; Scholarships, State Programs; Student Employment; Student Loans; College of Medicine; College of Dentistry; College of Law; College of Veterinary Medicine; Nursing; Pharmacy; Funds Management; Federal, State, and Institutional Audits; and Reporting for Federal Programs</i>
Elaine Stuckman	<i>Associate Director—Systems Development and Enhancements</i>
Ron Anderson	<i>Associate Director—Data Processing, Document Editing, Information/Publication Services, Outreach, Manual Awarding, Pell Grant, Quality Control, Records/Optical Scanning, and Training & Development</i>
Norma Kuhr	<i>Associate Director—Systems & Programming and Tech Support</i>
Donna Kolb	<i>Assistant Director—Scholarships and State Programs, Student Employment</i>
Donna Fowler	<i>Student Affairs Coordinator—Loans and Disbursements</i>
Peggy Myers	<i>Student Affairs Coordinator—Pell Grant, Manual Awarding, Quality Control, Verification</i>
Rodlee Ritter	<i>Student Affairs Coordinator, Customer Service</i>
Terri Wilder	<i>Senior Accountant</i>
Keisha Williams	<i>Senior Fiscal Assistant</i>
Anne Newman	<i>Office Manager</i>
Amanda Hollingsworth	<i>Senior Secretary</i>
Shirley Moore	<i>Senior Clerk, Receptionist</i>

Customer Service

Erica Beard	<i>Financial Aid Coordinator</i>
Debbie Coleman	<i>Financial Aid Coordinator</i>
Patricia Baillargeon	<i>Financial Aid Coordinator</i>
John McFarlin	<i>Financial Aid Coordinator</i>
Rhonda Riley	<i>Financial Aid Coordinator</i>
Katrice Crawford	<i>Financial Aid Coordinator</i>
Chiney Jones	<i>Clerical Supervisor</i>
Carolyn Repko	<i>Financial Aid Coordinator</i>
Jerry Poe	<i>Financial Aid Coordinator</i>
Laura McNamara	<i>Financial Aid Coordinator</i>
Talia Rogers	<i>Financial Aid Coordinator</i>
Tonja Cave	<i>Senior Clerk</i>
Lakeatrice Williams	<i>Senior Clerk</i>
L'Tonya Johnson	<i>Clerk</i>

Special Programs

Nolan Simmons	<i>Financial Aid Coordinator, Athletes</i>
Bill Watson	<i>Financial Aid Coordinator, MBA</i>

Financial Aid Programs

Scholarships and State Programs

Connie Reed	<i>Financial Aid Coordinator</i>
Ruben Lopez	<i>Program Assistant</i>

Student Loans

Lora Labonte	<i>Financial Aid Coordinator</i>
Joy Devore	<i>Financial Aid Coordinator</i>
Ashanta Simmons	<i>Program Assistant</i>
Christina Lamb	<i>Financial Aid Coordinator</i>

Student Employment

Ruth Strawder	<i>Financial Aid Coordinator</i>
Monica Johnson	<i>Senior Clerk</i>
Connie Welcome	<i>Senior Clerk</i>

Satellite Offices

Mike Menefee	<i>Student Financial Affairs Coordinator, Health Professions, Nursing, Pharmacy, & Veterinary Medicine</i>
Eileen Parris	<i>Student Financial Affairs Coordinator, Medical Center</i>
Tom Kolb	<i>Student Financial Affairs Coordinator, Dental School</i>
Carol Huber	<i>Student Financial Affairs Coordinator, Law School</i>

Technical Processing and Support

Disbursements

Sharon Stebbins	<i>Financial Aid Coordinator</i>
Carol Lamb	<i>Program Assistant</i>

Document Editing

Annalise Adams	<i>Program Assistant</i>
Tamara Butler	<i>Senior Clerk</i>

Manual Awarding

Matt Stubbington	<i>Financial Aid Coordinator</i>
Michael Daube	<i>Financial Aid Coordinator</i>

Information/Publications Services

Susan Mickelberry	<i>IT Expert</i>
Andy Koop	<i>Coordinator, Information/Publications Services</i>

Quality Assurance

Rose Williams	<i>Financial Aid Coordinator</i>
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Pell Grant

Maria Morales	<i>Financial Aid Coordinator</i>
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Records/Optical Scanning

Berta Mills	<i>Office Manager</i>
Judy Krueger	<i>Clerical Supervisor</i>
Brook Smith	<i>Senior Clerk</i>

Systems and Programming

Sharon Brown	<i>Computer Programmer Analyst</i>
Darius Cauthen	<i>Computer Programmer Analyst</i>
Mike Dugger	<i>Senior Computer Programmer Analyst</i>
John Gifford	<i>Computer Support Analyst</i>
Cathy Murray	<i>Senior Computer Programmer Analyst</i>
Richard Omer	<i>Senior Computer Programmer Analyst</i>
Raleigh Pickard	<i>Senior Computer Programmer Analyst</i>
Susan Smith	<i>Senior Computer Programmer Analyst</i>
Wes Hetrick	<i>Computer Programmer</i>

Training & Development

Vernon Wright	<i>Financial Aid Coordinator</i>
Micheal Wood	<i>Financial Aid Coordinator</i>

Verification

Rose Williams	<i>Financial Aid Coordinator</i>
Larry Moore	<i>Financial Aid Coordinator</i>
Max Mauney	<i>Financial Aid Coordinator</i>
Pat Bush	<i>Senior Clerk</i>

Professional Activities

Karen Fooks • Director

memberships: National Association of Student Financial Aid Administrators (NASFAA); Southern Association of Student Financial Aid Administrators (SASFAA); National Direct Student Loan Coalition

UF committees: Financial Aid Committee, Undergraduate Advising Council

Rick Wilder • Associate Director

Financial Aid Advising; Scholarships; State Programs; Student Employment; Student Loans; College of Medicine; College of Dentistry; College of Law; College of Veterinary Medicine; Nursing; Pharmacy; Funds Management; Federal, State, and Institutional Audits; and Reporting for Federal Programs

memberships: NASFAA; SASFAA; FASFAA: Past President, Conference Committee Program Chair, Finance Committee Chair

UF committees: Reitz Scholars Mentor; Johnson Scholarship Committee; Minority Transfer Scholarship Committee

Elaine Stuckman • Associate Director

Systems Development and Enhancements

memberships: NASFAA, SASFAA, FASFAA

UF committees: Minority Recruitment and Retention Committee, Who's Who and Hall of Fame Selection Committee, University Minority Mentor, Student Health Service Fee Committee

Ron Anderson • Associate Director

Data Processing, Document Editing, Information/Publications Services, Manual Awarding, Pell Grant, Outreach, Quality Control, Records/Optical Scanning, Training & Development, & Verification

memberships: NASFAA: Standards of Excellence Reviewer; SASFAA: Instructor, FASFAA: President

Norma Kuhr • Associate Director, Information Technology

Systems & Programming and Tech Support

memberships: NASFAA, SASFAA, FASFAA

UF committees: Finance & Administration Academy, UF Information Technology Advisory Council

Erica Beard • Student Financial Affairs Coordinator

MBA

memberships: NASFAA, SASFAA, FASFAA

Donna Fowler • Student Affairs Coordinator

Loan Certifications and Disbursements

memberships: NASFAA, SASFAA, FASFAA

Carol Huber • Student Financial Affairs Coordinator

Law School

memberships: NASFAA, SASFAA, FASFAA

UF committees: College of Law Financial Aid Committee

Donna Kolb • Student Affairs Coordinator

Scholarships, State Programs, Student Employment

memberships: NASFAA, SASFAA, FASFAA

Tom Kolb • Student Financial Affairs Coordinator

College of Dentistry

memberships: NASFAA, SASFAA, FASFAA

UF committees: College of Dentistry Financial Aid Committee, College of Dentistry Admissions Committee

Mike Menefee • Student Financial Affairs Coordinator

Health Professions, Nursing, Pharmacy, & Veterinary Medicine

memberships: NASFAA, SASFAA, FASFAA

Susan Mickelberry • Information Technology Expert

Information/Publications Services

memberships: University of Florida Communications Network (UFCN), SASFAA, FASFAA

UF committees: Student Affairs Tech Committee, Student Affairs Branding Committee

Peggy Myers • Student Affairs Coordinator

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

memberships: NASFAA, SASFAA, FASFAA: Treasurer, Scholarship Committee, Fiscal Concerns Committee

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, Health Center Student Conduct Standards Committee

Rodlee Ritter • Student Affairs Coordinator

Customer Service

memberships: NASFAA, SASFAA, FASFAA (Fall Conference Program Committee)

UF Committees: Student Affairs Finance & Administration Committee Golf Tournament Committee

Nolan Simmons • Student Financial Affairs Coordinator

Athletes

memberships: NASFAA, SASFAA, FASFAA