

08

**INSTITUTE
FOR HIGHER
EDUCATION
POLICY**

**SYNOPSIS OF THE
SYMPOSIUM ON FINANCIAL
LITERACY AND COLLEGE SUCCESS
AT MINORITY-SERVING INSTITUTIONS**

**“DEVELOPING COMPREHENSIVE OUTREACH
STRATEGIES TO IMPROVE STUDENT FINANCIAL
LITERACY AND BUILD INSTITUTIONAL CAPACITY”**

**CORONADO ISLAND MARRIOTT RESORT
SAN DIEGO, CALIFORNIA
FEBRUARY 26–28, 2008
WWW.IHEP.ORG**



INTRODUCTION



INTRODUCTION

In February 2008, the Institute for Higher Education Policy (IHEP) brought together 123 representatives from 48 colleges and universities serving students of color for the Symposium on Financial Literacy and College Success at Minority-Serving Institutions (MSIs). The goal of the symposium was to help colleges and universities collaborate on the development of comprehensive outreach strategies to improve student financial literacy and build institutional capacity. Historically, this symposium was hosted by USA Funds, the nation's largest guarantor of student loans. IHEP, with its experience working with MSIs, took on the role of organizer, continuing the tradition of providing critical information from experts whose informative tools and strategies help students succeed.

The symposium's focus on financial literacy at MSIs was particularly relevant, as the process of information-sharing regarding financial assistance is ever more convoluted and restrictive. Ensuring that students understand the financial aid process and know about the assistance that is available to them is vital to their continued persistence. This issue is important for all postsecondary institutions, but especially for MSIs because of the populations they serve and the challenges their students face. Facilitating dialogue among educators is key to continued success in serving students from the emerging majority.

Participants from the MSIs in attendance included college and university presidents, chief student affairs representatives, and financial aid personnel (FIGURE 1). This year, 17 institutions returned and 31 joined the MSI symposium for the first time, taking part in the discussions, gathering of resources, and information-sharing. They came from 21 Historically Black Colleges and Universities (HBCUs), 18 Hispanic-Serving Institutions (HSIs), and nine Tribal Colleges and Universities (TCUs) (FIGURE 2).

During the two-day symposium, attendees participated in presentations on developing a successful retention formula, the role of college facilitators, community involvement and key collaborations, helping students lighten their debt load, collecting and sharing data for successful implementation, and fundraising. Participants joined in small group discussions of the ideas presented to them and began to plan how they could apply these ideas in their institutional environments. This synopsis presents the major points that emerged from the presentations and the small group discussions.

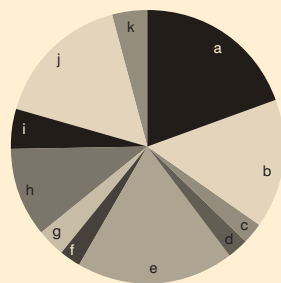


FIGURE 1
Attendees, By Title/Department

a. Academics & Advising	24
b. Admissions & Enrollment	19
c. Office support	3
d. Career Services	3
e. Financial Aid	23
f. Multicultural Affairs	3
g. Other	4
h. President/CEO	13
i. Provost/Director/Deans	6
j. Student Affairs	20
k. No Affiliation	5
Total	123

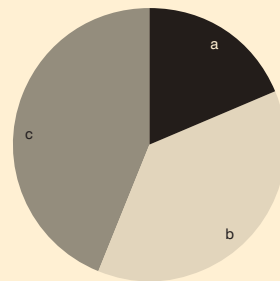


FIGURE 2
Schools in Attendance, By MSI Type

a. TCUs	9
b. HSIs	18
c. HBCUs	21
Total	48

Thomas D. Parker



DISCUSSIONS



DISCUSSION TOPICS

FINANCIALLY LITERATE STUDENTS STAY IN SCHOOL: DEVELOPING A SUCCESSFUL RETENTION FORMULA

The first presentation was made by Margaret C. Black, financial aid officer at the Thurgood Marshall College Fund; Henry DeBose, assistant vice president for student financial services at Virginia State University; and Donna M. Seaboy, financial aid director at Sitting Bull College. They explored various strategies institutions can use to become more effective in educating students and families about financial literacy and money management issues, as financial distress can negatively affect a student's academic performance.

DeBose began the session by saying that when it comes to ensuring that students are educated about finances both students and institutions need to be prepared, knowledgeable, vigilant, and responsible.

Students must be prepared to face the high costs of college and the difficulties in covering their expenses. It is important for families to begin making financial plans when the students are in middle school. Part of the preparation involves being knowledgeable about the various options available to finance college-related expenses. Students should also be vigilant about how some financial decisions can negatively affect their lives and should take the initiative to determine which kinds of financial assistance will benefit them most.

Following these four steps for institutions requires them to be prepared to face the challenges families encounter in managing their finances, and each institution must be knowledgeable about the student population it serves. Taking responsibility for financial literacy among students will help institutions be vigilant in addressing retention issues.

Black described the four steps an institution can take to increase financial literacy and retention: assess, educate, create, and implement. Institutions first need to evaluate where they are in helping students acquire financial literacy. She stressed the importance of an institution's providing options to students on how they can refinance their debt repayments, listing all sources of financial assistance, and creating a budget sheet students can use to plan for and manage college expenses.

Seaboy provided the example of Sitting Bull College in North Dakota as an institution that used its strategic plan to increase retention and semester completion rates. Among its initiatives, the institution requires all new students to enroll in a Psychology of Student Success course. The course is designed to make the transition to college life a pleasant one by giving students the opportunity to become acquainted with many of the departments and employees who work with registration, counseling, financial aid, tutoring, student support services, student clubs, and computer and e-mail use. Recently, the course added a financial literacy component that helps students learn how to use credit cards responsibly, build and repair their credit, manage their money, and save. Seaboy says the course is helping improve retention—fewer students are withdrawing because of financial difficulties (17 in fall 2005 compared with two in fall 2007).



Henry DeBose

Some of the key strategies an institution can implement that emerged from the session were:

- Identify feeder high schools and send financial literacy and scholarship materials to them
- Use all student service departments to inform students of financial literacy issues
- Include a financial literacy component as part of the freshman curriculum
- Require all students to attend counseling sessions on the effects of borrowing
- Evaluate and improve campus programs on financial literacy

THE ROLE OF COLLEGE FACILITATORS: HOW STUDENTS CAN SUCCEED WHILE HELPING OTHERS

A panel moderated by Andrea Thomas, division director of youth services at the United Planning Organization, focused on how students who are college facilitators can be empowered by helping others and how institutions can benefit by engaging students and helping them develop professionally. The panelists were B. Joan Goodman, coordinator for the Family Extension and Education Program at Southwestern Indian Polytechnic Institute (SIPI); Henrietta Augustus Harris, dean of student success for student performance at Dillard University; and Melanie Page, a student at Howard University.

Page shared her perspective as a college facilitator and described her role in guiding discussion among elementary school students and serving as an instructor, mentor, and liaison to them. She suggested that in recruiting college facilitators, institutions look for students who want to make a difference and want to be role models in their communities. College facilitators typically come from campus organizations and student governments, and from the ranks of students who need to complete community service requirements for classes or as a scholarship requirement. Page stressed the positive influence a college facilitator can have on younger students through one-on-one interactions.

Goodman discussed how SIPI has been using community-based workshops for the past seven years to provide information to people in the area on financial practices that respect and incorporate Native knowledge, values, and lifestyles. The workshops rely on a ripple effect to share the knowledge, offering a stipend to encourage people who have attended a workshop to teach a workshop themselves—the “each one, teach one” concept. Students make a difference in the community when they share this information with their families, and when they are not debt-ridden themselves, they serve as role models and teachers. An important aspect of the SIPI workshops is that each includes an evaluation to measure effectiveness, which helps determine which workshops should be repeated.

Harris described the use of college facilitators in Dillard University’s Financial Aid and Scholarship



Donna M. Seaboy

Facilitator Program. This program provides a communication link between staff and students who are seeking financial aid. The role of the facilitators is to deliver professional sessions to other college students; provide general information related to financial aid and scholarships; provide specific information on upcoming programs, scholarship due dates, services, and policies; and act as a link between the office and students. Harris said that institutions can increase the competency of facilitators through staff and student development and continuous consultation and training as well as ensure that there are opportunities for team building with permanent staff. Evaluation of facilitator characteristics, training, curriculum implementation, and the use of the program model is imperative to continue the growth of the program and the development of the facilitators.

COMMUNITY INVOLVEMENT AND KEY COLLABORATIONS: HELPING STUDENTS DO MORE WITH LESS

This session provided institutional examples of practices and approaches that can be implemented to help students succeed, even with limited resources. Brian K. Bridges, associate director for the Center for Advancement of Racial and Ethnic Equity at the American Council on Education, moderated. He began by describing the College Is Possible (CIP) program, which educates families about the benefits of higher education. CIP has moved beyond a public service campaign and is now focusing on campus-based initiatives that promote collaboration between colleges and community organizations. CIP has the following purposes:

- Enhance the awareness of parents so they can better support their student(s)' college aspirations
- Develop stronger relationships between educational institutions and community-based organizations
- Expand and deepen the support of educational leaders and policymakers

CIP has been implemented through 47 partner institutions, mostly Minority-Serving Institutions (MSIs); it has evolved into the Know How 2 Go campaign sponsored by Lumina Foundation for Education. The panel participants were Norma W. Brumage, professor of secondary education and school leadership department, Norfolk State University; Linda Fossen, associate vice president for enrollment management at the University of Texas—Brownsville/Texas Southmost College; and Miriam L. Wagner, associate professor of counseling and director/principal investigator of GEAR UP at North Carolina A&T University. They described their institutions' CIP projects and the lessons they have learned.

Wagner began by saying that there is a need to align students' aspirations with the reality that college is possible for them. She shared data that showed an increasing interest from ninth graders in attending college, although the number of students attending postsecondary education is not increasing at the same rate. One way to address the possibility of college access is to develop systems to ensure that students and their parents understand the financial aid process. The system developed at North Carolina A&T includes initiating discussions about postsecondary education in the sixth grade and repeating the information in subsequent years. Wagner said it is important to talk about the full cost of going to college, beyond tuition. Students and parents need to be informed about what they will be getting into.

Fossen continued the presentation by describing several access initiatives the University of Texas—Brownsville and Texas Southmost College have worked on with community involvement. One project is a Summer Bridge program that offers students the opportunity to earn seven college credits in five weeks, supplemented by mentoring and tutoring by well-trained and dedicated older students. Ninety-seven percent of the students were retained, with an average grade point average of 3.4. The two schools also established Info-Shops—one-stop outreach centers—at nine high schools to help students with admission applications, financial aid, registration, testing, and counseling. Other initiatives focused on outreach to adult students, faith-based communities, low-income families, and foster children.

Part of the focus of CIP at Norfolk State University was to demystify the cost of college for families and students. Often, students have high expectations about attending college but are less certain about the cost. Their ideas about financial aid may be confined to grants, loans, and work-study. Brumage discussed how the institution collaborated with the community to educate potential college students and their families through mentoring, college visits, college fairs, and workshops on college preparation and financial aid.

This session emphasized the fact that information about college preparation and financial aid must be provided early to students and families, so they can be well informed and begin planning realistically for the expenses of postsecondary education. Community involvement is essential to provide such early information.

PATHWAYS TO A BRIGHTER FUTURE: HELPING STUDENTS LIGHTEN THE DEBT LOAD

The last session on the first day of the symposium focused on how students can reduce their debt load through various services offered by businesses. Kiran Jagannath, Upromise business manager for Citi Cards; David Rochon, president of Upromise; Nina Vellayan, president of business office solutions for Sallie Mae, discussed how their organizations help present and past students reduce their debt load.

Rochon began the panel discussion by describing the mission of Upromise: to funnel money to families to help them save for college and realize the dream of education. Upromise, the country's largest administrator of 529 college savings plans, provides a program where consumers shop with partner businesses, and a portion of what they spend goes into an investment account, is applied to student loans, or is returned to the consumer as cash. The program helps people put away a little money every day for college or to pay down their student loans.

Vellayan spoke about Sallie Mae's efforts to help families learn how to afford college and reduce debt. She outlined four steps that can help families and students plan and prepare for college costs:

1. Educate families and students on the best ways to pay for college by looking first at scholarships, then at federal loans, and then filling the gaps with educational loans.
2. Package the best financing options for families and students, including grants, scholarships, work-study, loans, and tuition payment plans.
3. Provide multiple financing options to enable families and students to meet tuition payments.
4. Advise families and students on optimal payment solutions.

Vellayan also discussed Sallie Mae's tuition payment plans, which allow families to reduce the amount they need to borrow and make paying for college easier and more affordable.

Jagannath described how credit can be beneficial to students, if they are educated properly on how to manage it. Some of the benefits of using credit are that it helps build credit history and teach financial management skills, provides a payment tool in times of emergency, and is convenient. Citi Cards offers various materials, messages, and services that help customers make the most of their money and build their financial security. Citi Cards has a program specifically for college students—Credit-ED Challenge—that offers a free financial education workshop focused on budgeting, credit management, and the importance of a credit history. The purpose is to teach students that they can build a healthy credit history through responsible credit card use.

THE POWER OF CAMPUS RESOURCES: COLLECTING AND SHARING DATA FOR SUCCESSFUL IMPLEMENTATION

Lana Low, retention specialist, returned to this year's symposium to talk about how campuses can collect and share data for successful implementation of programs. Low started the presentation by stating a premise, "Students are more likely to be successful on campuses and in life when colleges know who they are, why they succeed, why they fail to succeed, and what makes the difference." To understand those things, she said, institutions need to look at data.

Low summarized the presentations she had made at the symposium in previous years, framing them into phases of data collection and use. Phase 1 focuses on collecting as much information as possible by encouraging institutions to ask questions about issues, collect data on those issues, and analyze the data, which will provide the information the institutions will take into Phase 2. The second phase uses the information collected to develop expectations and strategies. This phase requires data mining, which entails digging deep down into data to determine causes and implications. Phase 2 encourages institutions to be accountable for the programs they implement.

This year, Low focused on Phase 3, which requires institutions to look at the outcomes that have emerged from the data collected, determine the resources that are needed to meet those outcomes, and “expand the borders” to meet goals by developing partnerships. To build on the resources at the institution, Low said it is important to connect data across multiple departments and offices to bring more people into project planning, development, and support. Low told attendees that they should research what others have done and not rely solely on their own data.

To expand borders and create partnerships, it is important to determine who “owns” campus issues such as affordability, unmet need, financial education, and efficiency of degree. Low expanded on each of these issues, beginning with affordability. While affordability falls mainly under the offices of admissions and financial aid, it is important for an institution’s academic sector to weigh in on the topic. Affordability is not typically an issue for faculty, but the relationship between affordability and retention should be addressed. Including more people in the discussion can elicit different kinds of information and outcomes. In addressing the issue of affordability an institution sets goals for motivating students and families to consider the school for its value and affordability, and to follow up with an application for admission and, possibly, for financial aid.

The issue of unmet financial need is typically addressed by an institution’s financial aid office. However, the issue affects enrollment and retention as well. Low said that persistence at both public and private institutions improves when the neediest students have approximately 70 percent of their financial needs met. Institutions should try to identify the levels at which meeting students’ financial needs makes a difference in enrollment and retention. This information will help institutions provide evidence when seeking financial support.

The office of academic affairs typically addresses the issue of educating families and students on finances. Low cited research in which high school seniors answered only 52 percent of financial knowledge questions correctly. Meanwhile, 43 percent of parents believe schools should be doing more to educate students about money. It is important for an institution to collect evidence that financial literacy is an issue on campus, including the extent to which students understand and can articulate the elements of financial wellness.

The division of student affairs is typically responsible for working with students on the issue of efficiency of degree. Some of the elements used to determine academic success are grade point average, credit hours completed, continuous enrollment, official entry to major, graduation, and time to degree.

In considering time to degree as an indicator for academic success, it is important to determine the relationship between the time it takes to graduate and simultaneous increases in tuition. There is some evidence that the students who take longer to complete a degree are often the very ones who can least afford to extend graduation.

Low wrapped up her session by reiterating that to successfully collect data and strengthen program implementation, it is important to understand information through data, determine expectations and



Lana Low

outcomes, and create partnerships for campus-wide support. For every outcome, it is important to consider all the resources. For every response or resource, it is important to consider the power of a partnership. To build support, institutions must encourage people to rally around a common issue, and the best way to bring about consensus is to provide powerful data that cannot be refuted. Low encouraged attendees to go back to their campuses and identify their internal and external partners—including parents, administrators, institutional research, and public relations—to address various campus needs.

FUNDRAISING 101

In this session, Larry Smith, director of the Third Millennium Philanthropy and Leadership Initiative at the Center on Philanthropy at Indiana University, led a session explaining how institutions can strengthen their fundraising initiatives. He noted that educational initiatives (with an emphasis on higher education) receive the second highest contributions from donors, and most of this money goes to support daily operations and endowments. With such large amounts going into the educational sector, it is important for institutions to know how to make the case for why they should receive funding.

Smith described how institutions can “make their case” to donor organizations and individuals. First and most important, the institution must be able to explain clearly why the donor should support the institution’s cause. Donors are more interested in a proactive approach to an issue than in meeting specific fundraising goals. To develop a case for fundraising, an institution should involve board members, staff, and volunteers in creating statements, goals, and programs that will reflect the mission of the organization. Primary components of the fundraising case include the following:

- A clearly stated organizational mission and statement of need
- Documented community need
- Proposed strategies and tasks to alleviate the need
- Identified beneficiaries
- Demonstrated organizational competencies
- Resources required to achieve the mission
- A statement of how gifts can be made
- Donor benefits from making a gift

Smith said that institutions of higher education traditionally have a philanthropic culture and need to follow some traditional practices to build their fundraising. These practices include building relationships with key constituents; ensuring that every communication moment is memorable; providing a clear, concise, and compelling message; and demonstrating success. It is important for institutions to make it as easy as possible for potential donors to give, providing online accessibility and informing them of how financial gifts will be used. Institutions should also consider building relationships with each other to increase their knowledge about successful fundraising techniques.

Higher education institutions must realize the important resource they have in alumni and determine how they can be tapped for donations. Alumni should be defined as any former students, whether they graduated or not. MSIs need to enhance and improve their communication with alumni—for example, the average Historically Black College and University does not contact alumni until five years after they leave the institution. Alumni have always been part of fundraising, but a recent phenomenon is to have them give annually. Institutions can use class agents to get alumni into the habit of annual giving. As with all donors, colleges need to tell alumni what their money is being used for and ensure that every experience is a positive one.

Smith also discussed the possibility of working with corporations that provide matching grants, an excellent source of funds. With the concept of corporate social responsibility deeply embedded in most organizations today, the reaction will likely be positive and helpful. When incentives such as naming opportunities exist, corporations are much more likely to give. Other resources to tap include the government, friends of institutions, parents, and persons who already give to a similar organization.



FINDINGS

FINDINGS FROM THE SMALL GROUP DISCUSSIONS

It is customary at the symposium for participants to break into small groups and discuss what they have heard in the presentations. This year, attendees discussed the following topics:

- The impact of financial literacy on retention,
- The use of college facilitators,
- Collaboration and working with the community, and
- Partnerships to encourage families to save and prepare.

The discussions allow participants to explore ideas and programs that can be implemented on their campuses. Attendees talked about activities that could be measured, setting timelines, determining responsibility and cost, and identifying methods of evaluation. Many participants agreed that their institutions could begin to work on the following projects:

- Putting together an effective financial literacy plan on campus,
- Developing college facilitators,
- Strengthening the campus bond for overall support, and
- Streamlining the financial aid process.

Institutions that want to introduce or revitalize financial literacy must first determine exactly who their students are and what resources exist to provide a financial literacy program. They should consider how to make the most of partnerships for financial literacy; for example, including it as a component of student success courses. Participants suggested the following innovative ideas:

- Provide students with end-of-semester information so they are aware of their indebtedness
- Offer debt counseling throughout the undergraduate program
- Design a workshop series on financial literacy during welcome week that includes parents

Participants discussed the use of college facilitators like those at Southwestern Indian Polytechnic Institute. Institutions can also use graduate students and alumni to educate students in the community or through early awareness programs.

To increase involvement by staff across all departments, participants stressed the need to develop a comprehensive retention plan, with everyone working toward one goal: student success. Creating consensus across campus requires institutions to have a data collection system that evaluates existing programs. Participants also noted that an early alert program to identify at-risk students can be a helpful tool for garnering broad campus support.

All the symposium participants agreed that the financial aid process needs to be strengthened and made easier for students and parents. The following are some of the ideas that were discussed in the small groups:

- Find creative ways to direct students to potential scholarships, either through a posting plan or by e-mail
- Create a financial aid checklist to be used by various departments, and letting departments know how they can help with the financial aid process
- Partner with the Internal Revenue Service to share information so parents' tax returns can be imported into the Free Application for Student Aid (FAFSA)
- Initiate creative ways to make students aware of important financial deadlines, such as the deadline for submission of the FAFSA

To make progress on these topics, participants suggested the following:

- Promote working partnerships among campus offices and constituents
- Provide financial information consistently, almost every term, because it is not enough to provide financial literacy only at the beginning and end of a student's postsecondary career; people learn through repetition
- Ensure that outside resources are available to students so they are aware of all their options and can prioritize them
- Provide the information students actually need; institutions should determine their students' needs and then create resources to meet those needs
- Not assume that students know certain things. Institutions should break information down so it is easily understandable by parents and students

The participants stressed that there is no "silver bullet" to meet students' financial literacy needs. Success will take a lot of hard work, commitment, and a well-developed action plan. None of this can be expected to happen all at once.



Carol Buchli shares findings from small group discussions.

KEYNOTE



KEYNOTE LUNCH SPEAKER

During lunch on the first day, participants listened to Jamie P. Merisotis, president and CEO of Lumina Foundation for Education. Merisotis began by describing the essential role MSIs play in U.S. higher education and their potential for teaching other sectors of postsecondary education. He said that there is a strong, fundamental belief that higher education provides both public and private benefits. An investment of all Americans in education is an investment in the collective well-being of the country.

Merisotis went on to discuss one of the main barriers students face in achieving access to and success in higher education: the college-going process. This process is often a complex and daunting barrier for students. Lumina is addressing the problem using direct and systematic approaches. Through its direct approach, Lumina has funded College Goal Sunday and Know How 2 Go, two projects that help demystify the college-going process and provide direct involvement by staff and institutions. In Achieving the Dream and Making Opportunity Affordable, Lumina provides a systematic approach to the growing imperative to increase college success rates.

The marketplace for goods and services is a global one, and workers must increase their skills and knowledge to compete in this dynamic environment. Merisotis stressed that this means increasing the number of Americans who have access to and are successful in higher education. If we don't do this, we will face an enormous shortage of skilled workers in the near future. The United States is already falling behind other developed countries in increasing higher education opportunities. United States ranks tenth in the world in college attainment for those entering the labor market (25–34 years old). The United States has maintained the same system of higher education for the past 50 years—it's time for a change.

As a philanthropic organization, Lumina plans to increase its activities in policy and convening. Philanthropy can play a role government cannot, including supporting innovation, disseminating research and program lessons, and building capacity in intermediary organizations that help serve the primary organization's mission. Merisotis hopes Lumina can more directly invest in public well-building—including media outreach, coalition building, and agenda setting—by actively participating in policy development.

Lumina will also invest in convening as a tool to support and promote change. Foundations have the power to convene policymakers, business and higher education leaders, and postsecondary education experts in ways that can accelerate progress on key issues. They—and their grantees—can sponsor forums to foster discussion, debate, and the development of strategies that lead to solutions.

Merisotis ended by stating that foundations must take an inquiry approach to problem solving. He said that this can be done by looking at institutions that have not previously been considered exemplars by American higher education, such as MSIs.



OBSERVATIONS

HIGHLIGHTS OF PARTICIPANT OBSERVATIONS

A review of the 72 evaluations completed by symposium participants strongly indicates that the symposium was a very worthwhile event. The format was very well received, sparking ideas and initiating conversations, although some participants said it would have been beneficial to have more time for dialogue and interaction.

As a result of attending the MSI Symposium on Financial Literacy, participants said they would be able to incorporate the following practices on their campuses:

- College facilitators;
- Financial literacy education for students, parents, and staff;
- Data use and outcomes to leverage resources and partnerships; and
- Fundraising.

Participants recommended various topics for future symposia, such as the following:

- Enrollment management and customer service
- Successful developmental courses
- Cultural identity and relevant curriculum in student retention
- Support of nontraditional students
- Integration of life skills into curriculum
- Curriculum of financial literacy courses

Overall, attendees said the symposium was extremely well organized and useful.





APPENDIXES

Model Institute
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APPENDIX I: SYMPOSIUM AGENDA

TUESDAY, FEBRUARY 26, 2008

5:30 PM Opening Reception

6 PM Welcome

Thomas D. Parker, Interim President and Senior Associate, Institute for Higher Education Policy

6:30 PM Dinner Speaker

Marshall C. Grigsby, President and CEO, Grigsby & Associates, LLC

WEDNESDAY, FEBRUARY 27, 2008

7:30 AM Breakfast

8:25 AM Welcome

Marshall C. Grigsby, President and CEO, Grigsby and Associates, LLC

8:30 AM Financially Literate Students Stay in School: Developing a Successful Retention Formula

Margaret C. Black, Financial Aid Officer, Thurgood Marshall College Fund; Henry DeBose, Assistant Vice President for Student Financial Services, Virginia State University; and Donna Seaboy, Financial Aid Director, Sitting Bull College

9:30 AM The Role of College Facilitators: How Students Can Succeed While Helping Others

B. Joan Goodman, Coordinator, Family Extension and Education Program, Southwestern Indian Polytechnic Institute; Henrietta Augustus Harris, Dean of Student Success for Student Performance, Dillard University; Melanie Page, College Student, Howard University; and Andrea Thomas, Division Director, Youth Services, United Planning Organization

10:30 AM Break

11 AM Community Involvement and Key Collaborations: Helping Students Do More With Less

Brian K. Bridges, Associate Director, Center for Advancement of Racial and Ethnic Equity, American Council on Education; Norma W. Brumage, Professor, Secondary Education and School Leadership Department, Norfolk State University; Linda Fossen, Associate Vice President for Enrollment Management, University of Texas at Brownsville/Texas Southmost College; and Miriam L. Wagner, Associate Professor of Counseling and Director/Principal Investigator of GEAR UP, North Carolina A&T State University

12:10 PM Sponsor Welcome/Speaker Introduction

Carl C. Dalstrom, President and CEO, USA Funds

12:15 PM Lunch

Jamie P. Merisotis, President and CEO, Lumina Foundation for Education

1:30 PM Pathways to a Brighter Future: Helping Students Lighten the Debt Load

Kiran Jagannath, Upromise Business Manager, Citi Cards; David Rochon, President, Upromise; and Nina Vellayan, President, Business Office Solutions, Sallie Mae

2:30 PM Break

3 PM Facilitated Small Group Discussions

4:30 PM Free Time and Dinner on Your Own

THURSDAY, FEBRUARY 28, 2008

7:30 AM Breakfast

8 AM Welcome

Marshall C. Grigsby, President and CEO, Grigsby & Associates, LLC

8:05 AM The Power of Campus Resources: Collecting and Sharing Data for Successful Implementation

Lana Low, Retention Specialist

9:05 AM Reporting Out and Making It Happen

Carol Buchli, Debt Management Consultant, USA Funds Services, and Christopher Miller, Debt Management Consultant, USA Funds Service

9:50 AM Fundraising 101

Larry Smith, Director, Third Millennium Philanthropy and Leadership Initiative (Millennium), Center on Philanthropy, Indiana University

10:50 AM Closing Remarks

Thomas D. Parker, Interim President and Senior Associate, Institute for Higher Education Policy

11 AM Adjourn

SPEAKERS

MARGARET C. BLACK

Margaret C. Black is a financial aid officer at the Thurgood Marshall College Fund. She graduated from Savannah State University with a Bachelor Degree in Sociology. Black has more than 20 years experience as a financial aid director and financial aid consultant. She served as director of financial aid at South Carolina State University for 16 years. She has worked at several Historically Black Colleges and Universities in various jobs. Black as a training officer in communication for Dekalb County Police and Fire Departments. She further served as a debt management consultant for USA University for several years.

BRIAN K. BRIDGES

Brian K. Bridges is associate director of the Center for Advancement of Racial and Ethnic Equity for the American Council on Education (ACE). He has served as an assistant professor of higher education administration at The George Washington University and associate director of the Indiana University Center for Postsecondary Research, where he coordinated the Building Engagement and Attainment of Minority Students (BEAMS) Project for the National Survey of Student Engagement (NSSE) and managed the annual NSSE survey administration.

Bridges' research agenda focuses on race and academic leadership, minority student engagement, and minority-serving institutions (MSIs). He has written several publications on these subjects and has conducted numerous presentations at national research and professional practice conferences. Bridges also serves as a consultant to several higher education institutions, particularly MSIs, on improving campus-learning environments. In 2006, he was selected as an Emerging Scholar by the American College Personnel Association.

NORMA W. BRUMAGE

Norma W. Brumage is a respected educational leader with more than 25 years of experience in counseling and educational leadership. She is a professor in the Secondary Education and School Leadership Department of the School of Education at Norfolk State University in Norfolk, Va.

Brumage earned a doctorate in education administration and policy and an education specialist degree in education administration and supervision from The George Washington University; a Master of Arts in pupil personnel services and counseling from Virginia Tech; and a Bachelor of Arts in English education from Winston-Salem State University.

Prior to her appointment at Norfolk State University, Brumage was director of school counseling in the Virginia Beach City public schools. She is well known for her excellent consultative skills in communication, counseling, educational leadership, and curriculum and instruction. She has developed and conducted numerous workshops on educational trends, issues, and best practices that influence professional effectiveness. Brumage has been the author and program director for the GEAR UP/ACCESS Virginia grant at Norfolk State University, where she has worked to provide meaningful pre-college awareness experiences for youth and their families in urban and rural communities in Hampton Roads and Virginia's Eastern Shore.

Brumage has been honored by Norfolk State University and the Commonwealth of Virginia for counseling, teaching, and administration in public education. Her work with GEAR UP/ACCESS Virginia has been extended and coalesced with the American Council on Education/College Is Possible, Commonwealth College Access Network, and Virginia College Access Network.

An active participant in the Hampton Roads community and Virginia professional organizations, Brumage ardently supports the belief that educational experiences should be rich in memories, challenging, adventurous, and fun. She believes that educators should be stewards of dreams and allies for intelligence, curiosity, parental support, individuality, creativity, faith, love, and laughter.

CAROL BUCHLI

Carol Buchli joined USA Funds(r) Services in 2001 as a debt management consultant. She provides services for Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Tennessee, and Wyoming. Before joining Sallie Mae, Buchli was vice president of financial assistance and loan management for Metro Education Group; director of admissions, financial aid, and student records for the Business Institute of Technology; an insurance agent for Independent; and a manpower specialist for CETA. She is a member of many state and regional organizations.

Buchli received a legal assistant/paralegal certificate from Metro Business College in Rolla, Missouri. She also holds a bachelor's degree in psychology from Iowa State University and a master's degree in education from the University of Iowa. She is active in MASFAP and many other state financial aid associations in her region.

CARL C. DALSTROM

Carl C. Dalstrom has more than 36 years of experience in financial aid for higher education. Prior to becoming president and chief executive officer of USA Funds® in 2000, he worked in a number of capacities at USA Funds and its former parent company, USA Group. Dalstrom joined USA Funds in 1989 and subsequently directed a variety of initiatives and participated in industry-wide collaborative efforts that dramatically improved the delivery of student-loan services. He initially directed USA Funds' need-analysis service. Then he managed the marketing of USA Funds' guarantee to colleges and universities and coordinated industry-wide efforts to improve service under the Federal Family Education Loan Program. Dalstrom also managed guarantor operations for USA Funds and, later, education-loan operations as executive vice president for USA Group.

Additionally, Dalstrom's experience includes directing Student Need-Analysis Services at ACT and serving as a campus financial-aid administrator at the University of Illinois at Chicago and at Northeastern Illinois University in Chicago. He holds a master's degree in education from Loyola University of Chicago and an undergraduate degree from Northeastern Illinois University.

He currently serves on the board of USA Funds and chairs the boards of its affiliates, SMS Hawaii® and Northwest Education Loan Association®. He also chairs the board of Indiana Dollars for Scholars and is a member of the boards of the National Student Clearinghouse and St.Vincent Foundation.



HENRY DEBOSE

Henry DeBose is the assistant vice president for student financial services at Virginia State University. Preceding the recent promotion as assistant vice president, he served as director of the student financial aid office, for the past 20 years. DeBose's information system background afforded him a position as the associate director of the technical services within the financial aid department at Virginia State University (VSU) for four years before taking on the directorship. Preceding his employment with VSU, DeBose served as payroll accountant and a management information system analyst at Jackson State University, in Jackson, Miss. DeBose has over 28 years of higher education experience in financial aid and student financial affairs.

DeBose was awarded the "Outstanding Service Award in Financial Aid Management" by the Thurgood Marshall Foundation. In addition, he serves as a "Standard of Excellence Reviewer" with the National Association of Student Financial Assistance Administrators (also known as NASFAA). DeBose has worked with colleges and universities in the states of New York, Florida, Texas, Maryland, Tennessee, South Carolina and Alabama. He was selected to mentor other colleges and universities aid officers in financial assistance administration. DeBose has served on various committees with the Virginia Association of Student Financial Aid Administration, and the Southern Association of Student Financial Aid Administration. DeBose worked with several groups and organizations in support of college access for the underserved low-income student populations; and he is passionate about helping these students realize their dreams of obtaining a college education.

LINDA FOSSEN

Linda Fossen is associate vice president for enrollment management at The University of Texas at Brownsville/Texas Southmost College. She supervises the enrollment management departments, which include testing, financial aid, academic advising, admissions, registrar, tech prep/dual enrollment, new student relations, and data management and reporting.

Fossen came to the university five years ago from Skagit Valley College in Mount Vernon, Washington. She has also worked in postsecondary educational institutions in Montana, Wyoming, Alaska, and Oregon. She has been actively involved in Red Cross, Rotary, Soroptimist, and League of Women Voters.

Fossen has three grown children and four grandchildren in Oregon, Washington, and Montana. Her hobbies include golf, genealogy, reading, walking, and photography. She enjoys living in the lower Rio Grande Valley and spends time bird watching and fishing.

B. JOAN GOODMAN

B. Joan Goodman has been the coordinator for the family extension and education program at Southwestern Indian Polytechnic Institute in Albuquerque since 2001. Goodman has more than 30 years' experience in bilingual early childhood classrooms, compensatory education programs, parent education, and pre-service and in-service teacher education. Throughout her career, Joan has developed and implemented curriculum designed to enhance personal, family, and community growth. She has worked extensively with other tribal colleges to develop and implement financial education "from the cradle to the grave." Goodman is a doctoral candidate in curriculum and instruction with an emphasis in mathematics at the University of New Mexico. She holds a Master of Arts and a Bachelor of Science in elementary education from the same institution.

MARSHALL C. GRIGSBY

Marshall C. Grigsby is the founder, president, and chief executive officer of Grigsby & Associates, LLC, a consulting firm that specializes in educational policy issues, strategic planning, and the federal legislative and regulatory processes. Grigsby also serves as the senior advisor to the president of the Council for Opportunity in Education, the trade association for the Federal TRIO Programs, and as a senior scholar with the Claiborne Pell Institute for the Study of Opportunity in Education. He is a member of the board of directors of USA Funds, Inc., the nation's largest guarantor of federal student loans. In addition to his work in higher education, Grigsby is a fine art appraiser specializing in the works of African American artists and a member of the American Society of Appraisers. He also serves as the official representative for his father, Dr. J. Eugene Grigsby Jr., an internationally renowned African American artist and art educator.

From 1993 to 2001, Grigsby served as the senior legislative associate for higher education with the Committee on Education and the Workforce of the U.S. House of Representatives. He was responsible for conceptualizing and developing policy as well as strategic and legislative initiatives to advance access, retention, accountability, and availability of higher education opportunities for all. Before that, Grigsby spent more than 25 years in the field of higher education. He served as an associate dean and faculty member at Howard University; executive vice president, provost, and chief operating officer at Hampton University; and president of Benedict College in Columbia, South Carolina. Grigsby received his undergraduate degree from Morehouse College and his master's degree and doctorate from the University of Chicago.

HENRIETTA AUGUSTUS HARRIS

Henrietta Augustus Harris is dean of student success for student performance at Dillard University in New Orleans. She joined Dillard University in August 2004 as the dean of student performance for the division of academic affairs. Harris serves the university as the supervisor of the departments of TRIO, career and professional development, and the First-Year Experience Program, which at Dillard is called The Student Success Scholars Program.

Harris' career in higher education spans more than 35 years. She has held teaching, management, and administrative positions across a broad spectrum of institutions, including private, public, community college, baccalaureate, and comprehensive universities. Among them are the Maricopa County Community College District and North Carolina Central University. Harris has expertise in student activities, student development, student affairs, and the sociology of higher education.

Harris' career is characterized by always putting students first. She has received a number of prestigious collegiate awards including Innovator of the Year, African–African American Summit Leadership Award, and Distinguished Service Awards.

KIRAN JAGANNATH

Kiran Jagannath is the Upromise business manager at Citi Cards. The Citi Cards franchise is a global leader serving 150 million customers and clients such as Upromise, American Airlines, Home Depot, Federated, Sears, AT&T, and others with a full range of card and related products.

Citi has been proudly associated with Upromise since its inception and Jagannath has managed the Upromise card portfolio since April 2006. Before heading the Upromise business, he managed the Citi Cards Online Communications team, which included managing credit education programs for students using e-mail. Jagannath previously served as the chief financial officer for eBusiness and held a variety of positions within the Citi Cards eBusiness team.

Prior to joining the U.S. Cards business, Jagannath worked for Citigroup consumer lending businesses across the Asia-Pacific region and Chile.

Jagannath received his engineering degree in electronics and communication from the University of Mysore, India.

LANA LOW

Lana Low consults with colleges and universities to help them achieve results in all areas of retention management. She also works with financial institutions to promote financial literacy in higher education. Low's reputation as a research consultant capable of creating positive change is confirmed by the demand for her services. She is a prolific writer and a frequent presenter at national and regional conferences. Low has received awards for excellence in teaching, advising, and research.

Low formerly served as senior executive at Noel-Levitz with responsibility for overseeing all retention research and development initiatives. She personally consulted with more than 200 institutions and conducted more than 100 workshops during that time. Before that, Low spent 19 years in multiple capacities at the University of Virginia's College at Wise, including professor of education, director of enrollment management, director of advising and assessment, and chief institutional advancement officer. Low holds a doctorate in educational research and evaluation from Virginia Polytechnic Institute and State University.

JAMIE P. MERISOTIS

Jamie P. Merisotis joined Lumina Foundation for Education as president and CEO on January 1, 2008. Merisotis is an expert on a wide range of higher education issues. He is well versed in domestic and international issues related to opportunity and access in higher education, including student financial aid, minority-serving colleges and universities, global higher education policy strategies, and social and economic benefits of higher education. He is recognized as an authority on college and university financing and has published major studies and reports on topics ranging from higher education rankings to technology-based learning.

Before joining Lumina Foundation, Merisotis was founding president of the Washington, D.C.-based Institute for Higher Education Policy (IHEP), an independent, non-partisan organization regarded as one of the world's premier higher education research and policy centers. After establishing the Institute in 1993, Merisotis contributed to its research while overseeing a staff of 30 professionals.

A champion of the idea that higher education reaps rich rewards for both society and individuals, Merisotis focused much of his IHEP work on improving access to higher education for low-income, minority, and other historically underrepresented populations around the world. Among the numerous initiatives Merisotis led and supported at IHEP were the Alliance for Equity in Higher Education, an unprecedented coalition of national organizations that represent more than 350 minority-serving colleges and universities; and the Global Center on Private Financing of Higher Education, which addresses the growing role of private, nongovernmental financing in improving access to postsecondary education.

Prior to founding IHEP, Merisotis served as executive director of the bipartisan National Commission on Responsibilities for Financing Postsecondary Education as well as assisted in the creation of the Corporation for National and Community Service (AmeriCorps). Merisotis is a member of the executive committee of the London-based European Access Network. He also is a member of the board of trustees of Bates College in Lewiston, Maine, and previously served as the College's alumni association president. His previous board service included chairman of the board for Scholarship America, the nation's largest private-sector scholarship and educational support organization; vice chairman of the board of directors for the Washington Internship Institute; and member of the board of directors of the National College Access Network.

Merisotis has received numerous awards and honors, including the 2002 Robert P. Huff Golden Quill Award from the National Association of Student Financial Aid Administrators and the 2001 Community College Government Relations Award presented by the American Association of Community Colleges and the Association of Community College Trustees. He was a 2005 finalist for the Brock International Prize in Education, and in 1998, he was named one of the top young leaders (under the age of 45) in American higher education by *Change* magazine.

CHRISTOPHER MILLER

Christopher Miller is a debt-management consultant at USA Funds(r); he provides services to Alabama, Florida, Georgia, North Carolina, Puerto Rico, and South Carolina.

Before joining USA Funds, Miller worked in various positions at educational institutions in Florida. He has several years of experience in advisement and in financial aid procedures. Most recently, he was director of financial aid at Key College in Ft. Lauderdale, Florida.

Miller is a member of the Southern Association of Student Financial Aid Administrators and the Florida Association of Student Financial Aid Administrators.

MELANIE PAGE

Melanie Page is a Chicago native and a 2007 graduate of Howard University in Washington, D.C., with a Bachelor of Arts in English. She is working toward a master's degree in education at Howard University, where she serves as the graduate advisor for Target HOPE Howard University chapter, is a DC Reads tutor, and is a member of Alpha Kappa Alpha. As an undergraduate, Page was founder and president of Target HOPE Howard University Chapter, member of Alpha Kappa Alpha Sorority Alpha Chapter, co-director of the department of external affairs for the Howard University Student Association, member of National Society of Collegiate Scholars, community outreach coordinator for Howard University chapter of Rainbow Push Coalition; facilitator and campus liaison for Kids to College, and participated in many other community-related activities. She aspires to earn a doctorate in education administration while working as a teacher and administrator in an inner-city school district. Ultimately, Page wants to open her own charter school that targets the needs of low-achieving African-American students.



THOMAS D. PARKER

Thomas D. Parker is the interim president at the Institute for Higher Education Policy (IHEP). Effective January 1, 2008, he succeeded IHEP's Founder, Jamie P. Merisotis, who was recently named president and CEO of Lumina Foundation for Education. Parker will continue in his new role until a nationwide search produces a permanent successor to Merisotis. A longtime IHEP senior associate, he also continues to work on the organization's growing portfolio of projects concerning higher education access, both domestic and international.

Among his many contributions to IHEP, Parker directs the organization's Global Center on Private Financing of Higher Education. Established in 2006, the center is committed to widening access around the world by identifying global solutions to address the growing concerns about paying for postsecondary education. It serves as a central repository of comprehensive data and trend analysis of private financing strategies and tools—ranging from corporate scholarships and other philanthropic aid to private loans, bond issues, and public and private partnerships. The center's activities include producing issue briefs and studies, providing trend analysis, and offering expert commentary.

Parker most recently served as executive vice president and treasurer of the Nellie Mae Education Foundation in Quincy, Mass. He previously served as president and CEO of The Education Resources Institute (TERI) in Boston, Mass. During the Carter administration, Parker worked at the National Institute of Education, Fund for the Improvement of Postsecondary Education, and in the first Office of the U.S. Secretary of Education. Parker also served as director of planning and research at the Massachusetts Higher Education Assistance Corporation (now American Student Assistance), and as treasurer and senior vice president at TERI before serving as its president and CEO.

Parker has nearly 40 years of experience in higher education management, policy, and finance. He began his career at Harvard University, where he served in several capacities including secretary to the visiting committees of the Board of Overseers and assistant to the dean of the Graduate School of Education. Subsequently he served as vice president of Bennington College in Vermont. He also taught higher education finance and the history of higher education for 15 years at Boston University. His international consulting experience in higher education includes China, Vietnam, Thailand, and the United Kingdom. He holds Ed.D., M.A.T., and A.B. degrees from Harvard University.

Parker also serves as senior advisor to the office of the chairman at the First Marblehead Corporation in Boston.

DAVID ROCHON

David Rochon is president of Upromise, where his goal is to help people realize their dreams of higher education. In 2000, he became one of the company's first employees as it developed a new solution to align corporate America with every family's interest in saving for college. Today, Upromise is the largest private source of college funding in the United States. Upromise is also a trusted advocate for its 8 million members with a common mindset and goal—the future education of their family's children and grandchildren.

At the age of 18, Rochon was accepted to Boston College, but his family could not afford the cost. Instead, he went to work. When he was 24, through the help of a mentor, financial aid, and scholarships, Rochon attended Cornell University, where he earned a Bachelor of Science in applied economics and management.

His experience now bridges 25 years in diverse areas such as the Internet, in-store marketing services, retail, and manufacturing. Previously, Rochon co-founded and was president and CEO of SuperMarkets Online, Inc. (a subsidiary of Catalina Marketing Corporation), the industry's leading business-to-consumer e-commerce savings platform used by more than 12,000 supermarkets and 80 blue-chip consumer packaged-goods clients.

Rochon lives in Newton, Mass., with his wife and three future college students. He is active in his community and since 2001 has been a member of the board of the Newton Schools Foundation. To date, Rochon and his family have saved nearly \$6,000 in Upromise rewards.

DONNA M. SEABOY

Donna M. Seaboy has been financial aid director at Sitting Bull College since 1981. During this time, she earned her baccalaureate degree from Minot State University through a consortium agreement between the two colleges. In 2007 she graduated from the University of Mary, Bismarck, with a master's degree in management.

Seaboy is president of the North Dakota Association of Student Financial Aid Administrators and a member of the board of directors of the Rocky Mountain Association of Student Financial Aid Administrators.

A charter member of the Mandan (N.D.) Dollars for Scholars Board, Seaboy chaired the awards committee for the past four years; the committee provides college scholarships for Mandan High School graduates. In addition, she is a charter member of Higher Education Resource Organization (for Native American) Students (HEROS) and coordinates the HEROS scholarship program.

LARRY SMITH

Larry Smith is director of the Third Millennium Philanthropy and Leadership Initiative (Millennium), a program of the Center on Philanthropy at Indiana University. With generous support from the Kellogg Foundation, Millennium involves the development and support of philanthropic leaders through meetings, peer networking, research, and technical assistance. Millennium focuses on promoting the philanthropic traditions of youth, women, and people of color—and facilitating leadership opportunities for them.

Prior to joining the Center, Smith acquired more than a decade of experience in a variety of leadership positions with Cummins Inc., most recently as director of corporate strategy. He also served as deputy director of civil society programs for Hudson Institute, where he was responsible for directing the Faith and Service Technical Education Network (also known as FASTEN). Currently, Smith serves as a board member for several non-profit organizations.

Smith is an associate minister at the New Horizons Church in Indianapolis. He and his wife Tina are the proud parents of three children. Smith earned a Bachelor of Arts in history from Williams College and a Master of Science in management from Stanford Business School.

ANDREA THOMAS

Andrea Thomas serves as the division director for youth services at the United Planning Organization in Washington, D.C. She is responsible for developing and growing this newly formed, dynamic division to provide activities and services to area youth to lead them toward self-sufficiency.

Thomas's career in youth work began in 1993 when she served as a summer teacher in the Summerbridge Program in New Orleans while studying at the University of California at Davis. Upon graduating with a Bachelor of Science in psychology, she became the teaching coordinator for the Summerbridge program in Sacramento. Wishing to expand her knowledge to impact greater numbers of youth, she moved to the University of Maryland at College Park to earn a Master of Arts in education policy, planning, and administration. Pursuing her passion for encouraging higher education for low-income and underrepresented youth, Thomas worked as the program coordinator for educational talent search through the Consortium of Universities, education director for the D.C. Community Prevention Partnership, and associate director for Partners4Education. She has also served as a trainer for the Advancing Youth Development BEST Practices for the Children and Youth Investment Trust Corporation in Washington, D.C., and as a national trainer on the ScholarShop curriculum for Scholarship America.

Thomas is a native of Wilmington, N.C., and her personal motto is "She who laughs, lasts."

NINA VELLAYAN

Nina Vellayan has worked in the financial services industry for 13 years in general management, cash management, and product development. She joined Sallie Mae in 1994 and was quickly promoted to director of cash management and banking. Her responsibilities included streamlining costly processes; implementing new methods using advancing technologies; developing an Internet-based student loan disbursement system; developing an Internet-based system to automate reconciliation of payments; and creating, developing, and implementing an electronic bill payment and presentment system.

In Vellayan's current position as president of Business Office Solutions, she leads the team responsible for marketing, developing, and implementing the Sallie Mae Business Office Solutions suite of services for K-12 and higher education schools. She has led the development of the electronic bill presentment and payment system that allows universities to streamline their billing and receivables process by using the Internet to present bills and receive payment. In addition, Vellayan oversees operations for the tuition payment system, electronic payment gateway, refund disbursement, the new Sallie Mae debit card, paper statement services, and interactive voice response systems, among others. She holds an MBA in financial management and Bachelor of Science in economics from the University of Maryland at College Park.

MIRIAM L. WAGNER, PH.D.

Miriam L. Wagner, Ph.D., is an associate professor of counseling and the director/principal investigator of the *"Mothers At the Helm, Papas At the Helm,"* GEAR UP program at North Carolina A&T State University. She is a national certified counselor who has over 50 professional presentations and over \$15 million in funded research. Wagner served as one of 48 university representatives to the American Council on Education's "College is Possible" initiative; a member of the National STEM Coalition; and as a commissioner for the National Council on Community and Education Partnerships. Her research and publications have focused on pre-college initiatives, financial literacy, substance abuse, and university development.

APPENDIX III: PARTICIPANT LIST

Felicitas Alfaro

Executive Dean, Student and Enrollment Services
El Centro College, Compton Center

Ginna Arguello

HeSapa Academic Counselor
Ogalala Lakota College

Jennie Banks

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Eastfield College

Rachelle Bass

Retention Coordinator
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Michael Battle

President
Interdenominational Theological Center

David Beckley

President
Rust College

Moncef Belhadjali

Associate Dean
Norfolk State University

Harold Bell

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Spelman College

Margaret C. Black*

Financial Aid Officer
Thurgood Marshall College Fund

Jonathan Bougher

Career Services Coordinator
Tohono O'odham Community College

Marcia Boyd

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Florida A&M University

Brian K. Bridges*

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Center for Advancement of Racial
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American Council on Education

Norma W. Brumage*

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Norfolk State University

Karen Buckman

Vice President for Student Affairs
Edward Waters College

Carol Buchli*

Debt Management Consultant
USA Funds Services

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Jana Cannon

Registrar
Knoxville College

Johnnie Cannon

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Southern University—Baton Rouge

Lea Carpenter

President
Leech Lake Tribal College

Carlos Ruben Carrasquillo

Dean of Students
University of Puerto Rico—Humacao

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Fort Peck Community College

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Nebraska Indian Community College

Cecelia Cometsezah

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Zav Dadabhoy

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Job Placement Coordinator
H. Councill Trenholm State Technical College

Ardis Eschenberg

Academic Dean
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William Fannin

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Tamara Ferguson

Theressa Ferguson
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Northwest Indian College

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Default Prevention Coordinator
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Wynn Goering

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Marshall C. Grigsby*

*President and CEO
Grigsby & Associates, LLC*

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*Financial Literacy Instructor/Outreach Trainer
Northwest Indian College*

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*Associate Vice President for Student Services
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Bobbie Hall

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Interdenominational Theological Center*

Lawrence Hammer

Henrietta Augustus Harris*
*Dean of Student Success for Student Performance
Dillard University*

Weldon Harris

Sylvia Hendricks
*Vice President of Student Services
Tohono O'odham Community College*

Theresa Henry

*Admissions Advisor
Nebraska Indian Community College*

Steve Hernandez

*Pejuta Haka Center Director
Oglala Lakota College*

Shelley Jackson

*Counselor, Student Support Services
Rust College*

Kiran Jagannath*

*Upromise Business Manager
Citi Cards*

Brenda James

*Director of Academic Development
Morgan State University*

Sebetha Jenkins

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Jarvis Christian College*

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Florida A&M University*

Marilyn Kockrow

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Paul Lampley

*Vice President for Finance
Rust College*

Casey Lechuga

*Counselor 1300
San Antonio College*

Alice Letteney

*Campus Executive Director
University of New Mexico—Valencia Campus*

Lana Low*

Retention Specialist

Jim Lucchelli

*Professor
San Antonio College*

Jose Macia

*Special Assistant to the President
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Knoxville College*

Sharon Marcotte

*TRIO Director
Leech Lake Tribal College*

Ronald Martinez

*Director of Student Financial Aid
University of New Mexico*

Anna Mays

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H. Councill Trenholm State Technical College

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Director Student Retention
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Fort Peck Community College

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Haskell Indian Nations University

Chris Miller*

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USA Funds

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University of Maryland Eastern Shore

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Director of Financial Aid & Veteran Affairs
Eastfield College

Diana Minor

Director of Financial Aid
California State Polytechnic University—Pomona

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Edward Waters College

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Oswell Person

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Cedar Valley College

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Director of Outreach Programs
Bluefield State College

Guadalupe Rivera

Alfred Robinson
Director of Financial Aid
Lincoln University of Missouri

David Rochon*

President
Upromise

Alberto Rodriguez

Director of Academic Humanities
Inter American University of Puerto Rico—
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Matilda D. Saenz

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John Salois

President
Blackfeet Community College

Donna Seaboy*

Financial Aid Director
Sitting Bull College

Ricky Shabazz

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