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## TSAC Outreach On EpicTV

In November, Jason Seay, Director of Outreach and Diane LeJeune, Assoc. Exec. Director for Communication Services for TSAC traveled to Fairview High School at the request of Ms. Jerica Hylton, a junior at Fairview High and the student producer for EpicTV. Ms. Hylton interviewed

Jason for a fifteen minute clip that will air on Channel 3 in Williamson County, covering the topics of:

- ◆ Applying to college (s)
- ◆ Filling out the FAFSA &
- ◆ Financial aid resources for students in Tennessee.



Pictured: Mr. Bob King, Fairview High Media Teacher, Ms. Jerica Hylton, EpicTV Student Producer, and Jason Seay, TSAC Director of Outreach

If you are interested in having a presentation on any college related topic including Financial Aid, please give your Outreach Specialist a call to arrange the specific date. If you are unsure who to contact, call Jason Seay at 615.253.7459.

It's the time of year to remind your students to fill out the FAFSA or the renewal FAFSA after January 1, 2010 and prior to the TSAC priority deadline of February 15, 2010.

## Default Prevention

Default prevention has always been an important service of lenders and guarantors. With the downturn in the economy, factory closings, and rising unemployment in Tennessee, the financial aid community is acutely aware of the value of default prevention. The chart on the following page illustrates the decline and rise of the national cohort default rate over the last twenty years.

With budget cuts and hiring freezes, many administrators are challenged with the question of how to combat the rising default rate. While there is no one perfect solution to reduce default, there are several measures that can operate in conjunction with each other to aid in this battle.

... Continued on page 2

# NCHELP Rapid Survey

The National Council of Higher Education Loan Programs (NCHELP) recently completed a survey of guaranty agency outreach and services in support of students and schools.

The preliminary top line results from the NCHELP rapid survey indicate that there were:

- approximately 7,500 financial aid/college nights;
- over 1.2 million students and parents participated in financial aid/college nights;
- over 2,700 training workshops with over 17,500 secondary school counselors trained;
- approximately 11.5 million brochures published -- in multiple languages; and
- approximately 4.3 million phone call and email contacts.

Some pretty amazing statistics.

NCHELP represents a nationwide network of guaranty agencies, secondary markets, loan holders, loan servicers, collection agencies, schools, and other organizations involved in the administration of the Federal Family Education Loan Program (FFELP). NCHELP members promote student access and choice for post-secondary education and training. Since its inception in 1965, the FFEL program has provided over \$467 billion in loans to postsecondary students and their parents. You can review additional information about NCHELP on their website: <http://www.nchelp.org/>.

## Default Prevention (cont.)

In this first segment of Default Prevention, we have a beginning checklist of ideas for you to consider:

- ◆ Review procedures for compliance of standard activities
  - ◇ New regulations for entrance and exit counseling
  - ◇ Consider additional group counseling with on-line counseling
    - Lenders and guarantors may perform these functions
- ◆ Campus-wide involvement
  - ◇ Default prevention should not be the sole responsibility of financial aid office
  - ◇ Educate other departments on purpose and benefits of default prevention
  - ◇ Work to get the school to buy-in
  - ◇ Campus partnerships
    - Identify at-risk students
    - Assist these students
  - ◇ Monitor withdrawals
- ◆ Share ideas
  - ◇ Network with colleagues
  - ◇ Utilize existing programs or proven methods

<sup>1</sup>National Cohort Default Rates provided by the U.S. Department of Education

National CDR - All Years			
Cohort Year	CDR	Total Default	Total Repay
2007	6.7%	225,371	3,345,534
2006	5.2%	204,507	3,911,640
2005	4.6%	161,951	3,495,584
2004	5.1%	144,128	2,825,462
2003	4.5%	115,568	2,551,432
2002	5.2%	125,696	2,393,776
2001	5.4%	130,036	2,380,741
2000	5.9%	142,378	2,399,774
1999	5.6%	130,861	2,299,533
1998	6.9%	153,028	2,208,262
1997	8.8%	188,832	2,153,253
1996	9.6%	197,338	2,045,595
1995	10.4%	199,346	1,918,453
1994	10.7%	199,233	1,866,240
1993	11.6%	212,062	1,826,625
1992	15.0%	299,881	1,994,925
1991	17.8%	380,346	2,135,595
1990	22.4%	551,208	2,460,102
1989	21.4%	619,229	2,900,297
1988	17.2%	440,790	2,561,183
1987	17.6%	418,717	2,381,087

# Communicating Effectively With Students in a Digital Age

Nothing has impacted the way we communicate more than technology. In a few short decades, a single generation has witnessed the invention and subsequent reliance on cell phones, e-mail, video conferencing, pod casts, online videos, Web sites, blogs, Wiki pages, text messaging and more.

So how does this impact the way school administrators communicate to prospective and current students? In the past, schools relied heavily on hard copy brochures and other printed collateral to market to prospective students but that strategy has quickly changed due to technological advances.



"There is no question electronic communication is overtaking print," says Charles Nolan, Vice Provost for enrollment at Santa Clara University in California. "Students can find out about a college, apply and check the status of their application online. They can even find out who in admissions is reading their application and communicate with that person."

Many schools have re-allocated their print money to build elaborate Web sites that include virtual tours, blogs and videos. In the same way that Amazon personalizes its site based on a buyer's purchases, some colleges tailor the Web experience to a student's academic and extracurricular interests. Even the acceptance process is being transformed. Although many schools already offer e-mail notification of admission, Fitchburg State University in Massachusetts plans to use pod casts. Creighton University in Omaha, Nebraska, offers students the option of notification via text message on their cell phones.

For colleges and universities to bridge the communication gap with their current student population, it's important to accept that the mobile revolution has arrived and understand the options for effectively communicating with their students.

To reach their students, colleges and universities need to understand the impact of time and place shifting on communication and content. Digital media recorders and mobile devices such as iPods and mobile phones free students from time or viewing constraints. This new freedom allows students to choose the communication channel that best suits them "in the moment." If they are between classes, they might use their mobile phone, PDA or laptop/notebook computer to get updates regarding class cancellations, social events and the menu in the dining hall.

Today's students are accustomed to a more interactive role in both communication and learning. It is helpful for higher education institutions to recognize the need for constant interaction and accept that mobile technology, especially mobile phones, might be among the best tools to engage students in academics. A key advantage of mobile phones is that students are already skilled in using them.

Using their mobile phones, students can choose the mobile groups that they wish to engage (a specific class, study group, or social club, for example) and receive text messages from that group. They can also use their mobile phones to more fully participate in the classroom via live, in-class polling during a lecture. Interactive polling lends itself well to students' preferences for engagement, and the appeal of anonymity is substantial:

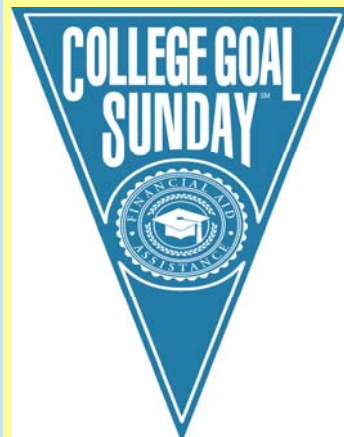
*We know that many students who are silent in classroom discussions find their voice and participate actively in different flavors of mediated interaction.<sup>1</sup>* . . . Continued on page 4

# College Goal Sunday Update

In today's economy, it's more important than ever for Tennessee students and their families to maximize financial aid resources that may be available to them. Many of them are expected to take advantage of the services that are offered through attending College Goal Sunday. This year, we have 31 sites scheduled for February 14, 2010 and we need your help to make this another successful year.

The 2010 College Goal Sunday (CGS) website is available now at [www.tn.gov/collegegoalsunday](http://www.tn.gov/collegegoalsunday). The website will be updated frequently and will be maintained as the most current source of information. Volunteers are encouraged to go to the website to register for the CGS site where they plan to serve. Students and parents are being asked to also go to the website and reserve their spot at a CGS site that is located closest to where they live.

TSAC is proud that this is the 5<sup>th</sup> Anniversary of the College Goal Sunday Program in Tennessee. Each year we have seen continued growth in participation by our students and their families. We hope to exceed our last year's numbers of more than 2,800 participants. With your help, we will make that goal.



*We wish you Seasons Greetings and  
Happy Holidays from the TSAC Staff!*



## Communicating Effectively (continued)

Research has also revealed that learning in smaller chunks, both in class and out, may boost overall understanding and retention of information. Mobile devices facilitate such learning.

Students want to feel engaged, to be connected, and to learn and grow. But they prefer tools that are convenient, comfortable and fit their mobile lifestyle.

By understanding and accepting the impact technology has on communication and the way students prefer to communicate, colleges and universities can continue to bridge the communication gap in a digital era.

### References:

The Daily Adviser. March 9, 2006. Colleges go cyber: Tech transforms campus recruiting. January 2008 <<http://theadvertiser.gns.gannettonline.com/apps/pbcs.dll/article?AID=/20060309/TECH01/602150429/1001/tech>>

Educause Quarterly. 2007. Always Connected, But Hard to Reach. January 2008 <<http://connect.educause.edu/Library/EDUCAUSE+Quarterly/AlwaysConnectedButHardtoR/40022?time=1198185502>>

1. Chris Dede as interviewed by Mary Grush, "Changing the Gold Standard for Instruction," Campus Technology, June 1, 2006 <<http://www.campustechnology.com/article.asp?id=18568>> (retrieved February 8, 2007).

# 2010-11 TSAC Budget Hearing

**G**overnor Bredesen conducted budget hearings for TSAC and all other state higher education entities, on Friday November 20<sup>th</sup>. Richard Rhoda, executive director, presented the 2010-11 budget for TSAC and answered questions regarding a variety of issues. Among the top issues facing the state currently is the economy. Because state tax revenues are projected to continue declining, TSAC has been asked to reduce its 2009-10 base budget into the next fiscal year by approximately six percent with the likelihood of further reductions. At this point, however, the reductions are administrative in nature and are not being taken from grant and scholarship programs. Further, TSAC is hopeful to continue receiving \$3.2 million in funding for the TSAA program for 2010-11 that was appropriated in 2009-10 on a one-time basis. The Governor will make his budget recommendations to the legislature sometime around early February 2010.



## TSAA Completion Date for 2010-2011

**F**or the 2010-2011 academic year, the TSAA program information for each eligible student will have a new field called the “Completion Date.” This is the date the application was considered eligible for TSAA funds.

Based on funding, this is the date the applications will be awarded. If the Completion Date is after funds have been expended the student’s application will then indicate Funds Expended. This will give the student that applies early with a *complete* application first priority on being awarded rather than applying early and not having a completed application. This is similar to the awarding process used for the current academic year when funds were expended in late February. If you have questions, please contact Naomi Derryberry at [naomi.derryberry@tn.gov](mailto:naomi.derryberry@tn.gov).

## Online Applications for TSAC Programs

**T**SAC is pleased to announce that starting January 1, 2010 high school and college students will have the capability to apply online for the following scholarships:

Robert C. Byrd Honors  
Ned McWherter Scholars  
Minority Teaching Fellows

Dependent Children Scholarship  
Tennessee Teaching Scholars  
Graduate Nursing Loan Forgiveness

This will eliminate the high school and college counselors from having to mail a paper application to TSAC which will save both time and money for our financial aid partners and TSAC staff. If you have questions about the online application process, please contact the program coordinator for the appropriate program.