

SPRING 2021

KASRO KONNECTIONS

OFFICIAL NEWSLETTER

KENTUCKY ASSOCIATION OF STUDENT RECEIVABLE

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A Message from our President



Dear KASRO Members,

I hope everyone is doing well and enjoying this spring weather. The past year has brought many challenges. The KASRO organization is no exception.

The KASRO Board has been regularly meeting to discuss the future of the organization. You may have noticed a few emails over the last couple of months concerning KASRO membership, conferences, and board nominations. Responses to these emails have been minimal, leading the Board to have difficult discussions.

At this time, due to low membership numbers and participation over the last several years, the Board Members are recommending dissolving the KASRO Organization.

The Board does not take this decision lightly. We have struggled with the decision but believe it to be the only option at this time.

The board has reserved a fall conference date of October 6th- October 8th at General Butler State Park in Carrollton, KY. We are planning for this to be our last official activity for the KASRO Organization. We extend the invite to everyone who has been a member in the past. The conference will be free of charge. Your only expense will be lodging. Lodging rates have been set at \$79.95.

Please consider attending. We would love to have a big conference for our last KASRO event. You will receive information regarding conference registration in the next couple of weeks. If you plan to attend, please make sure to complete the registration so we will have accurate numbers for us to plan for rooms and food.

Current KASRO paid members will vote yay or nay to dissolve the organization at the fall conference. We must have a 2/3 vote in favor of dissolving for the vote to be accepted.

As a result of a minimal response to a call for board nominations, the Board has made the decision to cancel the May election. The current board members will extend their terms until KASRO is dissolved following the fall conference vote.

See below regarding dissolution from the KASRO Bylaws, ARTICLE XI: Dissolution.

ARTICLE XI: DISSOLUTION

The Kentucky Association of Student Receivable Officers (KASRO) may be dissolved only with authorization by its Executive Board of Directors given at a special meeting called for that purpose and with subsequent approval by a two-thirds (2/3) vote of the voting members. Upon dissolution, all remaining assets of KASRO, after payment in full of all its debts, obligations and necessary final expenses, shall be distributed for one more exempt purposes within the meaning of Section 501(c)(3) of the 1986 Internal Revenue Code (or described in any corresponding provision of any future tax code), as shall be selected by the Executive Board of Directors.

The board has discussed leaving the KASRO listserv open to allow schools to continue to communicate on important issues concerning higher education accounts receivable officers. We hope you continue to use this resource going forward.

This was a tough and sad decision, but we believe the right one. We will miss KASRO and the fellowship it brought. We hope to see everyone at the fall conference for our last hurrah!

Sarah West
Spalding University
KASRO President

**2021 FALL CONFERENCE
OCTOBER 6-8, 2021
GENERAL BUTLER STATE RESORT PARK
CARROLLTON KY**

<https://parks.ky.gov/carrollton/parks/historic/general-butler-state-resort-park>



Kentucky Association of Student Receivable Officers



*Invites You to Attend Our
FINAL CONFERENCE!!!*

The '21 Fall Conference Registration for General Butler State Resort Park is open! Please join us for the **Final Conference** at General Butler State Resort Park 1606 Highway 227 Carrollton, KY October 6 - 8, 2021.

Since KASRO will be dissolving it has been decided that membership dues will be waived for this year.

Visit www.kasro.net and click on the Fall Conference Tab at the top and register.

We look forward to seeing you there! You do not want to miss this!!!!

****Dates to reserve your rooms will be forthcoming. ****

TENTATIVE AGENDA TOPICS

KASRO Collection Agency Panel – Higher Education Update

(Reliant, NCM, Key2Recovery, GRC, ConServe, Fudge)

- New Debt Collection Rule – Regulation F (**Scott Medley**) (CBR Reporting, Debt Validation) (**Dave Wilbur**) (Communication Frequency Calls, Texting and Emailing)
- (**Doug Plummer**) Student Financial Responsibility Agreement (Collection Fees NACUBO Note)
- Statute of Limitations (SOL) (**Mike Krupinski**)
- Telephone Consumer Protection Act (TCPA) (**Sue Jaquish**)
- (**Karen Reddick**) Financial Responsibility Statement Templates for Bankruptcy, Collection Costs, Credit Bureau Reporting, Method for Communicating and Updating Information, TCPA, and Choice of Law.

Additional Vendor Presentations

COHEAO Federal Update

Karen Reddick, NCM

Perkins Assignments – “What’s Next”

Chris Stompanato, ECSI

You’ve Got a Question about Bankruptcy, Go Ahead Make My Day

Ask the Attorney Session

Erin McCabe, Weltman

PCI Compliance

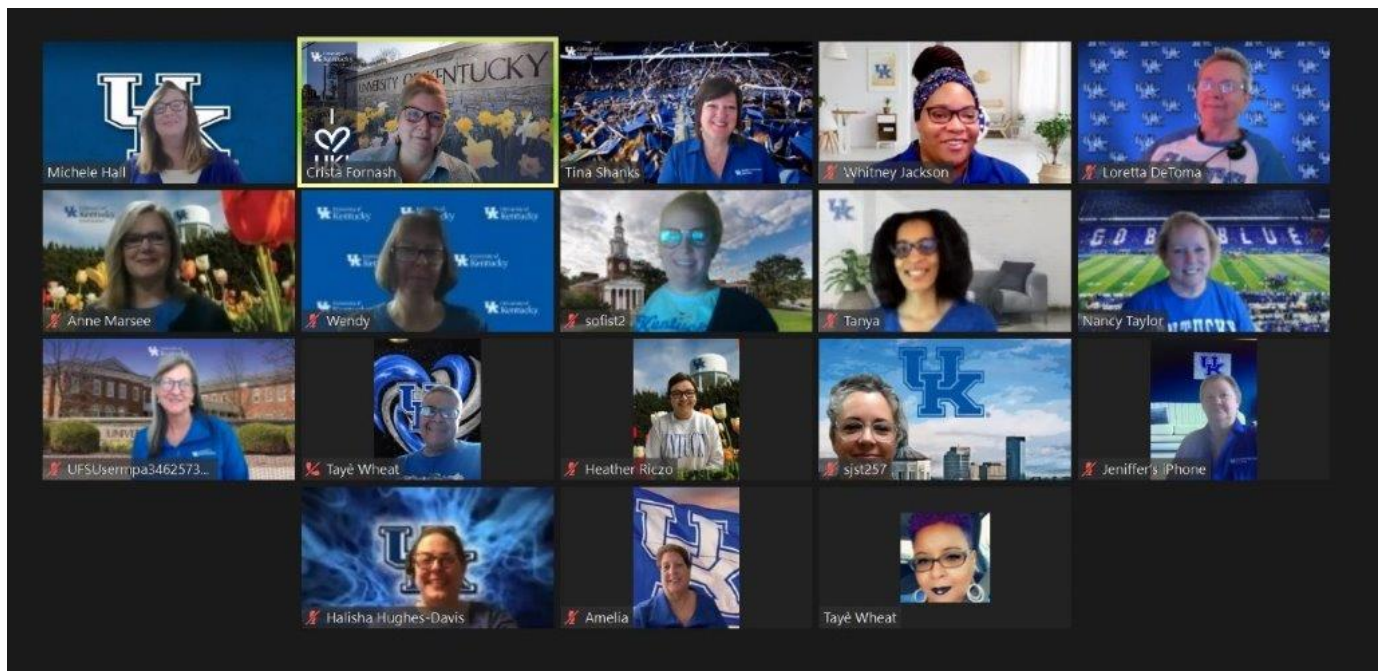
Roy Chernikoff, Nelnet Campus Commerce

KASRO KONNECTIONS SPRING 2021

KASRO BOARD 2020-2021

President	Sarah West	Spalding University	swest@spalding.edu
Past President	Loretta DeToma	University of Kentucky	ldetoma@email.uky.edu
President Elect	Angie Walsh	Bellarmine University	awalsh@bellarmine
VP Annual Conference	Kristi Gullett	Morehead University	k.gullett@moreheadstate.edu
VP Pub. Relations/ Membership	Vacant		
VP Professional Development	Scott Medley	Reliant Capital Solutions	smedley@reliant-cap.com
Treasurer	Erica Watts	Morehead State University	e.watts@moreheadstate.edu
Secretary	Anita Miskell	Oakland City University	amiskell@oak.edu
VP Technology and Social Media	Tina Shanks	University of Kentucky	tina.shanks@uky.edu

KASRO MEMBER NEWS



At the University of Kentucky, like many other schools, their office has worked remotely and in office with a rotating skeleton crew over the last 15 months. There have been many days where campus activity has seemed like an episode from the Walking Dead due to the majority of courses being taught online and limited office staffing.

KASRO MEMBER NEWS-CONTINUED

Tina Shanks reports that this year has had many opportunities for the Student Account Office. In Spring 2020, when students were instructed to leave campus, housing and dining adjustments were processed. After surviving this fire, the CARES funding began disbursing and UK SAS office refunded \$8.9 million to students. We dove right into Fall fee calculation testing for fiscal year 2021 changes and ended the semester with 1098-T reporting. Spring term was adjusted to begin later in January and spring break removed from the calendar. Second round of CRSSA grant disbursed and refunded but this time the student was able to select to pay their balance. Throughout the year, we worked with ECSI to administer forbearance and extensions for Perkins and Health Profession loan borrowers which resulted in a decrease in collections.

UK recently held 10 in-person commencements for 2021 and 2020 graduates. We are currently working on a return to campus plan and are looking forward to getting back to our new normal.

Graduation included Shelby Shanks, daughter of Tina and Mike Shanks, graduated in Spring 2020 with a Bachelor of Arts in Education and minor in Coaching. She recently completed her first year of teaching 8th grade Science at Edyth J. Hayes Middle School in Lexington. She is the head coach for the middle school volleyball team and an assistant softball coach at Paul Laurence Dunbar High School.



KASRO MEMBER NEWS-CONTINUED



Nancy Taylor celebrated 40 years with the University of Kentucky on 2/2/2021. What an accomplishment Nancy. Congratulations!!!!

PERKINS IS STILL ALIVE *just in a new way!*



The Federal Perkins Student Loan Program provided critical support to students with financial need for 60 years, from 1958 to 2017. The federal government ended the program for new loans effective September 30, 2017. We were sad to see this happen, but the good news is that we can continue to collect the outstanding loans and receive reimbursement for loans cancelled for service, keeping about 17% of those amounts each year. The rest goes back to the government. This will be an annual process based on the FISAP filed that year.

In the spirit of the former Perkins Loan Program (named after the late Carl D. Perkins, U.S. House of Representatives from Kentucky) UK's retained portion is once again providing economically disadvantaged students with a low-interest institutional loan that will help those students to successfully complete their academic program on time. Recipients of the new loan program also receive a 50% matching grant. The grant portion is funded by another source.

The new program is called **CATapult**, as we help "catapult" students to success!

It is anticipated that UK will be able to award loans of up to \$400,000 annually to juniors and seniors who need a little extra financial assistance to help keep them on track for graduation.

The first award was made on November 12, 2020. So far this fiscal year, despite the late start, \$228,426 has been awarded to 80 students.



KASRO MEMBER NEWS-CONTINUED



Sarah West has been promoted to the Senior Accountant at Spalding and Dawn Wibbels was promoted to Bursar. They have also welcomed a new hire, Kyle Yates, who is the Assistant Bursar.

Sarah also ran the Kentucky Derby Mini Marathon. 13.1 miles!!!! Wow congratulations Sarah!!!!



Missy Milby is excited to announce that "2020 allowed me to finally become GREAT at something!" She was blessed with two great-nephews. (Hudson 4/17/2020 and Knox 9/13/2020)

In addition to these two precious little ones, she became Mimi (Grandma) to a beautiful granddaughter, Madilyn Grace Milby on 7/13/2020. Now she has two grandbabies to spoil.

They are all so sweet and cute. I know you are enjoying those babies. And we always knew you were Great!!!

KASRO MEMBER NEWS-CONTINUED

We want to congratulate Erica Watts and family on expecting her 2nd baby 9/25/21. Unfortunately, it is very unlikely that Erica will be able to join us at conference, but we wish her lots of luck and appreciate her membership and time as the treasurer of KASRO.



Tina McWain announced that effective 3/1/21, she took a promotion with Morehead State and has moved to the Payroll Office. We wish Tina lots of luck in her new promotion.



Kristi Gullett was recognized for 20 years of service at MSU. Congratulations Kristi.

KASRO MEMBER NEWS-CONTINUED



MSU Men's Basketball won the OVC championship and was the only team representing a Kentucky school in the NCAA tourney.



OCU welcomed Rocky Bates as the full time Student Accounts Assistant Manager in June 2020. Rocky was a student work study in the Business Office and was asked to join our team while still completing his Senior year of undergrad studies. Rocky worked part-time until his graduation in May 2020 at which time he became a full-time employee and a huge asset to our department. Since then, Rocky has become married, bought a new home and is pursuing his MBA.



KASRO MEMBER NEWS-CONTINUED



Oakland City University has a new bell tower. It's in honor of Dr. Jerry W. Phillips who graduated from Oakland City University in 1959. He joined the faculty of Oakland City University. He joined the faculty as a mathematics professor in 1963 and taught until his retirement in 2001. After his passing in 2006, family and friends chose to honor him through a fund for a clock and bell tower on the site of Brengle Hall, which is the building where he taught for decades.



Anita and Tom Miskell welcomed their second granddaughter, Azariah Michelle Greene, on 10/25/2020.

KASRO MEMBER NEWS-CONTINUED

As all campuses, OCU experienced its own trial with COVID. The campus mainly went to remote work in March 2020 but employees returned to campus in June 2020. We have had a few weeks here in there where we went back to remote but for the most part we have continued to work from our offices. Positive COVID cases were dealt with on a case-by-case basis as well as possible exposures by quarantining when needed. Due to the small campus OCU President, Dr. Ron Dempsey, felt it important to try to keep as much normalcy as possible. Many students had been put on academic probation after they had been made to do their courses virtually. The decision was made to bring all students back to campus even if there were times they had to revert to virtual learning for short periods. Keeping the students on campus allowed students to have better access to tutors and their instructors if needed. The whole time still following CDC and State COVID guidelines.

Students were given a grant for the Fall 2020 semester since they did not stay on campus the full term of Spring 2020.

We continued to have our Accepted Student Days (welcoming new incoming freshman) although it was different with social distancing. May 2020 and December 2020 graduations were cancelled but a virtual ceremony announcing all graduates was performed via Facebook. May 2021 welcomed all graduates back to campus and invited graduates whose graduations were cancelled due to COVID to attend as well.

And as everyone else we dealt with CARES Act funds.



KASRO MEMBER NEWS-CONTINUED



After 30 years of employment at WKU, Belinda Higginbotham will be retiring on June 30, 2021. Belinda stated "as a founding member of KASRO, I am forever grateful for the shared knowledge and networking, and above all, for the friendships I have gained over the years." Thank you so much Belinda for your contribution over the years. Belinda is pictured here when she was the recipient of the Lou Darnell Award in 2017.



KASRO MEMBER NEWS-CONTINUED



Karen Reddick, Vice President of Business Development, celebrated 20 years at National Credit Management on March 5, 2001. Karen is a graduate of Webster University in St. Louis. She has over 27 years of higher education experience. Karen began her career as an Admissions Officer for seven years with Missouri College, working with all aspects of student services. She started with National Credit Management, servicing colleges and universities, as an Account Representative and was promoted to Vice President of Business Development in 2007. Karen oversees all marketing and sales for NCM, including writing RFPS, maintaining our client base, site visits, and representing NCM at all industry conferences. Karen currently serves on the

Board of Directors for COHEAO (Coalition of Higher Education Assistance Organizations) as the Internal Operations Chair and a member of the COHEAO Task Force to help preserve the Perkins Loan's future Program. She also serves on the advisory committee and faculty for the Professional Development Group (PDG). Karen is a co-founder of the Michigan Association for Student Financial Services Administrators (MASFSA) and served as Membership Committee Chair and Director of Associate Members. She has held positions on the Kentucky Association for Student Receivable Officers (KASRO) Board of Directors as the Membership and Professional Development Chair. She has served as the vendor representative on the Colorado Association of Administrators of Student Loans and Accounts Receivable (CAASLAR). She currently sits on the planning committee for KASRO, ISLA and NYSOBBA.

Karen presents at several regional and national industry conferences on Compliance in Higher Education and Identity Theft. She also represents COHEAO with Legislative and Washington updates. Karen has been recognized by several organizations for her passion and dedication, as evident in her receiving our own KASRO Lou Darnell Award in 2009, the COHEAO Commercial Member of the Year Award in 2010 & 2015 CAASLAR Prestige Member Award in 2014. Karen has also earned both the CAP and CAP Scholar Certification through COHEAO. Karen is currently working with colleges and universities in Texas to rebuild a Texas Organization since Texas BUCS's dissolution.

Karen has been a member of KASRO for her entire tenure at NCM for the past 20 years. She will miss the organization and fun times we have had. "These folks are like family; it will not be the same without our family reunions at the state parks every year."

JUST FOR A FEW LAUGHS!!!!



www.UShumor.com

When you work from home and you're still in your pajamas at 3pm



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



KASRO