

MDHE DIGEST

Building Missouri's future... by degrees®

The Digest, an electronic newsletter produced by the Missouri Department of Higher Education, is intended for Missouri's financial aid officers, high school counselors and other secondary and higher education professionals interested in promoting student success and access to postsecondary education.

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MDHE
Missouri Department of Higher Education

Digest

www.dhe.mo.gov

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during an exclusive interview with The Clarion. Henderson said that in addition to the mailroom, the staff lounge is moving, and a new office for Auxiliary Services is opening. The refurbishments have affected the relocation of the staff lounge from the right side to the left side of the mailroom. It was also made smaller. According to Henderson, the lounge was well used a great deal by staff. Thus the downsizing of space. The Auxiliary Services office will move from the main mail room where the old staff lounge used to be. This will allow Sylvia Wilson, the Auxiliary Services director, to be closer to the mailroom. Henderson said Auxiliary Services was looking for a bigger area and

the size of the old ones at four feet wide. Resident floor will be put in to benefit mailroom employees who stand most of the day. Henderson said the new mailroom will feature more light for the mailroom staff. He explained that being "downgrade" or partially underground due to the slope of the landscape outside, average light makes you feel like you're in a dungeon. "We're going to overdo it on the light."

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the unique nature of the university," Henderson said. In addition, the opening into the mailroom is much taller. Henderson believes this will allow mail to flow much better.

Even the finish on the new walls has been matched to the original finish. Henderson said, "It's going to look like it was always here." He added that they wanted the students to feel proud of the school just



Copy Editor
Elizabeth B...

Clarion
Darryl
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mail postal service, overnight service as well as UPS services are offered through the mailroom. Any student, faculty or staff member can send mail through the mailroom.

The money for the renovation came from the Auxiliary Services budget. The mail-

pus include Dawson Hall where floors six and seven are under renovation due to a fire last semester. Also in Dawson Hall, life safety improvements will be made. Over the summer sprinkler systems will be installed on all floors. Henderson said the renovation is Auxiliary

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Missouri News

Missouri schools recognized by Aspen Institute

The [Aspen Institute](#) recently selected 120 two-year postsecondary schools nationwide to compete for a \$1 million prize. Schools were selected for “employing innovative strategies and achieving excellent results for their students.” The Missouri Department of Higher Education congratulates the following six Missouri schools for being selected:

- Crowder College
- Linn State Technical College
- Metropolitan Community College – Business & Technology
- Missouri State University – West Plains
- North Central Missouri College
- Ozarks Technical Community College



National News

By Robert Powell, MDHE policy analyst



President signs 2011-2012 appropriations bill, eliminates year-round Pell

The President [signed](#) the Department of Defense and Full-Year Continuing Appropriations Act of 2011 on April 15, 2011. This bill provided the final 2011-2012 appropriation amounts for the U.S. Department of Education. One of the provisions of the bill also eliminates the ability to award a second Pell award in an award year.

The USDE issued [DCL P-11-02](#) to address the implications of this bill on the Pell Grant Program including how to handle any upcoming crossover periods.

On May 6, the USDE issued an [announcement](#) regarding the final funding authorizations for campus-based programs for the 2011-2012 award year. In addition, the USDE issued [guidance](#) regarding using state funds for the non-federal share of FSEOG

awards because the LEAP and GAP programs were not funded.

Public Hearings for Negotiated Rulemaking

On May 5, the USDE [announced its intent](#) to form negotiated rulemaking committees later this year. At least one committee will be formed to address Title IV loan program issues. To begin this process, the USDE will be holding public hearings around the country to gather input on issues to focus on. One of the hearings will be at Loyola University-Lakeshore Campus in Chicago, Ill., on May 19, 2011.

Department issues guidance on recent program integrity regulations

The USDE issued [DCL GEN-11-10](#) to address the new regulatory requirements related to gainful employment programs that were published in the Federal Register on Oct. 29, 2010, and go into effect on July 1, 2011.

On April 20, 2011, the USDE issued updated guidance in [DCL GEN-11-11](#) regarding the new state authorization regulations. Specifically the guidance addresses the enforcement of the provision requiring distance education programs to be authorized in the state the student is located. The USDE will delay certain enforcement actions until July 1, 2014, as long as the institution makes good faith efforts to gain required state authorizations by that time.

In a [May 6 announcement](#), the USDE issued clarification on the effective date of the new Return of Title IV Funds regulations. The new regulations will be in effect for any payment period or period of enrollment that begins on or after July 1, 2011.



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Crossover periods will not be affected.

Common Manual Updates

The latest updates to the July 2010 reprint of the Common Manual are available:

[State Authorization](#)

[School Misrepresentation](#)

[Foreign School Audited Financial Statements](#)

[Definition of "Module"](#)

[Certifying Loans in Both the FFELP and the FDLP](#)

[Gainful Employment Provisions](#)

[Satisfactory Academic Progress](#)

[Ability-to-Benefit Provisions](#)

[Withdrawal and Return to a Term-Based Credit-Hour Program Offered in Modules](#)

[Campus-Based Programs](#)

[Purchasing Necessary Books and Supplies](#)

[Last Date of Attendance at an Academically-Related Activity](#)

[Return of Title IV Funds in a Credit-Hour Program Offered in Modules](#)



Default Prevention

MDHE hosts default prevention meetings

Earlier this month, the Missouri Department of Higher Education hosted two meetings at the Governor's Office Building in Jefferson City to promote default prevention and financial literacy. These half-day events brought together financial aid officers, student success and debt management counselors, and enrollment management officers from across the state whose institutions participated in the MDHE's 2010-11 [Default Prevention Grant program](#), or who were interested in taking advantage of Default Prevention Day, a new free training opportunity.

On May 11, the MDHE hosted its annual Default Prevention Grant meeting. Attendees were greeted with a welcome by Commissioner of Higher Education David Russell, who kicked off the event by addressing a variety of issues in higher education, such as college attainment, cost, increases in graduation rates and student loan indebtedness. Commissioner Russell also emphasized the importance of providing numerous resources to help Missouri students weather tough job markets and uncertain economic conditions.

To facilitate this effort at the state level, Barbara Flowers from the Federal Reserve Bank of St. Louis promoted wise financial decision making; Ruth Sturdevant from Lincoln University shared ideas for measuring the success of default prevention programs; and Davine Conover revealed how she encourages students to graduate from college with less debt on

the Three Rivers Community College campus. Also, a rehabilitated borrower shared her experience on the path to repayment and becoming a successful student who is majoring in cell and molecular biology.

On May 12, the MDHE hosted Default Prevention Day, which provided attendees with an opportunity to benefit from the experiences of their colleagues. The session line up offered a wealth of peer-to-peer advice about how to reduce cohort default rates and promote financial literacy. The guest presenter headlining the 2010 Default Prevention Day agenda was Mike English, President & CEO of the [Missouri Council of Economic Education](#) (MCEE). English provided insight as to where the general population receives information on personal finance, which states currently require students to have some type of personal finance class to graduate from high school and who is teaching these classes, and the [Personal Finance Standards and Competencies required by Missouri](#).

Deborah Below from the Southeast Missouri State University and her colleagues addressed how the various offices on their campus (e.g., Financial Aid, Student Accounts, Enrollment management) work together to promote default prevention. Charles Mayfield from Missouri Valley College demonstrated how to download the delinquency report from the National Student Loan Data System, which includes information from all U.S. Department of Education servicers. Lisa Wainwright, Student Financial Advocate at Missouri State University, told how her team of students encourages classmates to be more aware of their personal finances. And last, but not least, Ryan Wilson and Stacy Phillips from Lincoln University demonstrated how they treat their students as VIP's to promote financial literacy.



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For more information about the MDHE's Default Prevent Grant program or customized, in-depth financial literacy or default prevention training for you or your students, please contact [Marilyn Landrum](#), MDHE student assistance associate for default prevention, or [Sarah Schedler](#), MDHE program specialist. You may also complete the MDHE's [Online Training/Speaking Request form](#).



Training & Events

MDHE releases 2012 FAFSA Frenzy Host Site application

The Missouri Department of Higher Education and the [Missouri Association of Student Financial Aid Personnel](#) are partnering closely to again bring the [College Goal Sunday](#) program, also known as [FAFSA Frenzy](#), to Missouri for 2012. High school counselors, financial aid officers, YMCA family/teen directors and other organizations who are interested in hosting a FAFSA Frenzy site next year, may now complete the [2012 host site application](#) via the MDHE website.

FAFSA Frenzy makes applying for financial aid easier by providing students with **free** help filling out the [Free Application for Federal Student Aid](#), the first step in applying for federal and state aid.

The 2012 Missouri FAFSA Frenzy event is scheduled for Sunday, Feb. 12. A back-up date (Sunday, Feb. 19, 2012) has been established to assist site coordinators who may have to cancel their FAFSA Frenzy event due to inclement weather conditions. If your institution or organization is interested in hosting a FAFSA Frenzy site, you may select either the standard date and time or you may choose an alternate date.

- The standard event date and time is Sunday, Feb. 12, 2012, from 2:00 p.m. to 4:00 p.m. Normal site set-up time takes about an hour, and event wrap-up may take an additional hour. Therefore, the site coordinator's total time commitment on the day of the event is about four hours.

- If you select an alternate date, be sure to indicate the date and hours that your site will be open to the public and select an alternate inclement weather date.

As in past years, Missouri's high school counselor and financial aid communities will be of critical importance to the success of FAFSA Frenzy. If you have any questions regarding FAFSA Frenzy/CGS in Missouri, you may contact [Julie Meyer](#), [Jessie McCoy](#) (MASFAP Early Awareness Committee co-chairs), or [B.J. White](#) (MDHE outreach services coordinator). Additional information may be found on the MDHE's [FAFSA Frenzy Web page](#).

HOST APPLICATIONS ARE DUE AUG. 15, 2011!

NAEHCY to host annual conference in November

The [National Association for the Education of Homeless Children and Youth](#) will be holding their annual conference on Nov. 5-8, 2011, in Pittsburgh, Pa.

The conference will provide research-based and best practice professional development opportunities, which focus on ensuring that every child and youth experiencing homelessness is successful – academically, socially, and personally. Presentation themes include: accelerating student achievement, program planning and development, early childhood education, youth, child welfare, federal education programs, evaluation and research, legislative and policy issues. The NAEHCY is currently accepting proposals to present at its annual conference. Speakers who are interested in sharing their stories, talking openly about



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the issue of homelessness, and inspiring others to be active in addressing issues related to homelessness are encouraged to submit a proposal. The deadline for submissions is June 10, 2011.

Go to <http://www.naehcy.org/conf/present.html> for additional information and instructions on how to submit your proposal. [Click here](#) to register for the conference.

DESE and MoACTE to host institute for new counselors in July

A New Counselor Institute will be held on July 22-28, 2011, in Springfield, Mo., in conjunction with the Missouri Association for Career and Technical Education's (MoACTE) summer conference.

The NCI is funded by the Department of Elementary and Secondary Education, and is the cooperative effort of the Office of College and Career Readiness, the Missouri Center for Career Education and the [University of Central Missouri](#).

The NCI provides school counselors holding a Temporary Authorization a "jump-start" into school guidance and counseling via an inclusive seven-day event that wraps around the MoACTE summer conference and incorporates NCI instruction into MoACTE sessions. Participants are enrolled in Special Projects in Counseling: New Counselor Institute (Coun5000) through the University of Central Missouri, and can earn three credit hours toward certification or professional development hours. Although preference is given to counselors with the Temporary Authorization Certification, others may apply and will be accommodated on a space-available

basis.

Total cost for attendance (including graduate credit) is \$300. Enrollment is limited! Counselors are encouraged to check with their districts for possible financial support/scholarships. The application deadline is June 30. Applications may be obtained online at <http://www.missouricareereducation.org/doc/nci/NCIregistration.pdf>.



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What's New

MDHE releases new pre-recorded webcast in Spanish

In the spirit of “Building Missouri’s future... by degrees,” the Missouri Department of Higher Education is pleased to announce the availability of the *Seven Steps to Applying for Financial Aid* pre-recorded webcast in Spanish.

The English version of this webcast was added to the MDHE’s [Webinars and More Web page](#) in January. Following 2011 FAFSA Frenzy events, the MDHE collected data that indicate a need for additional Spanish postsecondary financial assistance resources. To meet this demand, the MDHE marketing and customer service unit researched numerous ways to accommodate Missouri’s Spanish-speaking population. As a result, the English version of this webcast was translated, recorded and uploaded to the MDHE’s website earlier this month.

For Spanish-speaking students and parents who are in the process of figuring out how they are going to cover tuition expenses for the 2011-12 academic year, this pre-recorded webcast, provides a clear and concise explanation of terms and processes that often confuse first-time filers completing the [Free Application for Federal Student Aid](#).

The MDHE hopes the Spanish version of *Seven Steps to Applying for Financial Aid* will be a useful tool for financial aid officers and high school counselors who work or live in school districts with large Hispanic populations. The fact that it is available upon demand

makes it ideal for sharing with their Spanish-speaking students and parents during financial aid nights.

If you have any questions regarding the MDHE’s pre-recorded webcasts, please contact Lesley Hendrix, MDHE training services coordinator, at lesley.hendrix@dhe.mo.gov.

MDHE publications status update

As high school counselors and financial aid officers wrap up end-of-the-school-year tasks, the MDHE would like to provide a status update regarding publications that are currently in stock, or in the process of being updated.

Since April, several publications crafted for the 2011-12 school year have arrived at our office and are now available to order via the [MDHE Publication Order form](#). These publications include the following:

Planning for Financial Success - A handy calendar for both high school and college students, complete with [financial literacy](#) and money management tips to help guide them through the year; includes stickers to help customize the calendar with school deadlines: institutional aid, entrance and exit counseling, add and drop periods, school payment due dates, etc.

Preparing For College - A 7x4 inch magnet for high school seniors, featuring an academic year calendar of college and financial aid timelines

Online MDHE - An overview of the MDHE website highlighting the features most useful to students and families planning and paying for college



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Publications that are currently being reviewed and updated by the MDHE to better serve students during the 2011-12 school year include:

Never Too Early: College Prep Starts Now (to replace *College Life*) - A guide to planning for college from kindergarten to senior year

The Source - A comprehensive guide designed to serve as the premier go-to resource for students in search of federal and [state grants](#), scholarships, loans, and assistance with filling out the [Free Application for Federal Financial Assistance](#)

Smart About Spending - An expansion portfolio, equipped with color-coded, stair-stepped tabs, containing loose-leaf sheets that cover all four competencies outlined in the Missouri Department of Elementary and Secondary Education's [curriculum for personal finance](#)

The MDHE is planning to ship pre-orders for these publications in mid-July. Stay tuned to future *MDHE Digest* issues for additional information regarding 2011-12 publications. Inquiries regarding MDHE publications may be sent to info@dhe.mo.gov.

FAFSA Frenzy* 2011 scholarship drawing results announced

On Friday, April 22, four of the 1,274 FAFSA Frenzy student attendees were randomly chosen by Buddy Mayfield, 2011 MASFAP president, to receive \$1,000 scholarships. The students selected to receive scholarships attended [FAFSA Frenzy events](#) at the following sites:

- Blue Springs South High School
- Central High School (Springfield)
- Odessa High School
- Southeast Missouri State University

In order to be eligible to receive scholarship funds, winners must enroll in a Missouri postsecondary institution in the fall of 2011. Upon receipt of enrollment verification, MASFAP will disburse funds to the school of attendance. Site coordinators with scholarship winners were notified via email earlier this month. If you have any questions or comments regarding FAFSA Frenzy/CGS in Missouri, you may contact:

- [Julie Meyer](#) or [Jessie McCoy](#) (MASFAP Early Awareness Committee co-chairs)
- [B.J. White](#) (MDHE's Outreach Services Coordinator)

*FAFSA Frenzy, a program of [College Goal SundaySM](#), is offered in Missouri through partnerships between the [MDHE](#) with the [MASFAP](#), the [MOHELA](#), the [Lumina Foundation for Education](#), and the [YMCA](#).



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Compliance Q&A

Provided by the MDHE compliance staff

Question:

Our institution frequently prints student information from the [National Student Loan Data System](#). Are there requirements for protecting this personal information that we need to be performing at our institution?

Response:

Yes. Institutions are required to mark all printed materials from NSLDS with “Personally Identifiable Information” per *NSLDS Newsletter 18* dated June 13, 2008. In addition, the printed materials should be stored in a secured environment, or be under the physical control of an authorized individual.

<http://www.ifap.ed.gov/nsldsmaterials/attachments/Newsletter18.pdf>



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Staff News

There are no updates to report at this time.



Financial Literacy

MDHE participates in Financial Literacy Day on the Hill

As a part of the April Financial Literacy Month events, Marilyn Landrum, Missouri Department of Higher Education student associate and certified financial literacy counselor, represented the department during Financial Literacy Day on the Hill, held in Washington, D.C., on April 15.

Financial Literacy Day on the Hill, also known to organizers and exhibitors as “Hill Day,” was introduced in 2003 by the [Council for Economic Education](#), [Junior Achievement](#), and the [Jump\\$tart Coalition](#). Over the years, Hill Day has evolved from a small gathering to a public event that attracts hundreds of participants. The event featured a free buffet lunch and the financial literacy exhibits from more than 60 non-profit, for-profit, and government entities.

The MDHE's *Planning for Financial Success* calendar and *Smart About Spending* expansion portfolio, which are available to [order](#) free of charge, were among many resources available for participants and exhibitors to view while reflecting on the importance of obtaining sound money management skills.

Financial Literacy Day on the Hill provides the MDHE with an opportunity to share and collect financial literacy concepts to better serve high school and postsecondary audiences.

Education, Treasury recognize high-scoring students in the 2010-11 National Financial Capability Challenge

In an effort to keep Missouri's postsecondary audience informed of opportunities that promote financial literacy and personal finance, the Missouri Department of Higher Education would like to share the following press release issued on Thursday, April 21, by the U.S. Department of Education.

As part of an ongoing effort to mark national Financial Literacy Month, the U.S. Department of Education and the U.S. Department of the Treasury today recognized high-scoring students in the National Financial Capability Challenge for the 2010-11 school year. The Challenge, which includes a voluntary online exam for high school students, helps teach young Americans about saving, budgeting, investing and other important skills critical to building a secure financial future.

Education Secretary Arne Duncan and Treasury Deputy Secretary Neal S. Wolin honored top-scoring students today at a public meeting of the President's Advisory Council on Financial Capability at the U.S. Department of Education in Washington, D.C. Nationwide, more than 84,000 high school students and 2,500 educators in all 50 states and D.C., as well as in U.S. Department of Defense schools for children of military members around the world, participated in the 2010-11 Challenge.

“It's critical for our young people to develop smart financial skills,” said Secretary Duncan.



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“If we’re going to prepare our students for 21st century success, have to teach them about earning, and spending, saving and investing. Otherwise, they’re going to learn the hard way: by making mistakes. I’m encouraged to see the steps that teachers and states are taking to make basic financial education a priority and congratulate these students on their great work.”

“Empowering students with the knowledge they need to make good decisions about saving, budgeting, and investing is critical to helping them build secure financial futures,” said Deputy Secretary Wolin. “I want to congratulate these students on their achievements and thank them for serving as examples to their peers about the importance of financial education.”

Students who scored in the top 20 percent nationally and those who were among the top scorers in their school will receive official award certificates. Idaho, Vermont and South Dakota had the highest average test scores among states on the 2010-11 Challenge, while Virginia, Pennsylvania and New Jersey had the most students participate. State-by-state results and sample questions from the exam are included below and at www.challenge.treas.gov.

In blog entries posted on the websites of the Treasury and Education departments, high-scoring students honored at today’s ceremony in Washington, D.C., wrote about the importance of the Challenge in helping provide young Americans with a strong foundation in financial education.

Anna Martin, a student from the Ephrata Area School District in Lancaster County, Pa., wrote: “The Financial Challenge was a great way to test how much students know about real life financial situations.

Students will have to deal with financial situations similar to those on the test and need to know how to handle them.”

Carlos Riveros-Sabogal, a student from the Applications and Research Laboratory school in Howard County, Md., wrote: “I believe the Financial Capability Challenge is important because it allows students to demonstrate their ability to handle money wisely. In today’s economy, it is vital for young people to learn how to handle their finances properly to avoid financial struggle.”

Challenge participants scored 69 percent on average, demonstrating that many students still need to make additional progress in strengthening their financial skills and knowledge. The Obama Administration is taking further steps to help empower Americans through improved financial capability. In November, the Administration unveiled a new coordinated National Strategy for Financial Literacy to help guide the ongoing efforts of the federal government and private organizations to empower Americans with the financial skills they need to strengthen their long-term economic security. Additionally, the Administration established the President’s Advisory Council on Financial Capability to provide advice on how to maximize the effectiveness of existing private and public sector efforts and to identify new approaches to increase financial capability.

State-by-state results from the 2010-11 Challenge are available on the next page.



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State	State Average Score	Participating Students	Perfect Scores	Students Who Scored in the Top 20%	Participating Educators in the State
Alabama	66.26%	1,712	5	264	43
Alaska	70.28%	154	2	32	7
Arizona	65.14%	900	1	133	26
Arkansas	68.61%	656	2	117	25
Armed Forces (Europe)	73.59%	110	0	32	11
Armed Forces (Pacific)	74.46%	165	0	51	5
California	66.12%	1,801	13	368	81
Colorado	68.13%	1,476	15	355	44
Connecticut	72.32%	1,675	13	469	62
DC	56.33%	217	0	22	4
Delaware	65.25%	348	0	29	9
Florida	69.51%	4,477	47	1024	85
Georgia	64.60%	1,612	13	268	54
Guam	75.29%	14	0	4	3
Hawaii	73.62%	171	4	58	12
Idaho	80.82%	100	1	44	7
Illinois	71.17%	1,989	26	567	71
Indiana	68.21%	2,186	18	479	63
Iowa	70.02%	2,541	9	574	71
Kansas	70.26%	455	1	121	22
Kentucky	67.75%	607	9	127	23
Louisiana	67.69%	367	1	55	9
Maine	74.14%	234	5	72	15
Maryland	66.83%	2,955	19	533	71
Massachusetts	69.06%	2,642	19	577	71
Michigan	70.51%	1,835	17	514	66
Minnesota	70.88%	1,104	16	290	38
Mississippi	67.00%	123	1	18	9
Missouri	71.81%	2,061	20	568	60
Montana	68.23%	323	1	77	20
Nebraska	72.02%	567	3	142	25
Nevada	64.38%	1,276	6	171	19
New Hampshire	70.28%	655	5	177	24
New Jersey	66.49%	4,876	18	882	106
New Mexico	66.04%	157	1	26	9
New York	69.11%	4,296	20	936	143
North Carolina	66.22%	1,438	7	245	67
North Dakota	70.26%	399	3	94	13
Ohio	67.57%	4,513	23	827	134
Oklahoma	67.03%	1,057	0	163	29
Oregon	75.60%	229	2	77	24
Pennsylvania	68.33%	7,155	40	1563	200
Rhode Island	61.72%	794	3	120	17
South Carolina	67.50%	654	4	128	29
South Dakota	76.28%	145	0	54	12
Tennessee	69.32%	1,602	8	353	38
Texas	66.02%	4,326	21	762	128
Utah	73.35%	631	7	157	22
Vermont	79.88%	145	5	80	7
Virginia	69.07%	7,328	47	1521	180
Washington	71.43%	1,830	16	449	53
West Virginia	61.51%	813	2	120	21
Wisconsin	73.23%	4,399	44	1280	123
Wyoming	69.55%	77	0	23	7