

*Southern Association of
Student Financial Aid Administrators, Inc.
Since 1963*



www.sasfaa.org

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President

Keith Reeves
Associate Director of Financial Aid
Clemson University
Box 345123, G01 Sikes Hall
Clemson, SC 29634-5123
Tel: 864 656-5085; Fax: 864 656-1831
E-mail: dkr@clemson.edu

President-Elect

Sandy Neel
Director of Financial Aid
University of Tennessee-Martin
205 Administration Building
Martin, TN 38238
Tel: (731) 881-7044
E-mail: sneel@utm.edu

Past President

Heather Boutell
Director of Financial Aid
Bellarmine University
2001 Newburg Road
Louisville KY 40205
Tel: 502 452-8404; Fax: 502 452-8486
E-mail: hboutell@bellarmine.edu

Vice President

Kim Jenerette
Director of Financial Aid
Southern Wesleyan University
907 Wesleyan Drive, PO Box 1020
Central, SC 29630
Tel: (864) 644-5504; Fax: (864) 644-5970
E-mail: kjenerette@swu.edu

Treasurer

Jeff Dennis
AVP, Student Financial Services
Southern Wesleyan University
907 Wesleyan Drive, PO Box 1020
Central, SC 29630
Tel: (864) 644-5521; Fax: (864) 644-5970
E-mail: jdennis@swu.edu

Secretary

Brad Barnett
Sr. Associate Director of Financial Aid
James Madison University
800 South Main Street, MSC 3519
Harrisonburg, VA 22807
Tel: 540 568-2894; Fax: 540 568-7994
E-mail: barnetbd@jmu.edu

Sponsorship Chair

Dewey Knight
Associate Director, Financial Aid
University of Mississippi
257 Martindale Center; PO Box 1848
University, MS 38677-1848
Tel: (662) 915-1166; Fax: (662) 915-1164
E-mail: rdknight@olemiss.edu

Newsletter Editor

Deborah Clark
Director of Financial Aid
Atlanta Technical College
1560 Metropolitan Parkway
Atlanta, GA 30310
Tel: 404 225-4714; Fax: 404 225-4721
E-mail: dclark@atlantatech.edu

Membership Chair

Bryan Erslan
Director of Financial Aid Services
Lincoln Memorial University
6965 Cumberland Gap Pkwy
Harrogate, TN 37752
Tel: (423) 869-6465; Fax: (859) 985-3914
E-mail: Bryan.erslan@lmu.net

**The Honorable George Miller
Chairman, House Education
and Labor Committee
2205 Rayburn House Office Bldg
Washington, DC 20515**

**The Honorable John Spratt, Jr,
Chairman, House Budget Committee
1401 Longworth House Office Bldg
Washington, DC 20515**

**The Honorable Michael Enzi
Ranking Member, Senate Health,
Education, Labor & Pensions Committee
379A Russell Senate Office Bldg
Washington, DC 20510**

**The Honorable Kent Conrad
Chairman, Senate Budget Committee
530 Hart Senate Office Bldg
Washington, DC 20510**

**The Honorable John Kline
Ranking Member, House Education
and Labor Committee
1210 Longworth House Office Bldg
Washington, SC 20515**

**The Honorable Paul Ryan
Ranking Member, House Budget
Committee
1113 Longworth House Office Bldg
Washington, DC**

**The Honorable Judd Gregg
Ranking Member, Senate Budget
Committee
201 Russell Senate Office Bldg
Washington, DC 20510**

Dear Gentlemen:

The Southern Association of Student Financial Aid Administrators (SASFAA) is a professional organization of student financial aid administrators from nine southeastern states: Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and Virginia. The Association is committed to serve its membership through the sharing of ideas, professional competencies and experiences in financial aid administration in order to serve more ethically and effectively the diverse needs of students, parents and institutions.

First of all, we thank Congress for the support of higher education funding over the years, especially with the passage of ECASLA last year, which was extremely successful in avoiding a possible calamity of a shortage of student loan funding. The focus of this letter is to make you aware of the concerns our membership, practicing financial aid administrators, have regarding current deliberations over the future of student loan financing.

**2010 Annual Conference ♦ February 21-24 ♦ Louisville Marriott Downtown ♦ Louisville, Kentucky
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This letter is not intended to address public policy matters regarding student loan reform. Our desire is to make you aware of grave concerns we have regarding the timing of any possible changes. Current debate would implement 100% Direct Lending for loans disbursed after July 1, 2010. Our highest concern is the lack of lead time needed by over 4,500 institutions nationwide to convert to the Direct Loan Program. In addition, substantial changes to the Federal Perkins Loan Program are also proposed.

Families will begin to apply for financial aid for the 2010-11 academic year on January 1, 2010. Institutions are now preparing consumer information about their financial aid processes and application procedures for 2010-11. Current high school seniors are applying to colleges now. At best, schools are now forced to hypothesize what will be available for the fall of 2010.

While the US Department of Education is gearing up in anticipation of your action, institutions have constraints other than the Department's ability to handle this massive shift. Institutional data and communication systems will have to be dramatically changed at a time when institutional budgets are extremely tight, and it appears unlikely that there will be any federal funding available to assist institutions on the implementation of new federal policies. In this economic climate, institutions are doing their best to control cost. Assurances are needed to ensure schools have loan funds available when student accounts are credited in the fall.

We are committed to working with you regarding student loan reform and to implement whatever changes are made at the federal level for the Stafford and Perkins loan programs. Our highest priority is to meet our obligation to students and families attending our institutions. We strongly believe that we are too close to the beginning of the 2010-11 awarding cycle to meet these obligations should drastic changes to the Stafford and Perkins loan programs be implemented for the 2010-11 awarding period. Whatever reforms are enacted with respect to student aid including the lending programs, we urge that the implementation occur no earlier than the 2011-12 award year.

Sincerely,



**Keith Reeves
President**