

### KENTUCKY ASSOCIATION OF STUDENT RECEIVABLE

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### A Message from our President



Dear KASRO Members,

I wanted to give you an update on the status of the spring 2020 KASRO conference that was to take place at Butler State Park. In light of the current health crisis, COVID-19, the executive board has decided to cancel the spring 2020 KASRO conference that was to be held May 6<sup>th</sup> through May 8<sup>th</sup>. This was not a decision we wanted to make, but to keep with CDC guidelines and the health of our members, it is in the best interest to cancel.

I would like to thank the executive board for all of the hard work they have already put in to make it a successful conference. I am saddened that we will not be able to see it come to fruition.

Elections that were to take place for the spring 2020 conference included President Elect, Secretary, VP of Annual Conference, and VP of Public Relations. The executive board has updated the KASRO by-laws to address elections and states of emergency where elections cannot be held. Please see the attached amendment and the revised term dates for current KASRO board members.

We will now turn to planning our fall 2020 one day workshop, to be held at Bellarmine University. A date has not been set at this time but look for more information to follow in the coming months. Thank you to Bellarmine for volunteering to host.

Thank you to all of our KASRO membership. I have enjoyed being your president this year and look forward to continuing to serve you as KASRO president.

If you have any questions concerning KASRO or the conference, please let me know and I will answer them to the best of my knowledge. Please take care, practice good social distancing, and stay healthy. I look forward to seeing everyone in the fall.

We are living in an unprecedented time with unprecedented risks. We must make difficult choices for ourselves, our families, our teams, and our students. We will get through this together. I leave you with the following quote:

*In this time of constant change, let us remember we all are leaders. We are leaders of others. Leaders of ourselves. Perhaps now, more than ever before, we have the opportunity to remind ourselves and to help others experience some bit of stability in the face of constant change. With this in mind let us ask ourselves, "What values and disciplines anchor you? What are you going to do during this challenging time to leverage your gift of leadership to help the people around you experience stability? Who do you need to talk to, to encourage, and for whom do you need to paint a picture of hope?" ~ Chandra Irvin*

May you, and all those you love, stay well.

Sarah West  
Spalding University  
KASRO President

March 18, 2020

**Amendment to Kentucky Association of Student Receivable Officers By-Laws**

**In the event of an emergency (state, local or national) and the spring conference must be cancelled due to this unforeseen emergency, and elections cannot be held at that conference, the current officers of the board will have their terms extended at least one year. This will allow the organization time to hold elections at the next scheduled spring conference.**

**BELOW ARE THE PROVISIONS THAT HAVE BEEN MADE REGARDING THE ELECTION OF NEW BOARD MEMBERS IN LIGHT OF THE CANCELLATION OF THE SPRING CONFERENCE.**

**THIS WOULD KEEP WITH THE BY-LAWS THAT CERTAIN OFFICERS ARE ELECTED ON ODD YEARS AND THE OTHERS ON EVEN YEARS.**

**Length of term for officers with the amendment:**

- President rolls off June 30, 2021 and becomes Past President for July 1, 2021 until June 30, 2022 (Sarah)
- Past President rolls off June 30, 2021 (Loretta)
- President Elect becomes President starting July 1, 2021 until June 30, 2022 (Angie)
- President Elect will have election in Spring of 2021 for term July 1, 2021 until June 30, 2022
- VP of Annual Conference rolls off June 30, 2021 and the new elected officer will serve July 1, 2021 until June 30, 2024 (Kristi)
- VP of Professional rolls off June 30, 2022 and new elected officer will serve July 1, 2022 until June 30, 2025 (Scott)
- VP of Relations rolls off June 30, 2021 and new elected officer will serve July 1, 2021 until June 30, 2024 (Reuben)
- VP Technology rolls off June 30, 2022 and new elected officer will serve July 1, 2022 until June 30, 2025 (Tina)
- Secretary rolls off June 30, 2021 and new elected officer will serve July 1, 2021 until June 30, 2025 (Anita)
- Treasurer rolls off June 30, 2022 and new elected officer will serve July 1, 2022 until June 30, 2025 (Erica)

**KASRO BOARD 2020-2021**

<b>President</b>	Sarah West	Spalding University	<a href="mailto:swest@spalding.edu">swest@spalding.edu</a>
<b>Past President</b>	Loretta DeToma	University of Kentucky	<a href="mailto:ldetoma@email.uky.edu">ldetoma@email.uky.edu</a>
<b>President Elect</b>	Angie Walsh	Bellarmino University	<a href="mailto:awalsh@bellarmine">awalsh@bellarmine</a>
<b>VP Annual Conference</b>	Kristi Gullett	Morehead University	<a href="mailto:k.gullett@moreheadstate.edu">k.gullett@moreheadstate.edu</a>
<b>VP Pub. Relations/ Membership</b>	Reuben Harness	ConServe	<a href="mailto:rharness@conserve-arm.com">rharness@conserve-arm.com</a>
<b>VP Professional Development</b>	Scott Medley	Reliant Capital Solutions	<a href="mailto:smedley@reliant-cap.com">smedley@reliant-cap.com</a>
<b>Treasurer</b>	Erica Watts	Morehead State University	<a href="mailto:e.watts@moreheadstate.edu">e.watts@moreheadstate.edu</a>
<b>Secretary</b>	Anita Miskell	Oakland City University	<a href="mailto:amiskell@oak.edu">amiskell@oak.edu</a>
<b>VP Technology and Social Media</b>	Tina Shanks	University of Kentucky	<a href="mailto:tina.shanks@uky.edu">tina.shanks@uky.edu</a>

## LET'S SEE HOW EVERYONE IS ADJUSTING TO SOCIAL DISTANCING AND THEIR NEW "OFFICES"



**Nancy D. Taylor, Ph.D.**

**University of Kentucky**

**Student Account Services**

**Associate Director**

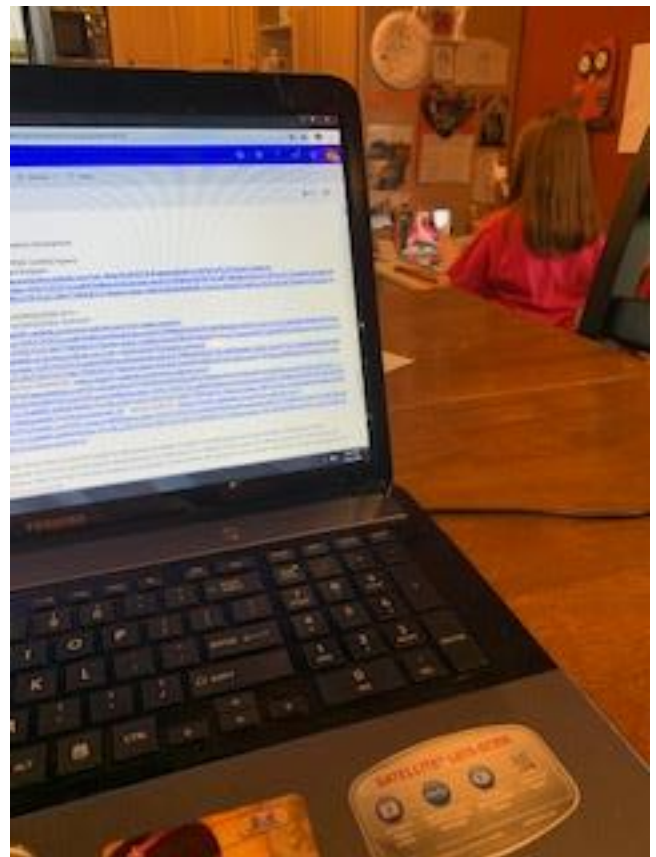
This is my home "office". My office assistant, Barret, doesn't like sitting in the chair and is having trouble with the keyboard, so he may not work out. 😊

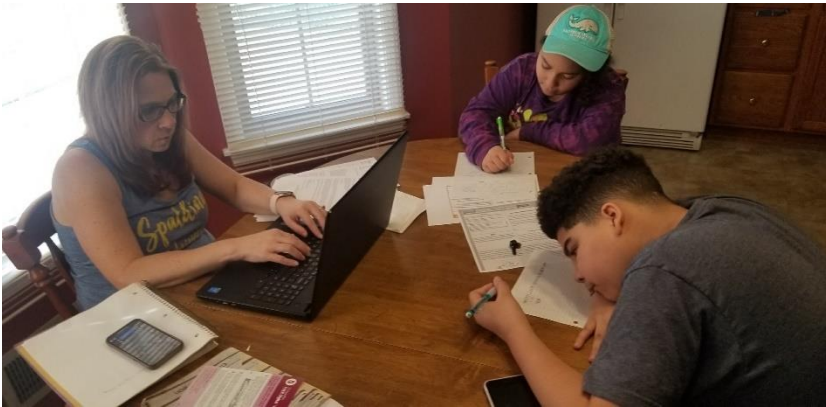
**Kristi Gullett**

**Morehead State University**

**Assistant Receivables Manager**

My work from home setup!! The kitchen table!! Lol My coworker also working from home (Bren working into her school assignments).





Sarah West  
Bursar  
Spalding University  
&  
KASRO President

Me and my kids working and school working from home. 😊



**Missy Milby**  
**Elizabethtown Community and**  
**Technical College**  
**Third Party Billing**

Attached is my pic .... in my sweat pants, little make up and bad hair. LOL

Stay well!



**Anita Miskell**

**Oakland City University**

**Student Accounts Manager**

The kitchen table gives me lots of room to spread out! Oh yeah and the chairs for holding my files. Sweatpants, hair pulled up, and of course coffee. Just need to stay out of the pantry and fridge! LOL

This picture was shared by Crista Fornash and Tina Shanks from University of Kentucky in which they call their "Brady Bunch" picture. LOL They states they have a zoom meeting each day at 8:30 to address any issues. What a great way to keep communication going.



The below artwork was created by Reuben Harness with Conserve. He intended for his design to be used for our 5K Cancer Run/Walk that we do each year during the Spring Conference. We hope to be able to use it next year but felt it was appropriate with what everyone is going through right now to go ahead and share it with all of you.

We hope you enjoy it.

(Someday soon we will be all be able to hold hands like in this picture again.

But for now “air hugs” and “air high fives”)



## UPDATE FROM NCM/COHEAO

### COVID- 19 Relief Update

#### For Student Loan Borrowers

All borrowers with federally held student loans will automatically have their interest rates set to 0% for a period of at least 60 days. In addition, each of these borrowers will have the option to suspend their payments for at least two months to allow them greater flexibility during the national emergency. This will allow borrowers to temporarily stop their payments without worrying about accruing interest.

Secretary DeVos has directed all federal student loan servicers to grant an administrative forbearance to any borrower with a federally held loan who requests one. The forbearance will be in effect for a period of at least 60 days, beginning on March 13, 2020. To request this forbearance, borrowers should contact their loan servicer online or by phone. The Secretary has also authorized an automatic suspension of payments for any borrower more than 31 days delinquent as of March 13, 2020, or who becomes more than 31 days delinquent, essentially giving borrowers a safety net during the national emergency.

Some borrowers may want to continue making payments, like those seeking Public Service Loan Forgiveness (PSLF) or those enrolled in a repayment plan with a manageable monthly payment. For borrowers continuing to make payments, the full amount of their payment will be applied to the principal amount of their loan once all interest accrued prior to the president's March 13 announcement is paid. The Department will work closely with Congress to ensure all student borrowers, including those in income driven repayment plans, receive needed support during this emergency.

This relief as outlined above does not include campus based serviced loans (Perkins, Nursing, HPSL, etc) at this time. ***So ,this may be a unique opportunity for the community to encourage our Perkins Loan borrowers to convert their loans to a federal loan by consolidation not only to receive the temporary relief as outlined above but to be eligible for an IBR in these times were borrowers incomes are declining . I believe this may be a win-win for the students and us during the wind-down of the Perkins Program. Of course, in some instances, if they are eligible for cancellations, this may not be the right course of action, depending on the borrower's situation.***

#### Debt Collection Freezes

Currently New York and Nevada are only two states that have put a freeze on collections at this time.

## COVID- 19 Relief Update (continued)

### Public Relief

Congressional Legislation:

Phase 1 – was an \$8.3 billion bill spurring coronavirus vaccine research and development.

Phase 2 - approximately \$104 billion package largely focused on paid sick leave and unemployment benefits for workers and families.

Phase 3 - \$1 Trillion + stimulus package- to get cash to taxpayers and small businesses

(Congress in voting on this now)

\$500 Billion in checks to go to each individual family

\$50 Billion airline industry bailout

\$150 Billion secured loans to critical sectors

Oh, and Tax Day has moved to July 15<sup>th</sup>.

You can read more about Department of Ed's COVID-19 Student Aid Guidance at <https://www.nacubo.org/News/2020/3/ED-Provides-New-COVID-19-Student-Aid-Guidance>

Keep updated on State's Debt Collection Responses at <https://www.acainternational.org/news/licensing-guidance-from-state-agencies-in-response-to-coronavirus>

### Editor's Note:

If you are not essential, stay home. MITIGATION IS THE ONLY ANSWER. We need to slow this down. We need to be empowered with the information we have. How we handle this will dictate how long it will last. It is our duty as Americans to listen to our leaders and protect our community no matter who you voted for. Congress is in the process of passing legislation that will one form or another will cover the loss of wages and will allow forbearances on loans and mortgages. These packages will cover small businesses that keep employees on the payroll. It will include loans and bailouts for industries most affected. Personal checks will go to individuals using a means test, and Tax Day delayed to July 15th.

States are following suit and delaying Tax Day for states to July 15th, along with extending licenses renewals. This will be the largest stimulus relief package this country has ever seen. Also, the Administration is driving the largest industrial revolution converting factories and manufacturing companies to deal with Covid-19 since WWII.

This is a public health crisis; it will get worse before it gets better. In some areas like New York City, there will be more people entering the health care system that it can handle. This is a fact.

We will see the economy get worse before it gets better, the stock market will go down, the unemployment rate will skyrocket, and we see the GDP plummet. However, this will not last. The economy will rebound in an unprecedented way, not like 2008. Even with everything going on, we went into this with the strongest economy we have ever had, and it is still fundamentally strong.

If everyone does what they are supposed to, we will flatten the curve, protect our communities, and elevate the burden on the health care system; We will see a rebound in our economy like never before.

#Got have faith#flattenthecurve#stayhealthy#washuhands



Article found at : <https://www.thesun.co.uk/news/11236750/social-distancing-coronavirus-uk-lockdown-work-schools-home-public-transport/>

Published: March 18, 2020

## TIPS FOR WORKING SUCCESSFULLY IN A TIME OF SOCIAL DISTANCING

Contact(s): [Caroline Brooks](#), [Angela Hall](#)

For many Americans, the COVID-19 outbreak has created a major shift in workplace dynamics as employees have been asked to work from home. For those who have telecommuted in the past, this may not be a big adjustment; for others, this is a whole new era of setting up quiet spaces, avoiding constant snacking and even keeping kids and pets busy.

Angela Hall, a professor in Michigan State University's [School of Human Resources and Labor Relations](#), says that this experience will “change workplaces of the future — big time.”

“Employees and employers will be — and are already becoming — more creative,” Hall said. “We’ll find things we would have never been able to uncover because we’ve never had this kind of ‘living laboratory’ before.”

Hall explained that the nation’s current state of panic is a call to action for employers to be more transparent — and compassionate — than they have been in the past. She said that virtual town halls, proactively sending update emails, checking in with employees and offering assistance will help keep employees’ morale up and their anxiety down.

“Employees aren’t all the same, and they won’t all have the same needs during this time, and it’s important for employers and managers to realize that,” Hall said. “There are some who have kids at home that need to be cared for, some whose primary access to the internet is their phone and some who are concerned about how they’ll keep their families fed.”

Looking ahead, Hall says that the workplace will be forever changed after the COVID-19 outbreak because of how employers will need to view working remotely.

“More employees will want to work from home even after social distancing recommendations are over,” Hall said. “They’ll say, ‘I did it before, why can I not do it now?’ which employers will need to be prepared to respond to.”

Hall predicts that once the pandemic passes, more people will be working together remotely because they’ve had to quickly learn how to collaborate virtually, and they will have become very proficient in doing so.

As employees set out to do their job in a different way than they've ever done before, Hall offers her top tips to increase productivity and be a good employee:

**1. Set a schedule.**

"It is tempting to work for 30 minutes and then put in the laundry, then work for an hour and watch your favorite show on Netflix. However, you will be more productive in both work and personal life if you have solid blocks of time to work."

**2. Create boundaries.**

"Set boundaries for family, roommates and even your pets! You need to set up a quiet area in which you can have the least amount of distraction and interruption from others, including our four-legged friends and kids.

"We saw [what happened a few years ago](#) when a child didn't know about boundaries when the father and commentator was live on the air!"

**3. Know when to turn off.**

"Working at home may make you feel that you are always at work. So, set limits when you will read emails, do meetings and write reports. Always being 'on' is a surefire way to burn out."

**4. Practice workplace safety even when working at home.**

"Make sure that you have workspace with comfortable seating and that you are sitting in a chair in the appropriate way — experts suggest sitting at a 90-degree angle with your feet flat on the floor. Use wrist rests for keyboards and your computer mouse when possible. Make sure that your monitor is the correct height to avoid neck and eye strain.

Also, employers should be concerned about these issues, too, as some courts have found employers liable for workers' compensation injuries that have happened while employees have been working from home, and repetitive stress injuries, like carpal tunnel syndrome, are among the most common workers' comp injuries."

ARTICLE FOUND AT: <https://hbr.org/2020/03/8-ways-to-manage-your-team-while-social-distancing>

## [LEADING TEAMS](#)

# 8 Ways to Manage Your Team While Social Distancing

by

- [Timothy R. Clark](#)

March 24, 2020

We've made our [coronavirus coverage](#) free for all readers. To get all of HBR's content delivered to your inbox, sign up for the [Daily Alert](#) newsletter.

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The Covid-19 virus has disrupted and rearranged the workplace with breathtaking speed. In the span of a week, organizations across every sector have sent millions of employees home to work remotely. Without warning — and in many cases, without preparation of any kind — managers have been thrust into the position of leading virtual teams, many for the first time.

It's challenging enough to manage *yourself* in quarantine without face-to-face human interaction and the structure of a typical workday. Now add to that the task of managing a *team* under those conditions, especially when you've never done it before. It's daunting.

Pressurized conditions, heightened uncertainty, and an overall sense of dislocation make it even more difficult. Under quarantine, every aspect of the manager's role is magnified and complicated. You'll need to [reset expectations for how work gets done](#) and adapt your management style to a new context.

To help managers who are new to this — or even experienced managers who need additional guidance in these trying times — here are my best recommendations for supporting continued learning and the emotional well-being of your employees.

**Reset your expectations.** Most teams are socialized and accustomed to synchronous work and standardization. They work together, located in the same office, under the same working conditions, with the same work schedule. In a quarantined environment, managers must help their teams shift immediately to asynchronous work and personalization. You'll need to [reset expectations for how work gets done](#), letting go of when and how tasks are accomplished, allowing team members to accomplish their responsibilities on their own terms. This means focusing on results and offering more flexibility.

**Stay in regular touch.** [Sociometric research](#) proves that shorter communication cycle times are more effective in building and sustaining morale and engagement. Use [instant messaging to stay in regular contact](#). Don't let an employee go half a day without checking in. [You might want to hold a huddle each day](#), ideally by video, perhaps rotating responsibility for who leads it. Set the expectation that everyone be present and not distracted. Model what it means to show up as a virtual team player.

**Support continued learning but keep it short.** Learning doesn't have to stop in this new environment, but it may be more practical to use microlearning. Focus on sharing short lessons on a single topic in a five to 10-minute segment. These might cover a specific tool, behavior, or skill. Rotate the delivery of these lessons among team members and allow them to identify their own topics for training. You might ask a different team member to debrief the lesson and lead a short discussion about the application, relevance, and implications of what everyone learned.

**Assign buddies and peer coaches to add a layer of mutual support.** Attending to every team member's needs will quickly exhaust the capacity of most managers. To distribute that responsibility, organize team members into pairs with each individual assigned as a buddy and peer coach to their assigned colleague. This shared leadership model creates a second layer of mutual support and guards against emotional isolation. Ask the buddies to check in daily and assess overall engagement and well-being. If people haven't filled this role before, [it can be helpful to give them some guidance](#).

**Interpret tone and voice as proxies for face-to-face feedback.** It's harder to read the emotional cues of your people when you aren't in the same room. Instead of relying on non-verbal data and body language, now you must rely on proxy indicators such as text, voice, and infrequent video communications. Pay close attention to: patterns in the tone of written communication; rate, volume, pitch, and inflexion of voice communication; and any physical gestures in video communication. If you know your people well, changes in these patterns will help you identify early that a team member may need some additional support.

**Model optimism and drain the team of fear.** [Optimism is contagious](#). Leaders who demonstrate hopefulness and confidence in the future are better able to help their team members find [meaning and purpose in work](#), especially under stressful conditions. And don't forget to [use humor as a relief valve](#). Remember that fear freezes initiative, ties up creativity, and yields compliance instead of commitment. Finally, consider that [constraints are often the enabling factor that sparks innovation](#). Invite your team to use the quarantine conditions as a stimulus for new ideas.

**Update even if there's no update.** Uncertainty fuels anxiety. The more you [communicate and share](#), the less chance there is to develop an information vacuum within your team. Communicate regularly even if you don't have new information to share. [Maintaining transparency](#) through a crisis with frequent updates is the ultimate expression of good faith, empathy, and genuine concern for your team.

**Continually gauge stress and engagement levels.** Make it crystal clear to your team members that your chief concern is their well-being. Take time to monitor their engagement by periodically asking each team member two quick questions. First, on a zero-to-10 scale, rate the level of stress you currently feel. Second, using that same scale, rate your level of overall engagement. Your intuitive or impressionistic sense of the individual may be wrong, so it helps to get quantitative responses.

Humans are hyper-social creatures who long to belong. And psychological safety — where your team members feel included, safe to learn, safe to contribute, and safe to challenge the status quo, all without fear of being embarrassed, marginalized, or punished in some way — is paramount even under conditions of quarantine. When you create and sustain these conditions you allow them to continue to perform and contribute, and perhaps, most importantly at a time like this, you acknowledge their humanity.

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[Timothy R. Clark](#) is founder and CEO of [LeaderFactor](#), a global leadership consulting and training firm. He is the author of *The 4 Stages of Psychological Safety: Defining the Path to Inclusion and Innovation* (Berrett-Koehler 2020).



## COHEAO Update – March, 2020

By Rechelle Brown, COHEAO Communications Chair

Thank you for the opportunity to provide a COHEAO update and share some recent and noteworthy highlights within and around COHEAO. For nearly 40 years, COHEAO has served as the industry's premier partnership of colleges, universities and organizations dedicated to promoting the Federal campus-based loan programs and addressing the most pressing issues in student financial services today. Driven by the demand for information and collaboration on the Perkins Loan Program, Institutional Loan Programs, Student Financial Wellness and Student Financial Services, COHEAO provides opportunities for networking and professional development through its conferences, webinars and task forces, focusing on compliance, legislative and regulatory issues.

By advocating for the preservation and improvement of the campus-based programs, our membership is dedicated to providing greater access to students with need in achieving their higher education goals.

### **Message from the COHEAO President**

COHEAO just finished hosting a very successful Annual Conference in Washington, D.C. February 11th and 12th. The delegates in attendance heard from some of the most knowledgeable people in the industry, covering a variety of topics such as Student Financial Responsibility Agreements, Institutional Loans, and Financial Wellness efforts. In addition to those topics, Patricia Scherschel from the Consumer Financial Protection Bureau and Tamy Abernathy from the Department of Education addressed the group. For those of you in attendance, thank you for joining us; to those who could not make it this year, keep COHEAO in mind when selecting future professional development events.

2019 was a year of expanded and varied focus for COHEAO. In 2020, the organization continues to work diligently on grassroots advocacy for the Federal Perkins ARC Loan Program while simultaneously working with the Department on an orderly and equitable wind-down of the legacy Perkins program. We continue to expand our involvement in Financial Wellness, receivables management, and in becoming an industry resource for institutional loan development and best practices. All of these projects take considerable work from the volunteer board and COHEAO members, both commercial and institutional.

Two years ago, COHEAO launched a new task force, the Institutional Loan Task Force, which is focused on helping schools provide student-friendly loan programs. The loss of the Perkins program left a financial void, and schools were asking how they could fill that void by other means. This month, the Institutional Loan Task Force, chaired by Corey Rethage, has published its first Institutional Loan Reference Document. This document is available to COHEAO members under the member resource section. The Task Force plans to expand on this resource, so watch for additional information in the coming months.

Financial Wellness continues to be an essential subject for COHEAO. Our Financial Wellness task force has published three different white papers and a monthly Financial Wellness Newsletter. In November, COHEAO's own Financial Wellness Chairwoman, Lottia Windham, and COHEAO Executive Director, Harrison Wadsworth, were invited to attend a briefing at the White House on Preparing Students for Financial Success. This briefing detailed a report by the U.S. Financial Literacy and Education Commission on Best Practices for Financial Literacy and Education at

Institutions of Higher Education. Through the hard work of Lottia and her committee, COHEAO's Financial Literacy whitepaper was cited in the study. I'm excited to see what this committee will bring us in 2020.

In 2020 the Student Tuition and Accounts Receivable Task Force (STAR) will review and update their Financial Responsibility Checklist and well as address several new state laws that disallow the withholding of transcripts. This is an increasing concern as more states propose or adopt similar measures.

Holding to COHEAO's core mission, we are continuing grassroots efforts on our Perkins ARC proposal and payment to institutions for servicing Perkins loans as well as an amendment for the College Affordability Act (CAA) to allow the option for campus-based servicing. You may be called upon to send an email, make a phone call, or participate in a congressional conference call in the coming weeks. Lastly, COHEAO continues to work with the Department on an orderly and equitable wind-down of the legacy Perkins program.

As always, we welcome input from all our members and Alliance partners. Please reach out to us if you have suggestions for workshop, webinar, or conference content or if there are opportunities to collaborate for the benefit of our mutual members.

*Lori Hartung*

*COHEAO President*

*Midwest Regional Director, Todd, Bremer & Lawson*

### **Leadership**

The COHEAO Board of Directors has been working diligently to foster and promote professional development within our membership as well as continuing to advocate on Capitol Hill for institutions to be paid by the Department for servicing their Perkins portfolios. COHEAO was successful in its advocacy efforts to secure reimbursement for the institutional portion of Perkins cancellations.

The COHEAO Board welcomed the following members at our Annual Conference this month as a result of our recent elections:

- LeeAnne Wigdahl, Devry University, Secretary (2<sup>nd</sup> Term)
- Bob Frick, UAS, Treasurer (2<sup>nd</sup> Term)
- Jan Hnilica, Trinity Christian College, Member at Large
- Christina Cardinale, Manhattan College, Member at Large (2<sup>nd</sup> Term)
- James Seward, Drexel University, Member at Large

COHEAO members are encouraged to consider serving on the Board. Nominations for our next election cycle will be requested in the Fall.

### **Federal Perkins Loan Program**

COHEAO is pleased to report that our continued advocacy efforts resulted in institutions receiving the institutional share of cancellation monies. COHEAO has continued to lobby to have ACA tied to collections rather than to disbursements to help institutions offset the cost of administering their Perkins funds and for the Department to pay institutions for servicing Perkins loans as provided for in appropriations. COHEAO met with members of Congress on February 12, 2020, and will be submitting appropriations requests to have the verbiage changed on the existing appropriation to require the Department to pay schools for servicing the non-defaulted loans in their Perkins portfolios. COHEAO will be reaching out to the community asking they contact representatives on the Appropriations Committee to support this change.

COHEAO continues to advocate the Perkins Access, Retention and Completion (ARC) loan program and expect to see the Act introduced in Congress in the near future. COHEAO encourages institutions to contact their legislators to ask for support of the Perkins ARC Loan proposal. Co-sponsors will be needed once the proposal is introduced. We hope

## KASRO KONNECTIONS SPRING 2020

to have a robust bipartisan group of lawmakers ready to support the bill. Strong support for the legislation will encourage its inclusion in a Higher Education Act reauthorization bill.

As an alternate path to local control for loans, COHEAO is advancing requests to include campus-based servicing as an option should the Perkins Direct Loan that is proposed in the College Affordability Act be created. COHEAO is revising grassroots advocacy materials in preparation for the introduction of these acts.

### **COHEAO Conference, Workshops and Webinars**

The Agenda Committee, led by chair Christina Cardinale of Manhattan College, organizes an annual conference and two regional workshops a year in addition to regular webinars. These events are designed to provide timely information to COHEAO members and assist them with regulatory and legislative updates, best practices and other topics of importance in Higher Education.

COHEAO's Annual Conference was held on February 11 and 12, 2020, in Washington, D.C. Delegates met at the University of California, DC facilities on Day one of conference and in the Capitol Visitors Center on Day 2. The robust agenda provided timely and insightful information to delegates as well as CEU opportunities. Sessions included:

- COHEAO Washington Update
- Financial Responsibility Agreements – A School's Perspective
- An Update from the CFPB
- Financial Literacy
- A Comparison of Institutional Loans and Income Share Agreements
- Update on the Federal Perkins Loan Program
- Department of Education Update
- Congressional Staff Panel

The conference concluded with Hill visits asking for support of the Perkins ARC program, the campus-based servicing option for the Perkins Direct Loan Program and for payment to institutions for servicing Perkins portfolios.

COHEAO presented a webinar on January 30, 2020, that featured Maria Livolsi from SUNY and Jan Hnilica from Trinity Christian College. Participants received timely information and expert answers to questions about calculating the institutional share for cancellation reimbursements, returning excess liquid capital and on Perkins assignments. The webinar was recorded and made available for purchase after the fact. As an added benefit to our members, all webinars will be recorded and available for purchase at <http://www.coheao.com/conference-events/archived-coheao-webinars/>. A number of previous webinar recordings are also available.

A webinar on Financial Literacy covering the PSLF Program is scheduled for February 20, 2020. A recording of that webinar will also be available for purchase after the fact if you missed it.

COHEAO's Spring Workshop is scheduled for May 5, 2020 at Trinity Christian College in the Chicago area. The event will provide valuable information and networking opportunities to attendees. Check for updates on workshops and webinars at [www.coheao.org](http://www.coheao.org).

### **COHEAO Scholarships**

Each year, the COHEAO Board of Directors awards up to four \$1,000 scholarships to students attending COHEAO member institutions. Scholarship winners from the 2019-20 Academic Year included three students from University of Hartford and one from Southern Methodist University.

COHEAO held its primary fundraiser for the 2020-21 Academic Year Scholarships at its annual conference. Donations to the scholarship fund are always welcome and can be made by sending a check payable to COHEAO Scholarship Fund to COHEAO, 777 Sixth Street NW, Suite 510, Washington DC 20001-4498.

## KASRO KONNECTIONS SPRING 2020

Eligible applicants are students entering their sophomore year through graduate studies who are enrolled at COHEAO-member colleges and universities. Information about and applications for the 2020-21 Scholarships will be available in the coming months.

COHEAO is proud to announce that one of this year's scholarships will be named the Bruce Lopez Memorial Scholarship to honor the memory of long-time COHEAO member and supporter, Bruce Lopez who recently passed away.

### **Financial Wellness**

The COHEAO Financial Wellness Task Force is chaired by Lottia Windham of Southern Methodist University. Ms. Windham participated in a special Financial Literacy Program at the invitation of Dr. Wayne Johnson of the Department of Education. Lottia was able to provide extensive insight and expertise to the panel that will have a tremendous impact on the education community in general. Her efforts and those of COHEAO's Financial Wellness Task Force contributed to the production of the *Best Practices for Financial Literacy and Education at Institutions of Higher Education* booklet produced by the US Financial Literacy and Education Commission.

For more information on COHEAO's financial literacy initiatives, please contact Ms. Windham at [lwindham@smu.edu](mailto:lwindham@smu.edu).

### **INSTITUTIONAL LOAN TASK FORCE**

COHEAO's Institutional Loan Task Force has developed a reference document to assist institutions in developing or expanding institutional loan programs. The document is available to members through the COHEAO website. Over the coming year, the Task Force will further expand the document to provide more detailed guidance so that it can serve as a best practices guide for institutions. The document will also provide contact information for subject matter experts to assist Members with questions relating to various aspects of an institutional loan program.

### **COHEAO & KASRO**

As COHEAO remains committed to the challenges of our alliance membership, we invite you to bring forward any new initiatives you have and to provide your valuable feedback. Please reach out to any COHEAO board member through the list of email addresses that can be found on our [COHEAO.org](http://COHEAO.org) website and share your questions, concerns or suggestions.

You can remain active and up-to-date on all topics relevant to student aid services via COHEAO webinars, our bi-weekly edition of The Torch, and our breaking news alerts provided in Spark Notes.

Thank you for the important work you do in support of our common goal of helping to provide More Education for More People! We look forward to exchanging ideas and information with you at the upcoming KASRO Spring Conference and COHEAO Spring Workshop.



## KASRO MEMBER NEWS



LOUISVILLE, Ky. (WDRB) -- Spalding University soccer players started practicing this week on their new \$7 million fields at Ninth and Kentucky Streets.

“What a breathtaking kind of moment,” Spalding’s woman’s head soccer coach Shilo Rayburn said.

The soccer teams used to play at high schools and at a field in Jeffersonville. The new fields are Spalding’s first soccer and softball fields in the program’s history.

“For a lot of us, it was kind of like a pipe dream,” Spalding sophomore goalkeeper Kayle Strehle said. “They said ‘Maybe we’ll get it done. We’re not sure. It’s going to be so much effort, so much time.’ But for this to come to fruition is so exciting.

“It really is truly a place for us to call home.”

This year, the team has been practicing at DeSales High School and at Woehrle Athletic Complex in Jeffersonville.

“Women’s sports are often looked over,” Strehle said. “To know Spalding not only cares about D3 sports and their athletes, but women’s athletics as well, is really something you don’t get a lot of other places.”

A new field close to campus means more supporters, a new tool for recruiting and a new house to protect.

“It’s already paid dividends,” Rayburn said. “We have a few commitments for next year. I think this is a big draw.”

The turf softball field will be done sometime this fall, and the new facilities allow the university to consider adding a field hockey and a lacrosse team in the future.

*Jessica Bard* - Reporter

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## KASRO MEMBER NEWS-CONTINUED

# Spalding University – Athletic Fields

## BEFORE



## AFTER



EASTERN  
KENTUCKY  
UNIVERSITY

Donna McDaniels reports: "Although it would be easier to tell you who is still in the same position as during the last Spring Conference, here is a list of all of those at ECU who are in new positions":

Neil Lindon is the newest employee and started in January as a Student Accounting Associate.

Elizabeth Almanza started in early 2019 and was promoted to Cash Supervisor last summer.

Jen Little has worked in Financial Affairs at ECU for a few years. She accepted the Billing Supervisor position last summer as well.

Casey Bailey is the new Collection Manager at ECU. She has a wide variety of experience in higher ed. and was last employed in the Financial Aid Office at ECU.

Ursula Felicicchia is the new Assistant Director and Donna McDaniel is the new Director.

We all look forward to being able to leave our old jobs behind and focus on our new ones!

KASRO MEMBER NEWS-CONTINUED



The office of Accounting and Financial Services enjoyed the annual ugly Christmas sweater party. Connie Byrd was voted the winner this year! (I've attached pictures of this...Connie Tree and A&FS).



**BETTER WOMEN**  
BETTER FUTURE

**FEATURED PANELISTS:**  
Caroline Atkins  
Natasha Davis  
Sharnetta Fritts  
Jamie Hornbuckle

**Lydia Njoroge**  
PANEL MODERATOR

*Women's Empowerment Conference*  
MARCH 4TH 2020, 6PM ADUC BALLROOM C

Sharnetta Fritts, was a guest speaker at the Better Women Better Future Women's Empowerment Conference, held at MSU on March 4, 2020. (attached conference flyer...Sharnetta)

## KASRO MEMBER NEWS-CONTINUED

**MSU Star Theater ranked among top 30 Planetariums in the nation.**

Morehead State University's Star Theater has been ranked among the top 30 college planetariums by the website, Great Value Colleges.

In composing the ranking, the site considered four factors:

- Is the facility a planetarium or an observatory? A planetarium is a simulation of the night sky, while an observatory uses telescopes to look at the actual sky at that moment. The Star Theater is both.
- The types of telescopes and equipment used at the facility. The Star Theater projects full 180° x 360° real-time blended video and graphics on a 40-foot dome screen using six digital projectors and state-of-the-art surround sound.
- Discoveries: The rankings also took into account the research being done at each facility. MSU's Space Science Center is on the cutting edge of aerospace technology with extensive research and development of nanosatellite technology, satellite tracking and telemetry, spacecraft systems testing and more.
- Visitor experience: The rankings considered whether or not facilities were open to the public and what types of shows are available. The Star Theater hosts public shows every Saturday with educational and entertainment programming for all audiences. Area schools can schedule field trips to the theater, and there are several educational programs educators can choose from to suit any age group. The theater also hosts special events for astronomical events such as solar eclipses, International Observe the Moon Night and others.

"Many people may not realize that our planetarium is primarily operated by students - mostly undergraduate students," said Dr. Ben Malphrus, director of the MSU Space Science Center. "Operating the planetarium, providing sky tours and speaking to the public provides invaluable experiences for students in science and engineering fields. The quality of the shows and events that led to this award is a reflection of their excellent work."

Shanil Virani, who took over as director of the Star Theater about a year ago, has made efforts to increase public awareness and outreach. He expanded public programming at the Star Theater from monthly shows to weekly shows, increased social media engagement, started a weekly segment called "Our Island Universe" that airs on Morehead State

Public Radio and writes a monthly column in The Morehead News called "Kentucky Skies." He said these efforts have paid off.

## KASRO MEMBER NEWS-CONTINUED

“Kentucky families lead busy lives and by providing more opportunities for families, particularly those with young children, to visit the Space Science Center we have seen significant growth in our attendance,” Virani said. “Our Facebook, Twitter, and Instagram pages have nearly doubled since the fall and continue to grow. To me, it demonstrates the love and passion our community has not only for science and engineering but also for supporting the Space Science Center’s efforts to be a national model and leader in science education and community engagement.”

Looking to the future, Virani said he’d like to offer even more opportunities for young people to engage with the Star Theater, including more hands-on opportunities designed to inspire an interest in STEM fields. Some of his ideas include creating a series of summer exploration camps for children of different age groups and a monthly “Science Sunday” program specifically for girls who are interested in STEM.

“Many studies now demonstrate that if we are to get more and more young Americans interested in pursuing education and careers in STEM, we need to start early and provide many opportunities,” Virani said.

To learn more about MSU’s Star Theater, visit [www.moreheadstate.edu/startheater](http://www.moreheadstate.edu/startheater), email [startheater@moreheadstate.edu](mailto:startheater@moreheadstate.edu) or call [606-783-9593](tel:606-783-9593).

MSU's Space Science Center was recently named the [best aerospace research and development center in Kentucky](#) by Southern Business and Development magazine, beating out research and development programs at Eastern Kentucky University, the University of Kentucky and the University of Louisville. ([pic Space Science Center](#))



**Oakland City University is very proud of the educational programs we offer in our prison systems. Here are a couple of recent articles we would like to share.**

March 18 at 11:55 AM ·

### **Oakland City University: Students Helping Students**

**To make our students feel at home on campus, we conduct frequent surveys and meetings to ask them what they need or would like to see happen on campus. At the beginning of the semester, students asked for picnic tables to be added to campus so they would have a place outdoors to visit with friends, do homework or just enjoy the outdoors.**

**As you may know, OCU is offering a variety of education within the walls of fifteen Indiana Correctional Centers. We were able to reach out to Ted Pearson, Director of Correctional Education for OCU. He collaborated with Hank Cecil who teaches NCCER Building Trades at the New Castle Correction Facility. Today, we have been notified that his students built four new picnic tables for main campus and will be delivered on Friday! Hank shared the following with us:**

**“We have been honored and blessed to be asked to make several different pieces of furniture over the past few years. We have made tables for different schools to auction items for Honor Flight and IAACE Conference. This current class started March 2nd, and these picnic tables were their first big project. It took us about three days to complete these tables. Most material comes from Oakland City and the projects are used as great teaching times.”**

**When our students return in the fall, they will be pleased, and grateful for the new tables. Thank you to Hank and his students for their hard work, and their willingness to help our students.**



## OCU Students Receive National Certification in Prison



*(January 29, 2020) – Greencastle, IN* – Recently, fifteen offenders at the Putnamville Correctional Facility (ISF) completed Building Trades - Residential Carpentry, Level 1, through a partnership with Oakland City University (OCU) and the National Center for Construction Education and Research (NCCER). This groundbreaking partnership allows students to obtain national and internationally recognized certifications from NCCER.

## KASRO MEMBER NEWS-CONTINUED

The curriculum includes competency-based and skill-oriented certifications in over 80 specialties as well as core curriculum, carpentry and OSHA 10 certifications. The students receive hands-on, practical modules of instruction, affording the opportunity for them to utilize and hone their newfound skills. Students complete the program within six months and after fulfilling the minimum 400-hour course requirement.

Dr. John Nally, Director of Adult Education for the Indiana Department of Correction states, “Our NCCER instructors...are among the very best instructors in the State. They’re truly the “pros-from-Dover”, focused, high energy, and always go the extra mile.”

NCCER Level 1 is on Indiana Department of Workforce Development’s list of promoted industry certifications. This distinction signifies that offenders completing this program and receiving the certification are ahead of the game. Their names are listed on a national and international platform that employers utilize when seeking qualified workers, putting them directly on the path of employment prior to release.

OCU is excited to see how this partnership changes the lives of the students by preparing them for successful re-entry through rewarding, gainful employment.



Doug Plummer would like to relay some great news in this time of adversity.

Key2 is excited to announce that our growth has again necessitated a move of our physical facilities. Earlier this month (as if there was not already enough going on) we moved, as scheduled, to a new building. This is a building we purchased outright in November and have completely remodeled. While not significantly larger than our prior leased office space, it provides us with greater flexibility and control over the growth and future operation of our business. Additional benefits come in areas of recruitment, retention, cost reduction, and physical security.



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

Contact: Anita Miskell  
KASRO Secretary  
[amiskell@oak.edu](mailto:amiskell@oak.edu)



## BENEFITS OF MEMBERSHIP

Your Membership provides you the opportunity to attend the Fall and Spring Conferences

### CONSIDER BECOMING A MEMBER TODAY

**ALONG WITH OPPORTUNITIES FOR NETWORKING AND BUILDING RELATIONSHIPS, YOUR MEMBERSHIP PROVIDES YOU THE OPPORTUNITY TO ATTEND THE FALL AND SPRING CONFERENCE.**

The Kentucky Association of Student Receivable Officers (KASRO) is now accepting payments on-line for membership fees. Several Fall Workshop attendees could not pay at that time due to the website payment being unavailable. If you sent payment for your membership fee by check, we appreciate you taking the time to request a check. If you have been waiting on the website to be available to pay by credit card, we wanted you to know this payment method is now ready.

**Institutional Membership is \$80 each year (July 1-June 30)** Annual institutional membership includes the conference fee for the fall and spring conferences. All paid institutional members are granted the right to vote, serve as officers and on committees. Please complete the online registration for each member and submit payment either online or via mail.

**Associate Memberships are \$1,000 each year (June 1-June 30)** All paid associate members of KASRO are granted the right to vote, serve as officers and on committees. Both the fall and spring conference fees for one member are included with membership. Vendors may exhibit at the Spring conference only. There are no additional fees for exhibiting. A table will be provided for all Associate Members that register for the Spring conference. Additional members attending either conference from the same company will be assessed a \$250.00 fee for conference registration. Please complete the online registration for each member and submit payment either online or via mail.

**Associate members that would like to make an additional payment for sponsorship, select one of the following options:**

**Bronze Sponsorship \$250**

**Silver Sponsorship \$500**

**Gold Sponsorship \$1,000**

Here is the link to the KASRO website for your convenience: <http://www.kasro.net>. You will need to use browser Internet Explorer or Google Chrome. Please take a moment to complete the membership information and the spring registration. If you have any questions, please do not hesitate to reach out to a Board member.

Check payments can be mailed to:

KASRO  
c/o Morehead University  
Attn: Erica Watts  
150 University Blvd  
Morehead, KY 40351



**KASRO is now on Facebook**

Members can now connect with KASRO on Facebook!

Like our page now!!!!

<https://www.facebook.com/KASRO-226996224053818/>



**2019 FALL WORKSHOP  
THANK YOU WESTERN KENTUCKY  
UNIVERSITY**



**FALL 2019 ONE DAY WORKSHOP**





**SUSAN HOWARTH, EXECUTIVE VP STRATEGY, OPERATIONS & FINANCE AT WKU GIVES OPENING REMARKS AND WELCOME KASRO**



**CORIE MARTIN, EXECUTIVE DIRECTOR OF MARKETING & PUBLIC RELATIONS, MED CENTER HEALTH, PRESENTS ON GEN Z & EXPECTATIONS FOR COMMUNICATION**



**KAREN REDDICK, NATIONAL CREDIT MANAGEMENT, GIVES A PERKINS UPDATE.**



**STEPHANIE JACKMAN & JOHN CULHANE WITH BALLARD SPAHR SPEAKS ABOUT DEBT COLLECTION RULES**



**KEVIN HUNT WITH PAYMYTUITION DISCUSSES INTERNATIONAL PAYMENTS AND REFUNDS**



**COMPLIANCE DISCUSSION PANEL: (l-r) JOHN CULHANE, BALLARD SPAHR, KAREN REDDICK, NCM, KEVIN HUNT, PAYMYTUITION, AND KIM GRABOSKEY , NKU**

**CONGRESSMAN BRETT GUTHRIE VISITS  
KASRO FOR Q&A ON THE STATE OF KENTUCKY AND  
THE COUNTRY**



**LINDA SMITHA WHO IS RETIRING IS HONORED FOR HER YEARS OF  
WORK AT THE UNIVERSITY OF KENTUCKY AND WITH KASRO**



**FALL 2020 KASRO WORKSHOP**



**We look forward to seeing you at the  
2020 Fall One Day Workshop  
hosted by  
Bellarmine University.**

**Date to be determined. More info to follow in the  
months to come.**

# WORKING FROM HOME FUNNIES



working from home can  
mess with your head



## Trying to Work When I'm With My Kids





**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.

[www.kasro.net](http://www.kasro.net)

