

KENTUCKY ASSOCIATION OF STUDENT RECEIVABLE OFFICERS

SPRING 2017

KASRO KONNECTIONS

OFFICIAL NEWSLETTER

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A Message from our President

Hello Fellow KASRO members! It's Spring time in the land of the Bluegrass and with that comes our Annual Spring Conference! We are so excited to spend time learning and laughing with each of you next month!

It seems like Higher Education is changing dramatically from one semester to the next. Gone are the days where things ever really slow down. With budget cuts, pressure from performance based funding, and a new Administration in the White House, the only thing we can count on is change. The KASRO network is a valuable tool to have when you are faced with change in your department and aren't sure how to respond. I am so thankful to be able to get feedback from each of you to help guide me in best practices.

We had a wonderful meeting last Fall at Northern Kentucky University. I would like to thank Kim Grabosky and her staff for hosting us and putting together an informative and interesting agenda. The one day workshop format was new for us this year and it was received very well from those in attendance. We will continue this format for future years and I encourage everyone to take a Professional Development day and join us!

Spring Conference planning is in full swing and we have an excellent agenda planned for everyone. We will be at Barren River Lake State Park in Glasgow, KY on May 3-5th. Some of the topics on the agenda include Dual Credit, FERPA, Financial Aid Fraud and the Federal Update. We also have some fun evening entertainment planned for everyone so bring out your Cinco de Mayo sombreros and your 70's bellbottoms because this year we have not one but two theme nights! See you there!



Sincerely,

Rochelle Seals
KASRO President



MISSION

KASRO's mission is to offer professional development and educational opportunities for University Business Officers that will enhance their post-secondary institutional mission of implementing sound financial controls and providing excellent customer service.

KASRO MEMBER NEWS



UK Student Account Services was renovated during November and December 2016. It was the first time anything had been changed (including carpet!) since we moved to our current location in 1995. Our office was temporarily relocated to another floor in our building during the process. The changes addressed not only aesthetics, but security issues as well. Here are before and after pictures of the front lobby:



BEFORE



AFTER

UK successfully launched a new in-house installment payment plan in Fall 2016. During Fall 2016, 2,370 students were enrolled. For Spring 2017, 2,256 students are participating. The installment payment plan statement format contains a schedule of payments and due dates.

Reuben Harness from Student Account Services and Susan Krauss, University Treasurer, attended the NACUBO Student Financial Services Conference in Las Vegas.

Crista Fornash and Tina Shanks will be attending the PDG Bursar's Conference in Florida.

Student Account Services' reporting line was moved from Enrollment Management to Office of the Treasurer in October 2015, a return to our roots, as fee collection was originally a part of finance in the University's early days. The name of our division formally changed from Office of the Treasurer to University Financial Services on January 25, 2017. Per Susan Krauss, University Treasurer, the new name "sends a signal that service is a primary responsibility and that we exist to support the financial goals and needs of the University. The new name also reflects that our unit is made up of multiple departments and functions, requiring a team approach to service delivery." For information about University Financial Services, please visit the newly designed web page at www.uky.edu/ufs.

On March 9, 2017, the UFS division celebrated 2016 milestone employment service dates with a special luncheon and ceremony, including recognition of four from Student Account Services:

Reuben Harness	5 years
Amelia Adkins	15 years
Tina Shanks	15 years
Nancy Taylor	35 years

KASRO MEMBER NEWS-CONTINUED



NKU NORSE ARE HORIZON LEAGUE CHAMPIONS! NKU defeated Milwaukee 59-53 and were NCAA Tourney bound for the first time in NKU history. Congratulations NKU!!! [#NorseUp](#) [#OnTheRise](#)



ECTC has a new college president, Dr. Juston Pate. Pate, 41, has seen his career go from the classroom, where he taught English, humanities and special education, to the football field and basketball court to being a technology center principal and then to numerous positions in post-secondary education leadership.

Now, after a 16-year education career, he is the fourth person to hold the position of president at Elizabethtown Community and Technical College, which opened in 1964. He succeeded Dr. Thelma White, who retired — the college's first leadership change since 1998. He started Jan. 2, 2017.

Windham Professionals has a new sales person. It's Merle Isgett, Regional Director, Education Services. Most of KASRO members knows Merle from her past speaking engagements.



After 32 years with General Revenue Corporation (GRC) out of Cincinnati, Ohio, Scott Medley has joined the Reliant Capital Solutions team as the Vice President of Sales. Reliant Capital Solutions is a 100% woman-owned and woman-controlled small business certified by the National Women Business Owners Corporation



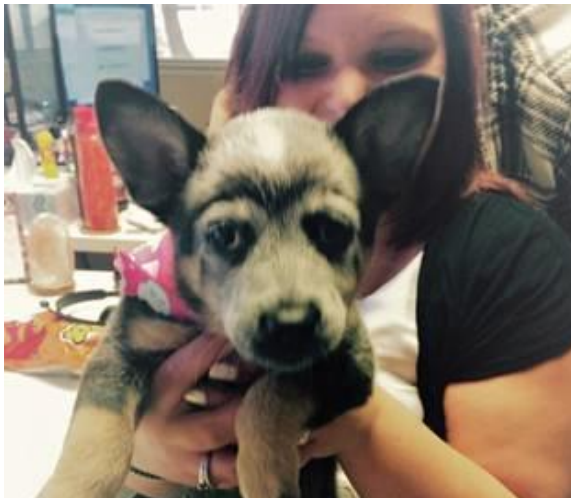
KASRO MEMBER NEWS-CONTINUED



After 5 years at the University of Kentucky, Reuben Harness has taken a position with ConServe.



Partners Financial Services has a new family member. Her name is Sophie and she is a Blue



Teresa Epley, Accountant over Perkins \ AR Bad Debit and long-time Transy employee is getting married this Summer to her old high school sweetheart!

Kim Gibson, our cashier, is getting married this upcoming Fall.



Many congratulations to them both!

You are encouraged to submit letters, photographs and announcements. Items of interest are welcome.

Contact: Anita Miskell
KASRO Secretary
amiskell@oak.edu





KASRO BABY NEWS



Adalyn Elizabeth Key was born October 16, 2016 at 2:13 am to Ashley and Adam Key. She was 7 lbs 15 oz. and 20.5 inches and perfect. She has grown a LOT since October and will be 6 months old on Easter. She is a happy, smiling (did I mention perfect?!?!?) little girl.



Kathy McVay is so proud of new grand-baby Kenzley along with her sister Zoey.

Kenzley Grace was born February 25, 2017 and makes grandchild number 7.



Anna Dunkelberger welcomes her fourth granddaughter, Elowyn Ruby Dunkelberger 7lbs 6oz, was born at home with the help of a midwife on January 21, 2017

2017 SPRING CONFERENCE

May 3-5, 2017

Barren River Lake State Park

Lucas, KY

<http://parks.ky.gov/parks/resortparks/barren-river/>

Deadline to reserve a room with special KASRO rates was April 1st. But feel free to check on room availability.



If you have not yet paid the Annual Membership fee for 2016-17, do that *first*.

Go to www.kasro.net and click on **Membership** to pay the membership fee.

Then click on **Spring 2017 Conference** to register for the conference. It's easy! **Register by April 15.**

Go to the link below to register!!!

<http://kasroweb.squarespace.com/annual-conference>

Conference Dress is very casual.

TIME IS RUNNING OUT.



2017 Spring KASRO Conference**Agenda****Wednesday, May 3, 2017**

12:00pm	Conference Registration
1:00pm	Welcome/Opening Remarks/Business Meeting
1:30pm	Hasan Davis, Chautauquan and Juvenile Justice Advocate
2:45pm	Networking Break
3:00pm	Hasan Davis
6:30	Dinner/Activities Mexican Theme

Thursday, May 4, 2017

8:00am	Breakfast
9:00am	A New Age:- Brian Suponcic, BankMobile
10:00am	Networking Break
10:15am	Dual Credit Update- Rebecca Gilpatrick, KHEAA
11:15am	Bankruptcy/Litigation-
12:00pm	Lunch/Lou Darnell Award/Vendor Prizes
1:15pm	FERPA Jeopardy- Rheanna Plemons, WKU
2:15pm	Networking Break
2:30pm	Financial Aid Fraud- Dept of Education, Office of the Inspector General
3:30pm	COHEAO Federal/Washington Update- Lori Hartung, Todd, Bremer & Lawson
5:00pm	5K Benefit Walk/Run
6:00/6:30pm	Dinner/Activities/Band- 70s Theme

Friday, May 5th, 2017

8:00am	Breakfast/Vendor Prizes
9:00am	Financial Aid Update- Bryan Erslan, ECU
10:00am	Networking Break
10:15am	Roundtables- Perkins/ AR
11:30am	KASRO Business Meeting/Closing/Grand Prize Drawing
11:45am	Conference Ends - Lunch on your own

SPRING CONFERENCE EVENING ACTIVITIES

,Wednesday, May 3rd will be a Mexican theme celebrating Cinco de Mayo. Mexican type food and drink. Wear your sombreros!!! Activities with for the night will include karaoke, bubble balls, and an escape room. Lots of fun for all!!!



Thursday, May 4th there will be a 70's theme. Dress up in your tie die, bell bottoms, afros, disco suits, etc. Live music will be offered by Derek Isaacs and Elvis Cocktail.

PEACE, LOVE, & KASRO!!!!

American Cancer Society Fundraiser

KASRO is proud to announce the 7th Annual 5K Fun Run/Walk at the Spring Conference –in memory of Carol Babb, the friend we lost May 2011, and others who are battling cancer.

Please join us for the fun Thursday afternoon, May 4, 2017, 4:30 p.m.

All participants receive a free commemorative T-shirt!

Participants can make donations in honor of Carol Babb, a former KASRO member that we lost much too soon. The link can be found below.


<https://donate3.cancer.org/?lang=en>


KASRO BOARD 2016-17


President	Rochelle Seals	Eastern Kentucky University	rochelle.seals@eku.edu
Past President	vacant		
President Elect	Kim Graboskey	Northern Kentucky University	Graboskeyk1@nku.edu
VP Annual Conference	Kristy Gullett	Morehead University	k.gullett@moreheadstate.edu
VP Pub. Relations/ Membership	Karen Reddick	Natiional Credit Management	kreddick@ncmstl.com
VP Professional Development	Kevin Hunt	Williams & Fudge	khunt@wfcorp.com
Treasurer	Carrie McCubbins	University of Louisville	cnmccu02@louisville.edu
Secretary	Anita Miskell	Oakland City University	amiskell@oak.edu
VP Technology and Social Media	Loretta DeToma	University of Kentucky	ldetoma@email.uky.edu


2017-2018 ELECTION OF OFFICERS

An election will be held at the Spring Conference to fill the positions of President-Elect, Treasurer, Vice President-Professional Development, and Vice President–Technology. Below are the candidates for these positions. If you are unable to attend the conference, you may request an absentee ballot from Rochelle Seals at rochelle.seals@eku.edu.

PRESIDENT ELECT	CARRIE MCCUBBINS	UNIVERSITY OF LOUISVILLE Bursar	Unopposed
			<p>Carrie has worked for the University of Louisville since 2006 where she currently serves as the Bursar. Carrie came to higher education after serving more than 8 years in the fields of accounting and banking.</p> <p>Carrie has been a member of KASRO since 2006 and most recently served as the KASRO Treasurer.</p> <p>Carrie has an MBA from Indiana Wesleyan University and is currently working on her PhD in Organizational Leadership.</p> <p>Carrie resides in Louisville with her husband and four children.</p>


VP-TECHNOLOGY	LORETTA DETOMA	UNIVERSITY OF KENTUCKY Functional Analyst for Student Account Services on the Student Lifecycle Management Team	<p>Loretta is the Functional Analyst for Student Account Services on the Student Lifecycle Management Team. She is responsible for processing and configuring tuition and fees, updating and creating 1098-T's, supporting the changes that are requested by end users. Loretta has been employed at the University of Kentucky for 32 years, the first fifteen years in Student Financial Aid and the last nineteen with Student Account Services.</p> <p>Loretta earned her BS in Business Administration from Berea College. She completed the Leadership Development Program at the University of Kentucky.</p> <p>Loretta has been very involved in KASRO as President, Treasurer, and Vice President – Technology & Social Media. She also chaired and served on several KASRO committees. Loretta has been married to Rocky for over 37 years. They have two children, Katy and Gus. She likes to read and garden in her spare time.</p>
			

VP-TECHNOLOGY	TINA SHANKS	UNIVERSITY OF KENTUCKY Accounting Supervisor	<p>Tina is the Accounting Supervisor at the University of Kentucky managing the reconciliation area, third party billing and tax reporting. She has been employed by the University for 18 years.</p> <p>Tina earned her BS in Business Management from the University of Kentucky. She has been involved in KASRO for more than 8 years and in 2015 was honored to receive the Lou Darnell award.</p> <p>Tina and her husband Mike have two children, Shelby (20) and Cole (12). The Shanks family can typically be found at a ballfield cheering for their favorite player. Tina has previously served as the VP of Annual Conference.</p>
			

TREASURER	WILL COX	MURRAY STATE UNIVERSITY Cash Management/ e-Commerce Coordinator	<p>Will has worked at Murray State University for four years in the Bursar's Office. Will graduated from Murray State University with a degree in Business Administration and will completed his Master degree in Education and Human Services in December of 2017 with an emphasis on Leadership Development.</p> <p>While attending undergrad at Murray State University, Will was a four year Letterman on the Men's Golf Team.</p> <p>Will and his wife Anne have two children, Colleen 3 and Liam 1. Away from work Will enjoys spending time with his family, spending time on the golf course, and watching college football. Will loves being in higher education and helping students to achieve success.</p>
			

TREASURER	JIM WOLL	NORTHERN KENTUCKY UNIVERSITY Associate Director of Student Account Services	<p>Jim is the Associate Director of Student Account Services at Northern Kentucky University. He holds a BS in Accounting from Miami University (Ohio) and has been at NKU for 5 years. Prior to NKU, he spent 25+ years in the insurance industry in the Accounting department specializing in financial reporting and cash management.</p> <p>Jim and his wife, Jackie, reside in Cincinnati with their 2 daughters and dog Max. He is an avid baseball fan and enjoys family time and fantasy baseball.</p>
			

VP-PROFESSIONAL DEVELOPMENT	KEVIN HUNT		
		WILLIAMS & FUDGE Senior Associate Vice President of Sales	<p>Kevin Hunt has worked for Williams & Fudge since 2003, where he serves as Senior Associate Vice President of Sales. He has over 18 years of consumer bank finance, risk, and default management experience. Kevin has presented to numerous organizations on higher education. Kevin is a ACA International Certified Professional Collection Specialist, ACA Higher Education Collection Specialist, and has completed the Williams & Fudge Cornerstone for Professional Development. He is a member of the Consumer Bankers Association, Michigan Association of Student Financial Services Administrators (MASFSA), and the Kentucky Association of Student Receivable Officers (KASRO) where he has previously held the positions of Vice President – Public Relations and Vice President – Professional Development.</p> <p>In his spare time, you can find Kevin writing, playing, singing and performing live music or competing in triathlons and mud runs. He also enjoys spending time with his daughter and coaching her soccer teams, and with his wife and new baby boy. Kevin is a member of Elevation Church in Charlotte, N.C.</p>

VP-PROFESSIONAL DEVELOPMENT	SCOTT MEDLEY		
		Reliant Capital Solutions Executive Vice President of Sales and Marketing	<p>Scott Medley, Executive Vice President of Sales and Marketing for Reliant Capital Solutions, a 100% woman-owned and woman-controlled LLC certified by the National Women Business Owners Corporation (NWBOC). Reliant is also nationally certified through NWBOC's Women Owned Small Business (WOSB) Program.</p> <p>Reliant Capital Solutions is a Higher Education Collection Agency that is a qualified, productive, trustworthy, compliant and service-oriented company that a college/university can partner with to collect their higher education loans and receivables.</p> <p>Scott brings 33 years of higher education knowledge and experience to Reliant Capital Solutions. Scott is an ACA Certified Collector and Trainer. His experience and knowledge in collections, operations, training, and industry compliance makes him a trusted and valuable resource for Reliant's clients.</p> <p>Scott is the 2015 Lou Darnell Award Winner and has served KASRO in many roles over many years of dedicated and committed service</p>

UPDATE: The Fate of the Perkins Loan Program Is Far from Decided

The Perkins Loan Program is scheduled to expire on September 30, 2017, but COHEAO and other advocates continue a strong push to continue the program which has benefitted students and schools for 59 years. It is very important for you to have the most current and accurate information regarding this program.



Despite the extension prohibition language in the Federal Perkins Loan Extension Act of 2015, COHEAO continues to work with Members of Congress and other higher education advocates in DC who are very interested in extending and modernizing the Perkins Loan Program. In fact, at the COHEAO Annual Conference in January, key Congressional staff from the 2015 Save Perkins campaign met with COHEAO members to strategize and chart a new path forward for the long-term future of the program.

As part of these efforts, COHEAO has developed and is promoting a plan for the Campus-Based Programs called "Campus Flex." The Campus Flex proposal would modernize, simplify and streamline all campus-based programs (Federal Perkins Loans, FSEOG, and Federal Work Study) into a single appropriation. The institution (Financial Aid Office) would then determine how funds are allocated to these programs based on the needs of their students. This promotes flexibility and allows for local control of these programs. [Click here](#) for additional info on Campus Flex.

With the expiration date a little more than six months away, **the worst action an institution can take right now is to liquidate its Perkins Loan fund.** First and foremost, students will lose access to low-cost, subsidized loans. Additionally, a school that decides to liquidate prior to the expiration of the program will not be able to recoup its investment of Institutional Capital Contributions (ICC) and will lose all hope for any reimbursement of its institutional share of cancelled loan funds.

While the fate of the Perkins Loan Program is far from decided, the effort to preserve Perkins Loans is in full swing! Grassroots advocacy is needed at all levels - from reaching out to your Congressional Representatives to the members of your campus community, including students, parents, student service offices, government relations and the president or chancellor's office. **Perkins Loan supporters need to be advocates for the Perkins Program as the fight is far from over!**

If you need assistance with your advocacy efforts, two resources from COHEAO—our [Ten Reasons Why the Perkins Program is Good for Students](#) and Institutions and [Perkins Loans – Past, Present and Future](#) document—should be extremely helpful. Also, additional information is available on the [COHEAO Advocacy page](#) of our website. Please feel free to email Hannah Allen (Hallen@wpllc.net) with any questions and stay tuned for our next update following our COHEAO Hill Day in April.

Sincerely,

A handwritten signature in black ink, which appears to read "Maria Livolsi".

Maria Livolsi, COHEAO President

COHEAO



Sparks

Updates on relevant events, hearings, and policy developments from the Coalition of Higher Education Assistance Organizations

April 10, 2016

[Support the Perkins Loan Extension Act Today!](#)

Prepared by: Wes Huffman

[\(whuffman@wpllc.net\)](mailto:whuffman@wpllc.net)

This month, Representatives Elise Stefanik (R-NY) and Mark Pocan (D-WI) will be introducing the Perkins Loan Extension Act, a bill which ensures students will continue to have access to this important student loan program. Working with COHEAO, ACE, the Alliance for Student Aid, and other higher education associations, Reps. Stefanik and Pocan are working to show as much support as possible for continuing Perkins Loans prior to introduction of the extension. They are seeking endorsements from individual schools and state, regional, and national organizations by **April 14, 2017**.

On September 30, 2017 the Perkins loan program is set to expire, which would leave 500,000 students cut off from much needed financial aid. This bill would simply extend the Perkins loan program for a period of two (2) years until Congress can reauthorize the program during consideration of the Higher Education Act.

What You Can Do To Support the Extension

You can contact Alicia Molt, Deputy Chief of Staff/Legislative Director for Congressman Mark Pocan with your school or organization's support for the introduction of this bill. Simply email Alicia at Alicia.molt@mail.house.gov with your personal message or copy the suggested email content below. If you will be using the content below, be sure to add your name, title, and school name at the end of the communication. Please put "Support Perkins Loan Extension" in the subject line of the email.

Subject: My support of the introduction of the Perkins Loan Extension Act

Dear Ms. Alicia Molt,

I am writing your office today to support the introduction of Perkins Loan Extension Act. It is important for students at our school to have access to this important program and this much needed financial aid. This program has been invaluable in helping students achieve their dream of a college education.

In addition, I would appreciate your consideration of the removal for the requirement for the award of Unsubsidized Stafford Loan aid. As you are most likely aware, subsidized Perkins Loans are more beneficial than the Unsubsidized Stafford Loan aid to low-income students as the interest does not accrue while the student is in school. Lastly, I would also like you to consider restoration of the Perkins loan program for graduate students as this program is important to help students that are trying to further their education.

We appreciate the efforts of Representative Pocan and Representative Stefanik in supporting the extension of the Perkins Loan Program.

Sincerely,

<<Your Name>>

<<Your Title>>

<<Your School's Name>>

Please do not hesitate to [contact COHEAO](#) with any questions.

Reasons To Not Begin Liquidation of Federal Perkins Student Loans

Although no one has a crystal ball to predict the fate of the Federal Perkins Student Loan Program which currently has a sunset date of September 30, 2017, the fact remains that many Congressional Members, current and former borrowers, and higher education associations recognize the benefits of the program and its importance to students. These supporters have not given up on their efforts to successfully extend Perkins beyond the sunset. For Perkins to remain a viable student loan program for fifty-nine (59) years and what is now the twelfth (12th) Presidential Administration is in itself a statement about the important role Perkins continues to maintain on campuses.

Congressional supporters of Perkins continue to advocate and develop strategies to successfully reauthorize and extend the program. No one knows the final outcome of these efforts. Campus administrations may want to weigh the benefits of maintaining Perkins until there is a final decision. Before prematurely considering liquidation of the Perkins Loan Program, there are many important points to consider. Listed below are a few:

- The Department of Education has not released any guidance on their plans for the recall of Perkins if in fact the program does sunset.
- Under the current program closing procedures, institutions who choose to liquidate their Perkins before a final determination is made in regards to the future of Perkins will lose both their ICC (Institutional Capital Contributions) as well as negate any opportunity to be reimbursed for the institutional share of cancellations awarded. For many schools, those funds equate to a loss of substantial dollars.
- Loss of institutional control to assist borrowers as accounts will be under the management of the Department of Education.
- Loss of institutional control that would assure timely repayment of the Perkins Loan Portfolio to recoup the institutional share of the loan fund should the Department of Education provide a reimbursement opportunity for the institutional match if in fact the Perkins does sunset.
- Potential difficulties to re-enter the Perkins Program should there be a successful outcome of the advocacy efforts to either extend or reauthorize Perkins.

There are multiple pathways that remain options for consideration by Congress to reauthorize Perkins. Included in those options are:

- The Perkins Loan Program being extended through a normal "Higher Education Act" reauthorization.
- Congress decides to support The Campus Flex Program, which includes Perkins as part of its effort to preserve all three Campus-Based programs, and include it in an HEA reauthorization bill. (See Williams & Fudge, Inc. February 2017 Newsletter)
- A stand-alone bill to specifically reauthorize or extend Perkins is introduced and passed by Congress.
- A bill to simply extend Perkins or move to Campus Flex is successfully included as part of a budget reconciliation bill.

The grassroots efforts to preserve Perkins is underway. Join the effort by sharing the benefits of the program by mobilizing other campus departments and students to contact their congressional members. The Coalition of Higher Education Assistance Organizations continues to lead and coordinate the grass-roots efforts. Additional resource information is accessible via their website

<http://www.coheao.com/home/advocacy/>.

INDUSTRY ODDS & ENDS

Article submitted by Joe Fries, Director, Business Development, with Sallie Mae

SMSM_MKT11731B Majoring in Money Article B2B Version

How Financially Savvy are Your Students?

You might be surprised at the findings of Sallie Mae's latest national study, [Majoring in Money: How American College Students Manage Their Finances](#), published together with Ipsos. While the popular belief is that young people have a lot to learn when it comes to their finances, our study found that most college students are careful, conscientious, and determined to be financially aware consumers.

For "Majoring in Money," we interviewed 800 college students between the ages of 18 and 24 to find out how they pay for purchases, use credit cards, and how well they understand credit.

The results revealed that students are quite savvy when it comes to managing money:

- 77% pay their bills on time.
- 60% never spend more money than they have.
- 55% are saving at least some money every month.

The report also found that students understand the value of good credit, and are using credit cards responsibly:

- 56% have at least one credit card.
- 63% pay the balance due in full each month.
- 59% say their primary reason for getting a credit card was to establish a credit history.

While the majority of students express confidence in their current money management skills, the report's findings also point to the need for additional education. More than eight in 10 students said they wanted to learn more about money management, especially about saving, budgeting, and paying for college.

You can find the full report and accompanying infographic at SallieMae.com/MajoringInMoney. Additional free tips, tools, and resources to help students manage their money are available at SallieMae.com, including the [Guide to Understanding Credit](#), published by Sallie Mae and FICO®.

INDUSTRY ODDS & ENDS



Is your Collection/Loan Servicing firm soft enough?

Remember the days when people used to fear collection agencies? I remember when bill collector strategy included repeat phone calls with the intent to harass, belittling comments to consumers, and good collector/bad collector techniques. Yes, I was around way back then but never really subscribed to the “bully” methods of helping a consumer resolve a delinquent debt. I used to use the grandma test; putting the word “grandma” at the end of a statement. If you wouldn’t say it to your grandma, you shouldn’t say it. Example: “Pay your bill, Grandma”! You get the picture.

I know there are still rogue collectors out there generating complaints, fines and all the other benefits that come with poorly executed problem-solving techniques but for the most part, collection firms do a great job of monitoring and measuring proper collection etiquette. Collectors and Loan Servicing Representatives are using a softer, more respectful approach and yielding better results. Much of this is accomplished with ongoing internal and external training programs focusing on solutions vs. dwelling on the problem.

An interesting quote: “When the wise man **points at the Moon**, the idiot looks at the **finger**.” — Confucius. I have often used this quote as a metaphor. The “Moon” being the solution, the “finger” being the problem. If we cannot get past the problem, we will never discover the solution. In today’s environment consumers are becoming more educated in collection law. They know what a bill collector can and cannot do. Some have been known to bait a collector into breaking the law with the idea that a subsequent lawsuit may resolve their debt problem. Ask your agency about their collection/customer service style. After you get an answer, ask yourself; “Is my Collection/Loan Servicing firm soft enough?”

Sean M. Martin
Director of Business Engagement



PARTNERS
FINANCIAL
SERVICES, INC.
YOUR SUCCESS IS OUR SUCCESS

2016 FALL ONE DAY WORKSHOP

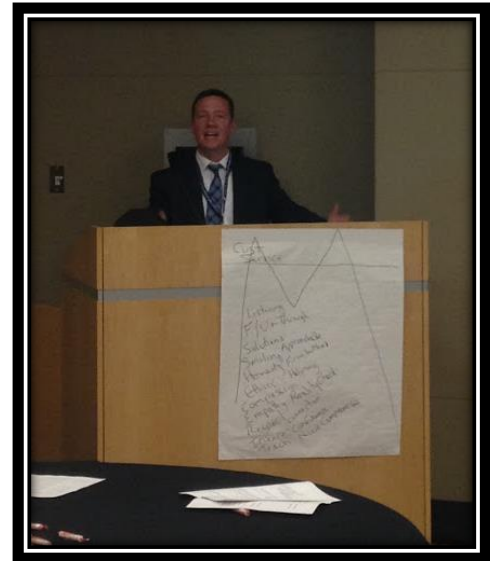


The KASRO Fall Conference was changed this year to a One Day Workshop. Northern Kentucky University was our host and they did a great job. We were greeted by NKU's President and was given some history of their school and visions for the future.



2016 FALL ONE DAY WORKSHOP

There were some great presentations. Speaker Henry Saas gave a presentation on "Customer Service From My Perch". Scott Boelscher (CPE), Shaun MCKiernan (CPE), and Ryan Green (EKU) teamed up together to bring us an update from the Council on Postsecondary Education, and Kevin Hunt gave us a Collections update.



And of course we ended with our round table discussions for A/R
and Perkins



But I believe the session that got the most attention that day was “Ask the Student” which consisted of NKU students who gave us their honest opinions on their higher education experiences with their student accounts and understanding financial aid. They allowed to us ask many questions and gave wonderful feedback on how we can make improvements. Thank you NKU for setting this up and giving us this opportunity

