TASFAA members and Friends of TASFAA -

Another TASFAA year comes to a close, and what a year it’s been! Members of organization have faithfully served hundreds of thousands of college students and families this year.

You had a wonderful Board of Directors this year. This tremendously dedicated group of people has worked to ensure that the important work of TASFAA not only continues, but is improved and made stronger every year. My thanks to them for showing up, contributing, and putting up with my Presidential antics.

This was a big year for TASFAA. In our joint Regional Training with TG and THECB we provided free training to over 500 financial aid administrators at 7 sites across the state. Our training committee boasted 72 attendees at this year’s New Aid Officer’s Workshop in Arlington. Our Facebook page is growing in popularity. We made our positions known through interaction with lawmakers in our state and at the Federal level. We offered free financial aid training to nearly 1000 high school counselors in various regions in the state. Finally, our Fall Conference in El Paso was a great success offering training and networking opportunities for 230 of you.

I’ve heard it said many times, and I wholeheartedly agree: the Board of Directors may be the ones with the big ideas (sometimes), but the real work gets done by the committees. Our committee members, led by our awesome Chairs, are those who really keep the activities of TASFAA rolling. If you served on a committee this year, you have my (and the Board’s) gratitude for your hard work and dedication.

I’d also like to thank TASFAA’s Associate Members. These individuals don’t work for schools – instead they work for all the other agencies, businesses, and entities that have a stake in college access and success for Texas’ college students. Their leadership and overall contribution to the Association cannot be overstated and is much appreciated.

Special thanks to Devon Wiggins (Tyler JC), Shannon Followill (TTU), and Dana Mingo (DCC) who took up the reigns when I was on maternity leave with my precious new son this past summer. I could not have asked for a better group of people to perform officer duties in my absence, and being able to focus on my baby for a couple of crucial months is a gift my family will not forget.

TASFAA’s mission is to encourage, promote, facilitate, inspire and motivate. If the definition of a family is a group of people who care for and support each other, who build each other up and try to make every member feel important, then TASFAA is a family. I’m proud to be a member of your family. On to bigger and better things in 2015!

Fondly,

Melet Leafgreen
Texas Christian University
TASFAA Mission Statement
TASFAA is a professional organization with a diverse membership that works toward the ultimate goal of helping students gain necessary resources to promote access and choice in their pursuit of higher education opportunities.

Mission
The Association fosters commitment to these activities through initiatives collectively known as TASFAA’s Preferred Future. These initiatives are: Training and Education; Technology; Outreach and Early Awareness; Partnerships; and Legislative.

Description
The Texas Association of Student Financial Aid Administrators (TASFAA) promotes the effectiveness of student financial aid programs in the post-secondary institutions of the state, facilitates communication among its members, sponsors activities in the financial aid field to promote the professional development and competency of its members.

TASFAA Volunteer Form
TASFAA is a volunteer organization. Your participation is needed. Membership on a committee benefits your colleagues, students and parents, as well as providing an opportunity for personal and professional development.

If you have further questions regarding the activities of a specific committee, please feel free to contact the current Committee Chair or a member of the Executive Board.

Please Note: YOU MUST BE A CURRENT MEMBER OF TASFAA TO SERVE ON A COMMITTEE. If you are not a current member please complete a membership application. Don’t know if your TASFAA membership is current, find out - check your membership status here.

Volunteer Now!
http://www.tasfaa.org/docs/forms/memVolunteer.html
2014 TASFAA Annual Report

TASFAA Committee Reports

Awards & Scholarships

Sefra M. Lopez - Texas A&M University, Committee Chair
Bridget Moore - Hardin-Simmons University
Chris Woodyard - University of Texas-Arlington
Demetrice Dent - University of Houston
Casey Wells - Tyler Junior College
Angelika Williams - Texas State University
Jael Garcia - University of Texas-Pan American

1. Mack C. Adams Scholarship Update:
   Received 14 scholarship applications and awarded 7 scholarships.

2. TASFAA Awards updates:
   Financial Aid Star - Received 10 nominations of which 2 were incomplete or ineligible. Our nominees came from Texas A&M, TCU, San Antonio College, Texas Tech, Alamo Colleges, and DCCC. Winner was Trudy Conner of TCU.
   Hall of Fame - Received 3 nominees. Winners were Delisa Falks, Texas A&M - Hall of Fame: Unsung Hero and Don Buehrer, Nelnet - Hall of Fame: Friend of TASFAA Trailblazer - Received 2 nominees. Winner was Jennifer Nanni, TCU.

Years of Service Award Winners

40 Years of Service
Terry Bazan Austin Community College
Earl Hudgins Panhandle-Plains Management & Service Corp.
Governor Jackson Texas Woman's University
Sonje Johnson University of Texas - Austin

35 Years of Service
Myrna Wyckoff Dallas Baptist University
James Kubacak McLennan Community College
Oscar Garcia New Mexico Educational Assistance Foundation
Ann Duncan Panhandle-Plains Management & Service Corp.
Elizabeth Bandy Rice University
Linda Ballard Texas Southern University
Elaine Rivera University of Texas - Pan American

30 Years of Service
Tomas Campos Alamo CCD
Cynthia Butler Dallas County CCD
Juanita Maese El Paso Community College
Linda Craft KD Studio, Actors Conservatory
Barbara Lytle Panhandle-Plains Management & Service Corp.

Ken Evans Sanford-Brown College - Dallas
Zelma De Leon University of North Texas
Cammy Penrod University of Texas - Brownsville

25 Years of Service
Cynthia Bazan Austin Community College
Gail Braswell Austin Community College
Lawrence Gutierrez Austin Community College
Debora Burnett Houston Baptist University
Brook Pallandez Sallie Mae
Deborah Porter-Amey San Jacinto College
Anna Lopez South Texas College
Janie Alcala Texas A&M University
Belen Valdez Texas A&M University
Jeannie Gage Texas A&M Unv - Corpus Christi
Natalie Sunderland Texas Higher Education Coordinating Board
Rhonda Beauchamp Texas State Technical College - Waco
Connie Chance Texas State Technical College - West Texas
Joe Braxton TG
Sam Wilson TG
Julie Lively Trinity Valley Community College
Rhonda Summerbell University Federal Credit Union
Cathy Coursey University of North Texas
Chris Woodyard University of Texas - Arlington

20 Years of Service
Ed Kerestly Abilene Christian University
Kay Mooney Amarillo College
Bob Cole American Student Assistance
Shareta McKenzie Anthem College
Caroline Hernandez Austin Community College
Cynthia Chavez Baylor University
Norma Tobias Blinn College
Kathryn Kimmey Clarendon College
Raymond Jaramillo College of the Mainland
Sandra Guzman Kimberly Mosley
Myra Pfannenstiel Dallas County CCD
Ken Garrett Financial Aid Services (FAS)
Nicole Verrett Financial Aid Services (FAS)
Colleen Krumwiede Financial Aid TV
Ann Lague Great Lakes Educational Loan Services, Inc
Brett Lindquist Inceptia
Myra Pfannenstiel Lamar State College-Orange
Kerry Olson Laredo Community College
Alma Garcia Lone Star College System
John Denton San Jacinto College
Vicki Kane Socle Education
Tina Faulkner South Plains College
Lynda Foster Texas A&M University
Douglas Akins Texas A&M University
Joseph Pettibon Texas A&M University - Kingsville
Melissa Moncivais Texas A&M University
Years of Service Award Winners (cont’d)

Arthur Goudeau  Texas Chiropractic College
Tanya Trevino  Texas Higher Education Coordinating Board
Marisol Gutierrez  Texas Southmost College
Jana Polansky  Texas State Technical College - Waco
Helen Carter  Texas Tech University
Greta Wheeler  Texas Woman’s University
Kim Alexander  TG
Maria Luna-Torres  TG
Donna Smith  TG
Leslie Wells  University of Houston - Clear Lake
Trina Manor  University of Texas - Austin
Veronica Cano  University of Texas - El Paso
Ellen Nystrom  University of Texas - San Antonio HSC

15 Years of Service
Felicity Swann  Amarillo College
Brent Williford  Blinn College
Phillip Applebaum  Brazos HESC
Claudia Jaramillo  El Paso Community College
Matt Lehmann  Great Lakes Educational Loan Services, Inc
Brenda McCafferty  Inceptia
Danielle Mayes  ITT Technical Institute - Waco
Ralphael Guilbeau  Lamar University
Jennifer Hoffpower  LeTourneau University
Judy Holley  LeTourneau University
Ashlie Resendez  Lone Star College System
Randal Dement  Lubbock Christian University
Amy Hardesty  Lubbock Christian University
Rachel Atkins  McMurry University
Latisha Williams  Midland College
Michelle Wells  Midwestern State University
Christy Phillips  Nelnct
Thomas Rodriguez  Rice University
Tish Owen  Southwestern University
Charlotte Farrington  Texas A&M University
Judi Haas  Texas A&M University
Debra Redix  Texas A&M University - Corpus Christi
Carol Exum  Texas A&M University - Kingsville
Debbie Mattke  Texas Lutheran University
Thomas Oliver  Texas Lutheran University
Larry Gantt  Texas Southern University
Gail Johnson  Texas State Technical College - West Texas
Vanessa Negrete  Texas Tech University
Gloria Priest  Texas Tech University
Linda Johnston  Texas Woman’s University
Esmeralda Varela  TG
Shannon Greeson  University of Mary Hardin-Baylor
LaRease Thomas  University of St. Thomas
Jason Young  University of Texas - Arlington
Delia Heras  University of Texas - El Paso
Maribel Landa  University of Texas - El Paso
Belinda Ovalle  University of Texas - Pan American
Rayanne Hukill  Weatherford College
Casey Creel  Wells Fargo Education Financial Services

10 Years of Service
Michelle Bennett  Angelo State University
William Bloom  Angelo State University
Marcus Perkins  Austin Community College
Tim O’Donnell  CMD Outsourcing Solutions
Arianna Gray  Collin County Community College
Va-Linda Henrie  Collin County Community College
Pamela Spain  Collin County Community College
Lee Ferguson  Dallas Baptist University
Maria Ferrer  Dallas County CCD
Ida Stewart  Dallas County CCD
Araceli Ramirez  El Paso Community College
Stephen Brower  Hardin-Simmons University
Shelly Dotson  Hardin-Simmons University
Jim Jones  Higher Education Servicing Corp/NTHEA
Lieu Hodges  Houston Baptist University
Hanh Nguyen  Lone Star College System
Sivan Flores  Lone Star College System
Debra Gonzalez  Lone Star College System
Linda Gonzalez  McLennan Community College
Mary McGowan  Rice University
Deborah Lassus  Rice University
Jerrod Harrell  Southern Methodist University
TASFAA Committee Reports

Years of Service Award Winners (cont’d)

<table>
<thead>
<tr>
<th>Name</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patricia Goodman</td>
<td>Temple College</td>
</tr>
<tr>
<td>Carey Rose</td>
<td>Temple College</td>
</tr>
<tr>
<td>Lindsey Alexander</td>
<td>Texas A&amp;M University</td>
</tr>
<tr>
<td>Lynn Barnes</td>
<td>Texas A&amp;M University</td>
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<tr>
<td>Tricia Cisneros</td>
<td>Texas A&amp;M University</td>
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<tr>
<td>Karen Lepley</td>
<td>Texas A&amp;M University</td>
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<tr>
<td>Erin Porter</td>
<td>Texas A&amp;M University</td>
</tr>
<tr>
<td>Amy Suter</td>
<td>Texas A&amp;M University</td>
</tr>
<tr>
<td>Ruth Torres</td>
<td>Texas Southmost College</td>
</tr>
<tr>
<td>Mayra Juarez</td>
<td>Texas State Technical College - West Texas</td>
</tr>
<tr>
<td>Claudia Gillespie</td>
<td>Texas Tech University</td>
</tr>
<tr>
<td>Judith Jewell</td>
<td>Texas Woman's University</td>
</tr>
<tr>
<td>Jeremiah Young</td>
<td>Texas Woman's University</td>
</tr>
<tr>
<td>Ashley Boxie</td>
<td>University of Houston - Downtown</td>
</tr>
<tr>
<td>Cynthia Ybarra</td>
<td>University of Houston - Downtown</td>
</tr>
<tr>
<td>ThuyLieu Aligo</td>
<td>University of St. Thomas</td>
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<td>Elaine Starr</td>
<td>University of Texas - Dallas</td>
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<tr>
<td>Rocio Espino-Martinez</td>
<td>University of Texas - El Paso</td>
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<tr>
<td>Sandra Hernandez</td>
<td>University of Texas - El Paso</td>
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<tr>
<td>Felipe Olivarez III</td>
<td>University of Texas - Pan American</td>
</tr>
<tr>
<td>Erika Cox</td>
<td>University of Texas - San Antonio</td>
</tr>
<tr>
<td>Elizabeth Rubi</td>
<td>University of Texas - Southwestern Medical Center</td>
</tr>
<tr>
<td>Kathy Gwyn</td>
<td>Wayland Baptist University</td>
</tr>
</tbody>
</table>

Constitution & Bylaws

Committee Members:
Shannon Crossland-Followill (Chair), Texas Tech University
Matt Lehmann – Great Lakes Education Loan Services, Inc.
Karen J. Trail – Texas Woman’s University
Norma A. Urias – El Paso Community College

The Constitution and Bylaws Committee was part of a Task Force comprised of committee members and Past Presidents. The task force reviewed the Constitution and Bylaws as well as the TASFAA Policies and Procedures Manual of the Association for appropriateness and consistency as they govern the activities and needs of the Association.

Communications and Social Media

Committee Members:
Jess Black, Co-Chair, Angelo State University
Andrew T Rodriguez, Co-Chair, Tarrant County College

TASFAA Facebook Statistics
We have 291 likes. Out of our fans 76% are women, 22% are men. The majority of our fans are 35-44 years of age. We have one fan from Morocco! Fans ranked by city: 1. Houston, 2. Dallas, 3. Austin, 4. San Antonio, 5. College Station. We have 83 friends.
TASFAA Committee Reports

Fall Conference

Committee Members:
Eric K. Cooper - Texas A&M University - San Antonio (Chair)
Scott A. Moore - University of Houston (Co-Chair)
Brenda M. Benedetti - Texas A&M University - San Antonio
Yolanda M Cleveland - University of Texas – Arlington
Erika M. Cox - University of Texas at San Antonio
Jael E. Garcia - University of Texas - Pan American
Brandy S Gilliam - Texas Woman’s University
Linda A Gonzalez-Hensgen - El Paso Community College
Donna King - Grayson County College
Raul H Lerma - El Paso Community College
Lou Murray – Nelnet
Amanda L Smith - Clarendon College
Roy Tuberville - El Paso Community College
Denise Welch - Panola College
Molly M Williams - Tyler Junior College

This year’s conference took us to El Paso, TX with beautiful weather and plenty of things to do and learn. Although this year’s conference was smaller than expected with only 232 attendees, we know that budget constraints and travel probably played a role. However, this does make us pause to think about the future and support of TASFAA, especially in light of the fact this year’s theme, Shaping Tomorrow’s Future Today, since we do play such a major role in the future of colleges and students throughout the state of Texas.

For those that were able to attend, we had great general sessions from Trevor Summers and Justin Draeger, wonderful welcomes from Melet Leafgreen, Anne Walker and Andrew Hammontree of SWASFAA. The entertainment this year was spectacular, if not a little eerily spot-on from David Magee and Fungi Mungle. Did y’all see those pictures?!?!? And, we had great and poignant presentations from experts all across the state!

TASFAA was able to raise nearly $1000 for the Mac Adams Scholarship and also was able to provide some much needed money to our community service recipient: The Reynolds Home.

If you missed the conference, please visit the conference site and take a look at the presentation materials. Nearly all of the presenters have offered their materials for you to reference, highlighting the collegiality of TASFAA!

Thank you to the conference committee for a lot of hard work, to everyone who attended and especially to those exhibitors who attended and supported us and to the folks who presented material to make this a terrific conference. See you again next year in Austin, TX!!!
TASFAA Committee Reports

Legislative Issues

Committee Members:
Christopher D. Murr, Chair, Texas State University
Lisa G Blazer, PhD - University of Texas - San Antonio
Jane I Caldwell - Texas Higher Education Coordinating Board
Shannon L Crossland-Followill - Texas Tech University
Delisa Falks - Texas A&M University
James Hubener - Dallas County CCD
Melet Leafgreen - Texas Christian University
Elaine L Rivera - University of Texas - Pan American
George C Torres - TG
Anne E. Walker - Rice University
Cathleen F Wright - Texas Lutheran University

Committee Activity (events, statistics, meetings, etc.):
During the past year, the committee has:
- Developed the TASFAA position paper on state financial aid programs and disseminated it to state legislative aides and other officials.
- Crafted the TASFAA position paper on federal financial aid programs.
- Developed a letter of support for the B-On-Time Student Loan Relief Act of 2014 and the Granting Relief and Defending Students Act of 2014.
- Drafted the THESPC & TASFAA Position Paper on State Higher Education Financial Aid Programs.
- Increased the legislative alerts sent to TASFAA members (via the listserv) by 50%.
- Through several venues, collected informative input from stakeholders on the TASFAA position paper on state aid in order to further refine the document.

Pending Activity
In October and November, the committee will:
- Refine the state position paper and submit a revised version to the president for consideration by the board.
- Distribute the TASFAA position paper on federal financial aid programs.
- Disseminate the THESPC & TASFAA Position Paper on State Higher Education Financial Aid Programs.
- Disseminate the letter of support for the B-On-Time Student Loan Relief Act of 2014 and the Granting Relief and Defending Students Act of 2014.

Membership Committee

Committee Members:
Nancy B Reid, Chair, University of Texas - Arlington

Membership statistics for 2013-2014:
156 institutions (1841 members) are current with their membership.
21 institutions (211 members) have not renewed from 2012-2013.

2013-2014 Membership by Institution Type
Public (2 Year) 586
Public (4 Year) 720
Independent (2 Year) 4
Independent (4 Year) 263
Proprietary (Business School) 4
Proprietary (Technical/Trade) 41
Health Related/Nursing 15
Graduate/Professional 45
Consultant 9
Government Agency 19
Guaranty Agency 63
Lender 25
Secondary Market 3
Servicer 33
No Specified/Other 11

In an effort to insure that our membership database is accurate we sent several emails to the membership requesting they review their institution’s members and remove anyone that was no longer with them. In additions we started working to correct the membership type Affiliate to Associate as Affiliate is an invalid membership type.

Nominations & Elections

Committee Members:
Pam Shuttlesworth, Chair, Dallas Community College District

Nominations were opened to the association membership in May. We had 3 candidates run for President Elect and we had 4 candidates run for the TASFAA Board. The slate of candidates was approved by the board at the September board meeting. The Elections took place in August the results are:

President Elect
Shannon Followill Texas Tech University

2 year board members
Karen Long-Trail Texas Wowan’s University
Christopher Murr Texas State University
Marcos Mendez Texas A&M University
Denise Welsh Panola College
TASFAA Committee Reports

Regional Training

Committee Members:
Delisa Falks, Chair, Texas A&M

TASFAA Regional Training in partnership with Texas Guarantee Agency and Texas Higher Education Coordinating Board conducted the FY 14 regional training. We continue to work as a team to find ways to better serve our financial aid community by providing the best training experience at no expense.

Heather Fountain served as the Vice Chair and will take over as the Chair for the 2014-2015 award years.

This year’s topics highlighted relevant new regulations and topics for financial aid offices such as the 150% Subsidized eligibility rules (Map 21), verification updates, Federal updates, state updates and student loan repayment.

We held training at 7 sites that included: Houston (2), Dallas/Ft. Worth (2), El Paso, Lubbock, San Antonio.

Number of attendees per site as follows:

<table>
<thead>
<tr>
<th>Institution</th>
<th>City</th>
<th>Attendees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Houston Community College Southeast Learning Hub</td>
<td>Houston</td>
<td>69</td>
</tr>
<tr>
<td>Lone Star College - Kingwood</td>
<td>Houston</td>
<td>79</td>
</tr>
<tr>
<td>UTSA Downtown</td>
<td>San Antonio</td>
<td>66</td>
</tr>
<tr>
<td>Tarrant County College Trinity River Campus</td>
<td>Ft Worth</td>
<td>85</td>
</tr>
<tr>
<td>Eastfield College- Dallas CCC</td>
<td>Mesquite</td>
<td>111</td>
</tr>
<tr>
<td>El Paso Community College</td>
<td>El Paso</td>
<td>49</td>
</tr>
<tr>
<td>Lubbock Christian University</td>
<td>Lubbock</td>
<td>76</td>
</tr>
</tbody>
</table>

Total food cost was $10,537.88.

We have had suggestions to have another site either in the Valley or West Texas. After discussion regarding this with TG, THECB we believe it would be best to add one site. This site would likely be in the Valley, and then hold one of our trainings at either TG or THECB as a webinar. I would suggest you eliminate the San Antonio site and select Austin as a site, the Austin site would have attendees in the audience as well as this be a webinar for anyone who is unable to get to one of the other sites.

The cost for two TASFAA training committee members was approximately $3500.00 for expenses submitted to TASFAA for hotel, flights, and meals.

We had issues at one site with the caterer and we are working to address that particular site.

I have enjoyed working as co-chair of this committee for two years and chair for this past year. I feel very confident in Heather as she takes the lead on this committee.

Lastly I would like to thank Texas Guarantee and Texas Higher Education Coordinating Board for all their assistance with the Regional training. They are both great partners to work with and are very valuable to the Regional Trainings.

Site Selection

Committee Members:
Beth Tolan, Chair, University of Texas at Dallas

The fall 2014 TASFAA Conference was held October 8-10 at the El Paso Camino Real Hotel & Convention Center. The fall 2015 TASFAA Conference site has been selected. The October 5-9, 2015 TASFAA Conference will be held at The Omni Austin Southpark Hotel in Austin, TX. The fall 2016 TASFAA Conference site has also been selected. The October 3-7, 2016 TASFAA Conference will be held The Embassy Suites Dallas-Frisco Hotel, Convention Center and Spa in Frisco, TX.

A very special thank you to Don Buehrer who completed and submitted various proposal requests (so many that we were able to find great locations for both 2015 and 2016) and to Don, Shannon Followill, Rafael Villarreal, Joseph Ruiz, and Phillip Applebaum for the conference site visits they completed in May 2014. We look forward to using 2015 to prepare for and review the processes involved in the selection of future conference sites.
Training

Marcos Mendez, Chair; Texas A&M University
Melissa Mallett Bohnsack, Texas A&M University
Becca Akbari, Texas A&M Health Science Center
Angelika Williams, Texas State University-San Marcos
Roy Tuberville, El Paso Community College
Russell Jeffrey, Concordia University
Vincent Carales, TG
William Mack, The University of Texas at Dallas
Yolanda Cleveland, The University of Texas at Arlington
Ilaria Puente, The University of Houston
Tierra Graves, Texas A&M University
MarQuita Hackett, UT Tyler
Iris Alejandro, Rice University
Robert Gaertner, Blinn College
Tanya Vittitow, University of Texas at Arlington
Consuela Mitchell, Tarrant County College District
Phillip Wambgsanss, NTHEA/HESC

On October 8th-9th the Training Committee welcomed about 44 participants to the 2013 ABC Workshop. The ABC Workshop takes place a day and a half before the Annual TASFAA Conference. The 2013 ABC Workshop kicked off at the Galveston Convention Center in Galveston, TX. The Training Committee presented on the basics of Financial Aid, including the application process, student eligibility, loans, Pell and campus based programs, verification, satisfactory academic progress, and professional judgment. We were excited to have Jane Caldwell from the Texas Higher Education Coordinating Board present a session on state programs to complete our workshop. The committee received positive feedback on all of the evaluations.

On May 12th-14th the 2014 New Aid Officers Workshop (NAOW) was held at the Sheraton in Arlington, TX. The workshop was well attended and the committee enjoyed putting on this great event. We had 72 attendees at this year’s NAOW and the sessions ranged from student eligibility, need analysis, verification, Pell Grant and campus based programs, R2T4, loan repayment information, packaging and satisfactory academic progress. During one of the working lunches the attendees learned about “Dealing with Difficult Students”, which was presented by a representative from TG. Lyn Kinyon from the Texas Higher Education Coordinating Board presented on State Programs. Everyone enjoyed learning the basic tools that are needed in order to become a successful financial aid advisor. TASFAA will be in great hands in the future.

Planning for the 2015 New Aid Officers Workshop is soon to begin. Presentations will be evaluated and evaluations will be reviewed in order to make the 2015 NAOW a successful workshop. The Committee is open to suggestions and feedback in order to continue to train our new staff at a high level.

I was an honor to serve as the Chair of the TASFAA Training Committee for the past two years. The Training Committee has a bright future and will continue to take training to new levels.