



## Southern Association of Student Financial Aid Administrators

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## 1995-96 SASFAA Annual Report

*by Karen Fooks*

As I began the year, I had a few key goals I hoped to accomplish for the Association as a whole. These were:

- Increase communication with the membership
- Create a sense of welcome, involvement and belonging for our new members
- Ensure that all constituencies within SASFAA (institution type, race, experience level, etc.) were represented and involved
- Maintain quality training as our primary activity

I believe we achieved some measure of success with each of these goals but we are a long way from being able to rest on our laurels in any of these areas. Nevertheless, every member of the executive board, committee chairs, committee members, and our membership at large have made tremendous efforts to improve the Association.

I will discuss some of our achievements in detail when I talk about the activities of each committee, but the following highlights will demonstrate how we have worked towards the goals enumerated above.

- The volume and quality of communication with members may have never been higher. Through the creation of the SASFAA-L listserv, we were able to alert subscribers to legislative and regulatory issues, send out calls for action when key legislation was coming up for a vote, post SASFAA responses to legislative proposals and NPRMs, send messages about upcoming events and share questions and answers about financial aid issues and problems with each other. In addition, we have maintained our schedule for quarterly newsletters, distributed a monograph detailing the presentations at the 1994 SASFAA Leadership Conference, and SASFAA's Long Range Plan as approved by the executive board in February 1996, was distributed to the membership via the newsletter.
- To help involve new members in SASFAA, Vice President Karen Koonce solicited volunteers from our "old pros" at the annual conference to act as mentors for our "newbies". And, of course, the annual New Aid Administrators Workshop offers the best opportunity around for new aid administrators to learn the business and connect with other SASFAA members both new and experienced. The relationships made at the workshop often provide a long-term support network for participants.
- I made a serious effort to ensure that the executive board and its committees reflect the diversity within our

organization. Extensive time was spent before I began of my year in developing an executive board composed of people who were dedicated making SASFAA the best association it can be; were able to commit the time and effort needed to accomplish our goals; included minorities and representation from different sectors and states; and included a mixture of experienced folks and new faces. This board coalesced into a strong, dynamic unit that was willing to work together and yet listen to and respect diverse opinions. Each committee chair was given the same charge for selecting their committee members.

- My last goal was maintaining quality, affordable training. The annual conference offered an extensive range of sessions with options to suit virtually all needs: novice, experienced, technical, professional and personal. A new aid administrator's mini-workshop was held immediately preceding the conference and our annual week-long New Aid Administrators Workshop is scheduled for June 23-30 at Millsaps College in Jackson, MS. The monograph from the 1994 Leadership Symposium which was distributed to at the annual conference provided many members who did not attend the symposium an overview of the presentations and small group discussions.

In addition to these overall goals, I also established a series of individual goals and challenges for each executive board member and committee chair. As you read this report I think you will agree that everyone took these charges to heart and through their commitment, we have been able to accomplish the majority of them.

Following are some of the highlights of this year:

## **President's Activities**

As your president this year, I was offered a number of special opportunities to represent the Association and, I hope, have some positive impact on significant issues affecting student financial aid. I participated on two federal focus groups, one relating to regulatory relief/improved oversight and another to discuss FAFSA processing issues and suggest changes for future years. I also served as a member of an ED task force on regulatory flexibility. Even though I was asked to serve on these panels as a representative of the University of Florida, I feel strongly that my position as leader of this association also required me to represent the views of the financial aid community at large. I believe I was able to represent both positions successfully.

As President of SASFAA, I hold a voting membership on the NASFAA Board of Directors and was able to present SASFAA's position on a number of key issues, including a new direction for the NASFAA encyclopedia, NASFAA sponsorship for a financial aid home page on the web, and support for the Coalition to Save Student Aid.

I also had the pleasure of representing the Association in several interviews with the media. These opportunities have helped maintain SASFAA's visibility throughout the nation and SASFAA continues to be one of the most active, involved and influential regional financial aid associations.

## **Finance**

SASFAA's fiscal operations are overseen by Treasurer Jane Cooper, (Mississippi Higher Education Assistance Corporation) and the Budget Committee Chair Ron Gambill (Tennessee Student Assistance Corporation).

As chair of the budget committee for several years, Ron was instrumental in developing this year's operating budget, outlining a plan for continued growth in our reserve fund, monitoring our expenditures in each budget category and suggesting changes where appropriate, and providing guidance as we made the transition from former treasurer Randy Craig to Jane.

The work involved in the transition between treasurers cannot be over-estimated. The accounts from the previous treasurer must be audited, funds transferred between banks and new signature cards obtained for the incoming officers, and the new treasurer must become familiar with SASFAA's fiscal policies and learn to utilize the software which maintains our accounting records. Ron's guidance and advice certainly made this transition much less painful than it otherwise might have been. I would also like to thank Randy for his very detailed records and recommendations which have also proved very useful this year.

While we still have approximately one month before the close of this fiscal year, the May 31 treasurer's report indicates that we will, once again, finish the year in a very strong financial position. Our annual budget is nearly one-half million dollars. Approximately forty percent of that budget is focused on training and the annual conference. We have exceeded our anticipated revenue in membership, annual conference, sponsorship, advertising, and interest earnings while it appears that we will come in at or under budget in all expense categories except the annual conference. However, even for the annual conference, income exceeded expense so we continue to show a modest profit in that budget category.

We currently have \$90,000 in a reserve fund which is comprised of seven certificates of deposit in amounts ranging from \$5,000 to \$25,000 with various maturity dates between 1996 and 2000. The CDs are evaluated as they mature by the budget committee to determine the best investment rate for long range planning and to maximize investment income. A long range goal for the reserve fund is to be able to meet the expenses associated with the annual conference in the event of a fiscal crisis and eventually to cover at least fifty percent of the annual operating budget.

The two year fiscal audit report for the period July 1, 1993-June 30, 1995 was completed by Elmore and Dages, CPAs of Richmond, Virginia. The audit confirmed the accuracy of the revenues, expenditures and balances as detailed on our June 30, 1995 report and found no material errors in accounting procedures. The auditors did, however, make several suggestions for improving controls and these recommendations have been reviewed by budget committee and adopted as appropriate.

## **Professional Development**

As indicated in the introduction, SASFAA continues its quality efforts in the area of professional development. In conjunction with our annual conference, Vice President Karen Koonce (Tidewater Community College, VA) coordinated the new aid administrator's mini-workshop in which 52 people participated.

Currently, she and Curriculum Coordinator Greg Thornberg (Jackson State Community College, TN) and Site Coordinator Ann Hyneman (Millsaps College, MS) are finalizing preparations for the annual week-long New Aid Administrators Workshop to be held at Millsaps College in Jackson, MS., June 23-28, 1996. Preliminary registration forms indicate that we will meet our goal of 100 attendees at this event. The faculty for the 1996 workshop include Vera Brooks (Clayton State College, GA), Barry Davis (John Tyler Community College, VA), Mary Givhan (Mississippi College), Debbie Marcus (Bessemer State Technical College, AL), Michael Morgan (Lexington Community College, KY), Lynda Sayer (Furman University, SC), Barry Simmons (Virginia Commonwealth University), Dick Smelser (University of Tennessee), Rose Mary Stelma (East Carolina University, NC) and Charles Vinson (Murray State University, KY).

Karen also initiated a mentoring program for new aid administrators at the annual conference. This was an attempt to connect our new members with some seasoned veterans to make them feel more welcome in our association and to give them a friend to call throughout the year when questions or problems arise.

Former Vice President Claude McCann (University of Alabama-Birmingham) coordinated the publication of the monograph which detailed the presentations from the December 1994 Leadership Symposium. Speakers at that

symposium included two college presidents and other senior management officials in higher education. In an effort to provide this information to our members who were unable to attend the conference, this monograph was included in the conference packets of all attendees, and was mailed to leadership conference attendees. Remaining copies of the monograph are available upon request.

Special thanks go to Richard Stillwagon (Virginia Tech) our writer and editor for the monograph.

## **Nominations & Elections, Site Selection and Awards**

Immediate Past President Dave Cecil (Education Financing Center, Inc.) coordinated our nominations and elections, site selection and awards committees. Through the efforts of the nominations committee which is comprised of last year's state presidents or their designees, Ferris Hall (Gadsden State College, AL), Mary McKinney, University of Central Florida, FL), Deborah Barbone, North Georgia College, GA), Barbara Smith (Asbury College, KY), Linda Phillips (Belhaven University, MS) Sally Dodd (Davidson County Community College, NC), Billy Vandiver (Medical University of South Carolina, SC) Dick Smelser (University of Tennessee, TN) and Sid Dugas (Christopher Newport University, VA) he was able to put together a quality slate of candidates, one in which the Association was the winner regardless of the results of the election. Although we only had one candidate for president-elect, the committee was able to provide two candidates for the positions of secretary and vice president.

The officers for 1996-97 (including those elected in 1995) are:

President: Joel Harrell, University of Tennessee-Chattanooga  
President-elect: Carol Mowbray, Northern Virginia Community College  
Immediate Past President: Karen Fooks, University of Florida  
Vice President: Betty Whalen, Wingate College, NC  
Secretary: Vera Brooks, Clayton State College, GA  
Treasurer: Jane Cooper, Mississippi Higher Education Assistance Corp.

I would also like to recognize and thank Mary Givhan (Mississippi College and Jennifer-Jones Gaddy (South Carolina Student Loan Corporation) for their willingness to run for vice president and secretary, respectively. I hope both will consider running for office again at some future date.

I am pleased that the 1996-97 officers will represent six of the nine SASFAA states and include membership from four-year public and private colleges, a community college and a guaranty agency. This diversity will certainly help ensure that a wide-range of views are represented at board meetings.

To help next year's nominations chair (me!), Dave has maintained a list of all the potential candidates for office who said, "not this year, but maybe I'll be able to consider it next year." This ready pool of candidates will certainly make it easier for the 1996-97 committee.

In an effort to help SASFAA get the best possible break on hotel prices and assist our membership in planning for future years, we have tried to book our annual conference at least two years out. I am pleased to report that we now have contracts through the year 1999. Next year, the annual conference will be held February 16-19, 1997 in Greensboro, NC. The 1998 conference will be February 22-25 in Nashville, TN at the Renaissance Hotel and 1999 will be February 21-24 in Norfolk, VA at the Marriott Hotel with overflow at the Omni Waterside across the street.

The awards committee which is comprised of the six elected officers, voted to award Ron Gambill, Executive Director of the Tennessee Student Assistance Corporation, SASFAA's Distinguished Service Award in recognition of his many years of service to SASFAA and the financial aid profession. This is SASFAA's highest honor. I can

think of no one more deserving of this award and it was my very great pleasure to present this award to Ron at the annual conference.

While not a function of the awards committee, per se, it was also my pleasure to be able to recognize NASFAA President Dr. Dallas Martin for his twenty years of service with NASFAA. The executive board voted to provide a modest scholarship in his name to the school of his choice. Dr. Martin wanted this scholarship to remain in the South and so asked that Sweetbriar College, VA, where his daughter is a student, select the recipient of this award.

We were also pleased that Ray Tripp (University of Georgia) received NASFAA's Leadership Award which was presented to him at this year's annual conference by NASFAA National Chair, Bill Irwin.

## **Conference**

The 1996 Annual Conference, which was held at the Hyatt Regency Hotel in Hilton Head, South Carolina, may well go down in SASFAA history as one of our favorite conferences. Sun, sand and a content-filled agenda produced rave reviews on conference evaluations with a number of members voting that Hilton Head be designated the permanent annual conference site.

Conference chair Susan Little (University of Georgia) and her committee, Jennifer-Jones Gaddy (South Carolina Student Loan Corporation), Bob Godfrey (University of South Carolina), Clark Aldridge (Auburn University), Donja Enfinger (Georgia Southwestern College), Tan Hille (Agnes Scott College, GA), Mary Givhan (Mississippi College), Linda Renschler (Lynchburg College, VA), Betty Whalen (Wingate College, NC), Nimmi Wiggins (University of Kentucky), Dolores Davis (Hampton University, VA), Lisa Tumer (Longwood College, VA), Karen Koonce (Tidewater Community College, VA), and Jane Cooper (MHEAC), were faced with conference facilities that provided unique challenges. With 814 people in attendance, we were using all available meeting space, so there was limited time to turn tables from theatre style to banquet and back again. This situation actually afforded us the opportunity to try different things with the agenda including offering box lunches for state meetings rather than an organized banquet-style luncheon and scheduling free time in the early afternoon for participants to enjoy the area and network informally. In addition, decisions to set the rooms up classroom style (with tables) and to provide session evaluations in three-part paper so that presenters could be given immediate feedback were particularly well received.

Because of federal furloughs and snowstorms, the final conference agenda was in flux until the last minute, reminding the entire committee of the need for flexibility. In fact, changes were still be made to the agenda as late as two days before the beginning of the conference. Nevertheless, the committee made sure that the program offered high quality presentations covering a wide range of topics.

We were particularly pleased to be able to showcase the motivational talents of one of SASFAA's members, Zeb Davenport (Lord Fairfax Community College, VA) who served as our keynote speaker.

## **Legislative Relations**

Legislative Relations Chair Molly Lawrence (University of Alabama) and her committee, Dorenda Adams (Alabama State University), Amy Grason (USA Group), Jane Kanipe (Peace College, NC), Johnny McDougal (Murray State University, KY), Mary Beth Mezo (Full Sail School of the Recording Arts), David Mohning (Vanderbilt University, TN), Carol Mowbray (Northern Virginia Community College, VA), Wayne Sumpter (University of South Carolina, SC), and Jeanie White (MHEAC) did an outstanding job this year in reviewing key legislation and regulations and drafting SASFAA responses.

As with so many of our projects, communication was the key. Molly made extensive use of the SASFAA-L and SASFAA-EXEC-L listserves to solicit member and board input to draft responses and to post the final responses to all subscribers. In addition, through her membership on other lists and in other professional organizations such as the Coalition of State University Aid Administrators (COSUAA), Molly was able to forward up-to-the minute legislative alerts when key legislative votes were upcoming. She also provided lists of congressional committee members and leaders along with phone, fax and email addresses to assist members with their individual responses. In total, her committee sent over 35 postings to the listserve.

The legislative relations committee met in conjunction with the annual conference and developed a response to the Advanced NPRM on Regulatory Relief and Oversight. SASFAA responses to the issues posed in the ANPRM were used to help formulate ED proposals for the focus groups held this spring.

As always, SASFAA continues to be one of the regional associations that can be counted on to respond to legislation and NPRMs. It certainly is a model that other regions and states can follow and I was proud to include some of SASFAA's responses in my reports to the NASFAA Board of Directors.

## **Long Range Planning**

It is not enough that an association do things well and function in a prudent fiscal manner from year to year. It is also critical that the organization have a mission, that its members understand and approve of that mission and that the association have some means of assuring that there is continuity and furtherance of its mission and goals from year to year.

One of the most useful ways to ensure that this occurs is to establish a long range plan for the association and monitor the activities each year for compliance with that plan. In 1994-95, President Dave Cecil established a Long Range Planning Committee under the direction of Crusie Lucero, (Walters State Community College, TN) which was continued through 1995-96. Her 1995-96 committee included: Jerry Bird (University of South Carolina), Dave Cecil (EFCI), Susan Darling (Pasco-Hernando Community College, FL), Tom Hood (University of Mississippi), Wanda Nelson (State Technical Institute-Memphis), Buddy Johnston (Radford University, VA), Charles Vinson (Murray State, KY), Bill Wall (Alabama Commission on Higher Education), Curtis Whalen (University of North Carolina-Charlotte), Joel Harrell (University of Tennessee-Chattanooga) and Karen Fooks (University of Florida).

After two years of very intense work and an in-depth review of all aspects of the operation of the Association, the committee developed an extensive long range plan of with goals and objectives which will help guide the association and its future presidents through the year 2001. The plan was approved by the executive board in February and disseminated to the membership as a special enclosure in the spring newsletter.

In June, the committee will present its proposal for annual monitoring and updating of the plan to the executive board for approval.

## **Membership**

Gwyn Francis (Georgia State University) has done a great job this year in keeping the membership database up-to-date despite the theft of the office computer that held the database and the backup. I am pleased to report that to date, the 1995-96 membership count is 1217 and that we have exceeded our budget line in membership dues.

The membership directory is on schedule for production within the next few weeks with distribution planned for early summer. With the significant increase in new telephone area codes and the explosion of internet email addresses, keeping the member information current has become a real challenge. I appreciate Gwyn's initiative to

send each member an information update form this spring so that we have the best possible data in the directory.

## **Newsletter**

Newsletter chair, Judy Case (Copiah-Lincoln Community College, MS) helped keep us on track this year with the publication of three editions of our newsletter and the summer edition which is to be printed shortly. Over 1300 copies of each issue were distributed. Advertising support is very strong with twenty-three vendors advertising in one or more issues. This revenue has more than offset the cost of printing and distributing the newsletter. This year, to help with future transition and assist the editor in obtaining articles and editing the newsletter, Judy asked Zita Barree (Virginia Commonwealth University) to serve as assistant newsletter editor.

As President, I receive complimentary copies of newsletters from several other regions and I am very proud to tell you that SASFAA's newsletters continue to set the standard. The job of newsletter editor has to be one of the most arduous committee assignments. No sooner is one issue put to bed then the next one needs to be started. Judy and Zita did a wonderful job maintaining our schedule, gently hounding the malingerers (myself included!) to submit our articles in a timely manner, and soliciting others to write articles. Nevertheless, one of my deepest disappointments is the lack of member participation in the newsletter. We have so many talented members who have done research or are particularly knowledgeable about an issue but who have never shared their expertise via the newsletter. I hope next year more members will voluntarily help the editor by submitting articles of interest for publication.

## **Sponsorship**

Sponsorship chair, Lisa Tumer (Longwood College, VA) was absolutely superb in the handling of her responsibilities. During a year when declining vendor support was experienced in several states and regions, our overall sponsor support continued to be very strong. To date, our sponsorship revenue is over \$54,000 which is \$11,000 more than expected and we are anticipating additional support for the summer workshop.

At our annual conference fifty-four organizations contributed support to the conference and forty-nine of those were also exhibitors. This is near-record participation, exceeded only by last year's conference in Atlanta which included vendors from the technology fair.

In addition to sponsorship, our advertising for both the directory and newsletters are also on a record pace with twenty-three sponsors advertising in one or more the newsletter editions and fourteen advertisers in the membership directory.

We could not have been so successful without Lisa's untiring efforts as well as the generosity of all of our vendors and sponsors.

## **Agency Liaisons**

One of the traditions within SASFAA of which I am particularly proud, are our liaison activities with lenders, guaranty and state agencies, foundations and the Federal Department of Education. The administration of financial aid extends well beyond the college financial aid administrator and in order to best serve our students, all players in the process need to function as a cohesive group, understand each other's issues and to learn and share. The liaisons on the board serve as active participants at board meetings and bring a unique perspective to the table. I am indebted to each for that perspective.

While we often share common goals, each of the agency liaisons represents a group with different needs and concerns and many also hold a dual role as vendors and sponsors as well.

To address these needs, Wayne Hood (Chemical Bank Education Financing Group), served as Lender Liaison this year and was charged with keeping the board apprised of all federal and state legislative and regulatory changes impacting the lending community; establishing a network for soliciting lender concerns and issues about SASFAA policies; and working closely with the vendor/sponsor chair concerning policies and procedures that impact lenders as vendors and sponsors. Ron Gambill as Guaranty/State Agency Liaison provided the guaranty agency assessment of lending issues and the state perspective on SSIG and other state scholarship and grant concerns. Both Wayne's and Ron's reports were detailed and their extensive knowledge and involvement in legislative issues provided very timely and useful information for board discussions.

Another a long time member of the SASFAA board is Bob Bennett (Pickett and Hatcher Educational Foundation, GA) who acts as our Foundations Liaison, an oft overlooked, but increasingly important, aspect of student aid. As federal and state support for higher education funding continues to decline, we need to recognize the valuable contribution provided through private funding sources. In addition to providing updates on private support for education, Bob alerted us to tax issues and other concerns that may impact private giving. Bob also serves as SASFAA's archivist and Pickett and Hatcher continues to provide an invaluable service to SASFAA by microfilming and storing all of SASFAA's records. This is a much overlooked contribution, but one of which all members should be aware.

As the old saying goes, "the best laid plans of mice and men oft go awry." This certainly proved to be true this year in our relationship with the Federal Department of Education. Initial plans were to spread the duties of ED Liaison between the three federal training officers, Barbara Gray, Leo "Skip" Pou and Shelia King with each attending one board meeting and all attending the February board meeting at the annual conference. However, it seems like politics had a different scenario and furloughs and budget cuts changed those plans. We are very indebted to Barbara for her willingness to brave the elements and Hurricane Erin to attend our August meeting in Biloxi and to come for the day to the February meeting even though budget constraints prevented her from staying through the conference. While the furlough prevented Skip's attendance in November and budget problems kept Shelia from the June meeting, I very much appreciate the information they have shared with us in the state meetings. I particularly want to thank Barbara for actively participating on the SASFAA-L list and providing us with correct and updated information when we sometimes seemed to be the blind leading the blind. I am hopeful that we will see more of our federal colleagues next year.

## **Past President**

As I mentioned earlier in this report, Immediate Past-President Dave Cecil (EFCI) served as nominations and elections chair, site selection chair and awards committee chair. However, there is another role that Dave played, and that is as unofficial advisor, conscience and friend. The relationship between the president and past-president cannot be overstated since there is a wealth of knowledge held by the past-president (some earned the hard way) that is invaluable to the president. Dave was always willing to share his experience, send emails reminding me of my responsibilities or little details, keep lists of things to do and otherwise keep me straight. Everyone needs a counselor who will listen to problems, offer advice when necessary, even when unwanted, and help the president maintain a broad perspective. Dave fulfilled that role admirably and I appreciate it more than I can express. One lesson that I learned is to try to and maintain that continuity by providing the same support to our incoming president-elect.

## **President-Elect**

The president-elect's role usually falls into the "other duties as assigned" category. This is a training year in preparation for assuming the leadership role the following year and making note of all the pitfalls along the way that need to be avoided.

In addition, the president-elect attends all NASFAA Board of Directors meetings and reports those activities to the SASFAA board and the membership. Usually this position serves in an unofficial capacity. However, due to NASFAA policies which specify that only practicing financial aid administrators be voting members of the board, President-elect Joel Harrell (University of Tennessee-Chattanooga) served as voting member in lieu of our past-president. His thoughtful comments and insightful analysis of issues represented SASFAA well.

Another role for the president-elect is "ambassador" and he shares responsibility for state visits with the president. This year, that turned out to be the lion's share, as Joel was able to visit all nine states. While it sometimes seems like a brutal travel schedule, these visits are helpful to the states in providing an broader perspective on issues and increasing SASFAA's visibility to those who might not be able to attend the annual meeting. But, more importantly, these visits are vital to the president-elect as it gives that person the opportunity to meet new people, put names to faces, observe future leaders in action and helps him select active, committed individuals to serve as committee members and chairs.

Joel also served as another of my unofficial advisors. Knowing he was as close as email, even when on the road, was very helpful to me when issues arose that needed the collective wisdom of the leadership. I look forward to his administration and my new role as seasoned veteran and second-guesser.

## **Secretary**

I would like to make a special point of thanking Secretary Judy Deines, (Jefferson Community College, KY). Judy was a tremendous support to me in keeping accurate, concise minutes, getting agendas and draft minutes to me for a timely review and keeping the policies and procedures manual updated. This is one of the more unrecognized and under-appreciated positions on the board. The logistical details of keeping the records, soliciting the extra copies of reports needed for the archives, producing P & P manuals for all new board members, reprinting the stationary and so on, can be time-consuming and tedious, but Judy was always there when I needed her. In fact, she was usually way ahead of me and anticipated many of my needs and requests.

## **State Activities**

This report would not be complete if I did not recognize the invaluable role played by the state presidents, Grady Collins (University of South Alabama, AL), Aldanzo Pratt (Broward Community College, FL), Willie Williams (Morris Brown College, GA), Ron Duvall (Kentucky Higher Education Assistance Authority, KY), Ann Hyneman (Millsaps College, MS), Dan Klock (Lenoir-Rhyne College, NC), Fred Hardin (Aiken Technical College, SC), Jane Pennington (Belmont University, TN), and Michael Barree (Virginia Commonwealth University, VA). Each brings a different perspective to the table and because the state presidency is often the first opportunity these individuals have had to serve SASFAA, it provides an excellent training ground for new SASFAA leadership. They challenge long-held assumptions and certainly kept me on my toes, particularly when reviewing the long range plan.

It has pleased me to watch the bonding and sharing that occurs between state presidents. Participating on the SASFAA board has provided opportunities for interaction between the state presidents that has probably helped each state grow and develop as ideas and initiatives are "borrowed" between the states. It has been my pleasure to have visited each state, assume the role as guest and watch someone else take charge. Each of these individuals demonstrates many unique talents and SASFAA has benefited immensely by their contributions.

## **Summary**

I am very pleased with the many things we were able to accomplish this year, but there are at least as many projects that remain undone. I know Joel is already well along in planning for next year and has shared with me a number of

his ideas, many of which I wish I'd thought of first. In truth, though, I'm not sure there are enough hours in the day to have done much more than we did this year. Every board member gave me 100% their time, dedication and support.

On behalf of the entire Association and from me, personally, I want to thank every one of them for making this such a rewarding experience. I would also like to extend my thanks to all of the institutions represented by these individuals for permitting them to give so much work time and resources to SASFAA activities. Without the support of our superiors and institutions, this Association would likely not exist. Special thanks are also in order to my boss, Vice President Art Sandeen, who has been totally supportive me and of the University of Florida's involvement in SASFAA, and to all the staff at the UF Office for Student Financial Affairs who have supported me even when I was out of the office more than in and they had to pick up the extra load.

As SASFAA moves forward toward a new century, I find there is much for all the members of this Association to be proud of. I am convinced that SASFAA is one of the most dynamic, active and progressive regional associations in the nation and it has been my genuine pleasure to serve as your president for this year.

Respectfully submitted,

Karen Fooks  
1995-96 President

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