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## THE FLOWERING OF NASFAA 1986-1991

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### INTRODUCTION

In July of 1986, the National Association of Student Financial Aid Administrators published an organizational history written by Steven Brooks, covering the Association's first two decades of existence.<sup>1</sup> The Brooks' work is a thorough and well documented treatment of NASFAA's origins and emergence into what he termed, "the largest postsecondary institutional-based organization in the nation's capital" and the premier organization "speaking on a national level for the interests of student financial assistance."<sup>2</sup>

In the autumn of 1995, NASFAA's History Committee, with the concurrence of the Board of Directors, invited me to write the Association's history from July 1, 1986 through June 30, 1991. I am in the debt of NASFAA's splendid staff, particularly Executive Vice President Joan Holland Crissman and Director of Professional Development Barbara Kay Gordon, for searching out hundreds of vital documents, copying them and sending them to me in California, thus sparing me a lengthy stay in our nation's capital's frigid climes.

Departing somewhat from Dr. Brooks' more chronological approach to the Association's history, I have opted for dealing with the five years assigned to me in a more topical manner. It is hoped that such an approach will make for smoother reading and quicker reference to the subjects one might want to pursue. Without a doubt NASFAA's many activities can be conveniently divided into three major areas: liaison or representation to other organizations, professional development, and legislative and regulatory advocacy. Following a section on organization and structure, which deals with membership, governance, finances and communications, these three topical areas will be treated. Liaison with other organizations involved with financial aid matters is the first. The second is professional development which includes training, research, minority concerns and conferences and awards. Legislative and regulatory advocacy, the third, takes up implementation of the Higher Education Amendments of 1986, appropriations and regulations during the period and preparations for the Higher Education Amendments of 1992.

The Brooks' history identified several significant themes or issues which emerged in the Association's first two decades. Posing them as questions for review, they include the following. Would what was called NASFAA's

"democratic operating style" persist into the next five years?<sup>3</sup> Did NASFAA continue to play as major a role in the drafting of student aid legislation as it had earlier, when in 1980, then Executive Director Dallas Martin wrote parts of the Higher Education Amendments?<sup>4</sup> Did the focus of the organization's efforts remain on students rather than on institutional interests?<sup>5</sup> Did NASFAA continue to assist the membership to maintain its professional commitment while administering bureaucratic federal aid programs?<sup>6</sup>

Dr. Brooks saw the "real strength of" NASFAA in its people whom he termed "dedicated and professional."<sup>7</sup> This continued to be the case in the period which I have examined. It is impossible to find words that do justice to the masterful contribution of Executive Director (and after July 1, 1987, President) Dallas Martin not simply to the Association, but to the advancement of educational opportunity for students in the nation. Seemingly without peer as the champion of talented students of limited financial resources, a legislative strategist and a model for his professional colleagues, it is too painful even to contemplate what might have happened without his dedicated and informed leadership.

The talents of Dr. Martin and his superb staff were matched by the elected leaders of NASFAA during the half decade. The first, President Robert W. Evans, from Kansas State University, also served briefly as the first National Chairman, when the resignation of Chair-Elect Jack Sheehan extended his term until the election of Joseph Sciame of St. John's University. G. Kay Jacks of Colorado State University was National Chair in 1988-89 and she was followed in the next year by Kathleen Hogan McCullough of Idaho State University. The last National Chair for the period was my longtime colleague and friend, Donald R. Ryan of San Jose State. It was Donald who on a Sunday evening back in the autumn of 1995 called from Washington, D.C., and persuaded me to take on this project. In looking at the institutional affiliations of the elected leaders, at least the last three, one might wonder if the political strength of NASFAA were switching to the Great West. Of course, this was not to be the case, but it did afford some of us who lapse into provincialism a moment of ecstasy.

I must express my heartfelt gratitude to my longtime associate in Stanford's Financial Aid Office, Sue Wood. It seems like she was constantly searching for pieces of the manuscript which I would lose in the bowels of the University's mainframe. I also had better thank Harriette Huff who allowed me to take documents and notes pertaining to the history on our recent study cruise through the Panama Canal.

## ORGANIZATION AND STRUCTURE

If you were to ask most student financial aid administrators what NASFAA does, they would likely identify its role in the areas of federal legislation and regulatory advocacy and its contribution to the critical professional development of the members. Obviously, to have an impact in these areas, a solid infrastructure has to be in place. The infrastructure includes such components as membership, governance, finances and communications. The story of NASFAA in the five years under review is rooted in its consistent efforts to strengthen its infrastructure, guided for the most part by a "Strategic Long-Range Planning Report" approved by the National Council at its meeting on July 21, 1987.<sup>8</sup>

### Membership

NASFAA began its third decade with the largest membership in its history.<sup>9</sup> In 1986-87, the organization had 3,144 institutional members and 260 other members for a total of 3,404.<sup>10</sup> Five years later, in 1990-91, there were 3,054 institutional members and 276 other members for a total of 3,330.<sup>11</sup> The By-Laws of the organization define four categories of membership: institutional membership (which includes institutions of postsecondary education that have a regular faculty and curricula, an enrolled student body receiving instruction at a regular place where educational activities occur, and there must also be a full-time person with primary responsibility for administering student financial aid.); affiliate membership (typically a student financial aid administrator at a non-member institution); constituent membership (usually held by an educational association or one providing educational service, a government agency or an individual seeking to promote student financial aid.); and student membership (open to a student enrolled full-time.) Only members in the first category are

eligible to vote and those in the first two categories may serve on the Governing Board.<sup>12</sup>

Clearly, the task of NASFAA in the years being scrutinized was to find ways to increase membership. It seems useful, therefore, to examine by type as well institutional and regional breakdown where the changes occurred in the five-year period.<sup>13</sup> As noted, institutional memberships decreased by 90. Looking at type of institution, four-year publics went down by 21, four year privates (the single largest category by a factor of two) did not change, two-year publics went up by 14, two-year privates rose by 1, vocational/technical were up by 8, proprietaries went down by a significant 83, graduate/professionals rose by 18 and others went down by 27. In the three other categories of membership, affiliate was off by 34, constituent went up by 59 and student (less than 20 at any one time) was 9 lower. A regional distribution of institutional members over the five years showed MASFAA rising 14, SWASFAA losing 4, SASFAA down 1, EASFAA (the largest region) dropping 77, RNASFAA off 6 and WASFAA losing 14. There were 3 foreign member institutions in 1986-87 and one in 1990-91. Four states with over 150 institutional members in 1986-87 were down five years later by an average of about 20.

Sixteen states, all but eight with institutional members in 1986-87 of 45 or less, were up, but only by an average of about three in 1990-91.

A number of initiatives were undertaken to raise memberships and total membership actually increased in 1987-88 and 1988-89. The attrition in membership began to occur in 1989-90. In reviewing membership recruitment activities, it needs to be noted that President Robert Evans advised the National Council at its meeting in April of 1987 that the Membership Committee would henceforth be known as the Committee on Membership and Development.<sup>14</sup> Clearly the focus would be on expanding membership which was critical to the Association's effectiveness. Central to the efforts were the roles assigned to the State Membership Coordinators. President Martin in his monthly report to the leadership in July of 1989 noted that the coordinators would be appointed in the next month and would be provided with membership development materials, including a revised "Membership Development Manual," a new brochure which described the products and services that the Association offered and tabletop displays which could be used at state and regional meetings.<sup>15</sup> The following year, the 1989-90 State Membership Coordinators were invited to renew their appointments at an early date and along with new coordinators for 1990-91 were formally invited to a reception in their honor at the Annual Conference in Boston on July 20, 1990.<sup>16</sup> At the reception, the coordinators were presented certificates of appreciation and would soon be issued identification ribbons to wear at financial aid meetings.<sup>17</sup> In September of 1991, the Membership Development Committee defined specific responsibilities for the coordinators and enumerated rather precise steps to be followed in their appointment. Among their duties, the coordinators were expected to contact members whose affiliation had lapsed as well as potential new members.<sup>18</sup>

Several other actions were taken. Attractive membership certificates were mailed to the institutional members in April of 1990 with a similar recognition to be accorded to the affiliate and constituent members soon after.<sup>19</sup>

New member receptions at the annual conferences took on added emphasis with letters about the event being sent out in advance.<sup>20</sup> An attractive lapel pin with NASFAA's logo was mailed to members on July 18, 1990.<sup>21</sup> In November of 1990, the Board of Directors adopted a recommendation from the Membership Development Committee establishing the "Emeriti Club." For an annual fee of \$100, retirees could remain in touch with the Association by receiving its three major publications and a *NASFAA Membership Directory*.<sup>22</sup>

## Governance

Major changes occurred in the governance of NASFAA during the period from July 1, 1986 through June 30, 1991. The most significant of these entailed altering the title and responsibilities of the President and the chief elected officer who became National Chairman. The composition of the National Council, which became known as the Board of Directors, was also changed. There was to be an unanticipated turn of events involving illness and a job change which tested the flexibility of the By-Laws and Articles of Incorporation as the Governance Committee carried out the goals of the "Strategic Long-Range Plan" that had gone into effect in 1987.

As Dr. Brooks wrote, the National Council had determined in 1985, after heated deliberation, that Executive Director Dallas Martin would have the position of Association President, effective July 1, 1987.<sup>23</sup> This promotion

recognized Dr. Martin's salience not just within the Association, but on the higher education scene as well. The burgeoning activities of NASFAA were seen by the National Council as making it impossible for a full-time aid administrator to assume, as heretofore, the duties of President.<sup>24</sup>

The National Council at a meeting in April of 1987 sought a clarification of the President's new role. It was explained that he had assumed from the National Chairman "the responsibility for carrying out the purposes of the Association, and the direction of the National Council and Executive Committee."<sup>25</sup>

Changes were made that affected the position of National Chair. By action taken in July of 1989, that elected leader was given authority to appoint an institutional or affiliate member to the Board of Directors, if an unexpired term of less than one year occurred. The Board itself continued to be responsible for appointing a replacement, if the term was a year or more.<sup>26</sup> If the Immediate Past Chair were to find it impossible to continue, as occurred in 1987, the position would pass to the next most immediate Past Chair.<sup>27</sup> A By-Laws change was instituted in 1990-91 which made the title of the National Chair "gender inclusive" by adding "Chairwoman" each time "Chairman" occurred.<sup>28</sup>

Numerous proposals surfaced in the 1986 to 1991 period to modify the composition of the Board of Directors and Executive Committee so that they were more representative and therefore democratic. The initiative for these efforts for the most part originated in the Association Governance Committee. For historical accuracy, it must be noted that NASFAA's National Council became the Board of Directors in the spring of 1986. Acting upon the recommendation of the Association Governance Committee with the endorsement of the National Council, the NASFAA membership voted 1,445 to 71 to make the change.<sup>29</sup> The name change required that the organization refile its Articles of Incorporation in the District of Columbia.<sup>30</sup> Typically, the governing body met three times a year, at the beginning of the National Conference in July, in late October or early November and in April or early May. In the interim between these meetings as decisions were needed, they fell to the lot of the Executive Committee which forwarded very important decisions, particularly those pertaining to governance, to the Board.

Several proposals for the recomposition of the Board and the Executive Committee emanated from the Association Governance Committee. Perhaps most important was the Board's adoption of the By-Laws change that increased the number of national representatives-at-large from 10 to 12. Their term of office would be three years and they could be re-elected for one additional non-consecutive term. Up to four Commission Directors were eligible to serve on the Board as non-voting members for the year of their appointment. The Board, however, rejected proposals to limit the term of regional presidents to one year, to include a public-at-large member who would bring special expertise and to elect six of its voting members to the Executive Committee. It remained for the regions to select its members of that committee. The Board did not act on another recommendation that would have permitted election to the Board of six regional members.<sup>31</sup> NASFAA was by these actions continuing to extend its "democratic operating style."

A couple of events took place in the spring and summer of 1987 that served as a test of how flexible the By-Laws of the organization were, particularly with respect to the succession of the elected leadership. On May 26, 1987, President Robert W. Evans informed the NASFAA membership that ill health made it necessary for National Chairman-Elect Jack Sheehan to resign his office. He had been elected with the expectation of becoming the Association's first National Chairman and serving in that capacity for 1987-88. President Evans explained to the members that if Mr. Sheehan's resignation had occurred on July 1, or later, 1987-88 National Chair-Elect G. Kay Jacks would have become the National Chair. According to Article VI, Section 4 of the By-Laws, an election had to be held for National Chair. Until that election could be completed, President Evans would serve as National Chairman.<sup>32</sup> He thus became the only individual to serve as both NASFAA's President and Chairman, and in the same calendar year at that. The election was duly contested between Joseph Sciamè and Marc Brenner with the former winning and taking office on August 4, 1987 as National Chairman for 1987-88.<sup>33</sup> The Past Chair for 1987-88, Gerald T. Bird, also found it necessary to resign in May of 1987 when he moved his employment to a constituent member organization, which left him ineligible to serve as a voting member of the Board of Directors. To take his place as Chair of the Nominations and Elections Committee, President Evans appointed Past President Lola Finch to serve on an interim basis.<sup>34</sup>

It needs to be observed that in the period under review the Association Governance Committee took on added significance in the development of important NASFAA decisions. Not only did it devote extensive deliberations to improving the governance structure by proposing By-Laws modifications; in 1990-91, it was assigned the task of developing a monitoring process for the new "Strategic Long-Range Plan" which would guide the Association. The committee was also expected to evaluate the annual progress of NASFAA's several committees to determine if they were living up to the expectations of the plan.<sup>35</sup>

## Finances

The picture of NASFAA's finances in the period from July of 1986 through June of 1991 was one of trying to be responsible to members' demands for more services in the face of less than adequate resources. The available means were carefully managed and new income sources were vigorously pursued. Mindful of the financial problems of member institutions, NASFAA kept dues increases as low as possible.

The Association's decisions with respect to providing products and services were made during the five-year period under study in accordance with the "Strategic Long-Range Plan" which had been adopted by the National Council in 1987.<sup>36</sup> The general strategy for the organization was clearly one of promoting self-sustaining activities. More specifically, the strategy could best be described as "keep dues amounts low enough to allow as many institutions as possible to enjoy a base level of service, while offering separately priced special services to those members desiring them."<sup>37</sup>

The application of the strategy was for the most part quite a successful one, although adherence to it had to be accompanied by cost reductions in overhead and elsewhere whenever possible.<sup>38</sup> In 1986-87, the first year that NASFAA's income topped \$2 million, revenue was greater than expenses by \$48,720.<sup>39</sup> The following year, 1987-88, revenue exceeded expenses by \$13,039 with overall revenue reaching \$2,613,423.<sup>40</sup> In 1989-90, a surplus of revenue over resources of \$70,534 was experienced. The annual budget had by then grown to almost \$3.3 million.<sup>41</sup> In 1990-91, the organization had expenses of \$3,120,457 against revenue of \$3,648,278, thus creating a surplus of \$527,818.<sup>42</sup>

During the five years, as might be expected, the single largest source of the Association's income was membership dues. Dues, however, never did come very close to covering basic membership services. A cost center accounting approach introduced in 1989 makes possible a comparison of revenue sources with expense categories. In 1989-90, dues accounted for 59.77% of the revenue while membership services made up 65.95% of the expenses. The National Conference and the Encyclopedia created surpluses, while PEN and Professional Development had small deficits.<sup>43</sup> In 1990-91, a similar relationship between revenue and expenses persisted in the five cost center categories.<sup>44</sup>

A very important part of NASFAA's fiscal strategy, as noted, involved holding down the dues. In 1984, the National Council had adopted a policy whereby the dues adjustment for inflation would be tied to the Washington, D.C. Consumer Price Index. This meant for 1987-88 the increase would be 3.1%. For an institution with an enrollment of 1,000 students, the increase would be \$7; while an enrollment of 20,000 would produce a \$30 increase.<sup>45</sup>

For 1989-90, the National Council determined that the dues increase for institutional and affiliate members would be between \$18 and \$40 with the actual amount determined by enrollment. The other two categories of membership, constituent and student, would rise by 7%.<sup>46</sup> In order to address the chronic deficit in the membership services cost center, a major change was proposed by the Finance Committee in the way annual dues were determined in 1990-91. Each member institution would have a standard base fee of \$375 per year. In addition, the institution would be assessed \$.04 per full-time equivalent student. Affiliate members would have annual dues of \$375, constituent members would pay \$550 and student members would be assessed \$45. The rationale for the new formula involved determining the costs of basic services.<sup>47</sup> For 1991-92, the Board of Directors, anticipating lower revenue and expenses than in 1990-91, announced a raise of \$10 in the base fee

to \$385 and the full-time equivalent assessment to \$0.425. Other categories of membership were to go up by \$10.<sup>48</sup>

## Communications

Obviously, an organization with NASFAA's purposes requires the ability to communicate a vast amount of ever changing information to its member institutions and other publics. The manner and style by which this communication occurs is often thought of as the organization's "image" and can be critical to its success. As NASFAA began this second part of the decade, its leaders realized the need not only to strengthen its infrastructure, but to enhance its image and make it more easily identifiable to the public at large. The Association undertook a comprehensive evaluation of its image with a firm that specialized in the creation and enhancement of corporate identities. Both member and non-member focus groups, extensive interviews and surveys provided valuable insight to help chart the direction for the Association in the next few years. After a careful review of the findings, the Board of Directors and staff set forth plans to incorporate many of the recommendations into NASFAA's future activities and communications. The plans included redesigning publications and creating more efficient and effective methods of communicating. Perhaps more noticeable than other efforts was the one to adopt a new corporate logo that would symbolize what NASFAA stood for and would occupy a prominent place on all future products.

By 1985-86, the staff of the Association was producing over 50 publications a year. A 24-hour telephone hotline was updated regularly so that expert technical advice was readily available.<sup>49</sup> Two major additions to the organization's communication's resources were to occur in the next five years. They were the electronic Postsecondary Education Network (PEN) and a new magazine, the *Student Aid Transcript*. While these new initiatives were occurring, improvements in the readability and timeliness of the existing publications also took place.

PEN became operative in November of 1987. President Martin noted that in approving the electronic network the National Council had envisioned a cooperative endeavor where NASFAA would collaborate with the need analysis services and the Department of Education. Since the goal of the effort was to provide the most timely information to users, the original name selected for the service was "ANSWERS," but PEN had to be substituted when it was found that the former title was already enjoying extensive usage.<sup>50</sup> National Chairman Sciame observed that "as NASFAA's response to the technological age, PEN will link the agencies with which we interact, national associations, and financial aid administrators in the trenches."<sup>51</sup>

From its beginning, the challenges for PEN were to provide the lowest cost possible to the users while making it simple to use. The initial monthly fee was \$15 for one ID at an institution, dropping to \$10 per month for six or more IDs at a single institution. The on-line charge was \$25 an hour, but various discounts to promote usage could lower that cost.<sup>52</sup> The approach used to reduce the complexity of PEN involved replacing the contemplated command approach with menus that were constantly simplified over time. By May of 1990, there were 640 PEN subscribers at over 400 institutions. The on-line cost of accessing the network was to be \$14 and the monthly subscription fee would be \$20 on July 1, 1990, thus producing a savings of about \$72 per month for the same usage under the fee structure in place prior to that date.<sup>53</sup>

Several other occurrences with PEN are worthy of note. By January of 1988, it was announced that advertising, including job postings, would be initiated. Also PENlines, the network's newsletter, would at least for a while continue to be mailed to all NASFAA members.<sup>54</sup> Jeffrey Federman played a major role in the implementation of PEN. He departed on January 27, 1988 and was replaced by Roland Zizer.<sup>55</sup> PEN's bulletin board, called the Forum, became an important means of exchanging information. Undoubtedly, the closing down of CSS' electronic Financial Aid News (FAN) and the linkage which was made to BITNET made the NASFAA service all the more attractive. NASFAA's Membership Directory was expected to be on-line as a searchable database by the end of January 1991.<sup>56</sup> Also, by that time, the growing service had merited its own oversight committee.<sup>57</sup> Its activities had earlier come under the review of the Committee on Institutional Management Services.

At the same time PEN began its operation, plans for NASFAA's new magazine were rapidly falling in place.

National Chairman Sciame commented on the value of the membership entitlement publication that had been recommended by the organization's Membership Committee and approved by the National Council in April of 1987. He stated, "*Transcript* will strengthen an already potent NASFAA communications program."<sup>58</sup> He distinguished between *Transcript* and the other two major publications, the *NASFAA Newsletter* and the *Journal of Student Financial Aid*, by noting that the former would bring "current news" and the latter, "a forum for scholarly research."<sup>59</sup> Mr. Sciame saw the purpose of the new magazine as follows:

"*Transcript* will feature articles designed to enlighten and inform the aid administrator and help in the performance of his or her job. It will be aimed at the individual, rather than at the institution, although the institution will certainly benefit."<sup>60</sup>

The first section of *Transcript* was planned to carry, typically, three articles treating financial aid issues in some detail. A second section would present shorter articles and letters to the editor. The final section would feature news about the professional activities of financial aid administrators as well as state and regional aid administrators' associations and about NASFAA's committees. Jeffrey Sheppard and Madeleine McLean were the staff assigned to bring all the planning to a successful fruition.<sup>61</sup>

One of the most memorable issues of *Transcript* recognized NASFAA's Twenty-Fifth Anniversary in the summer of 1991. Featured were an article by NASFAA Founder Allan Purdy and National Chairman Donald P. Ryan. The activity undertaken by the publication made it necessary in 1991 for the size of the editorial board to be doubled from six to twelve.<sup>62</sup>

The time and energy NASFAA devoted to its two new communication initiatives did not detract from efforts to improve the older publications and make them of greater use to the membership. Desktop publishing brought significant savings in time and money and left the organization with greater control over the final product.<sup>63</sup> The increase in events in Washington, D.C., meant that the membership was more dependent than ever before on timely and ever more technical information.

The *NASFAA Newsletter* which had existed from the very inception of the organization was a focal point for change. In late 1988, it was announced that the publication would appear every three weeks and would undergo redesign as part of the Association's corporate identity project.<sup>64</sup> The frequency of publication was still not adequate so in February of 1991 the *Newsletter* went from 17 issues per year to 22, which meant that it would be printed semimonthly except in August and January. It also began at that juncture to accept classified employment listings.<sup>65</sup>

The *Journal of Student Financial Aid*, a publication which I had the privilege of founding in 1970 at the behest of NASFAA President H. Carroll Parish, was fortunate to be guided during the period under review by the creative, but always practical, talents of Editor Joseph A. Russo of the University of Notre Dame. In 1986-87, an "Issues Corner" was added along with a short summary of each article at its beginning.<sup>66</sup> Editor Russo and his Editorial Board were far more successful than I had been in attracting manuscripts. In the same year, 1986-87, it could be reported that the number of manuscripts received was 35% higher than had been the case the previous year.<sup>67</sup> To deal with the increase and insure a more timely publication of the *Journal*, which appeared three times a year, the editorial board sought an increase in its number. To insure the practical as opposed to the scholarly value of its articles, every issue in 1990-91 carried a piece dealing with the impending Reauthorization of federal student aid programs.<sup>68</sup> Single topic issues of the publication were also initiated, with such subjects as the student loan industry and need analysis.<sup>69</sup> All the hard work of the Editorial Board, with the NASFAA staff supporting it, along with the contributors, was recognized in 1992 when the *Journal* was selected by Washington Epress for its first-place Gold Award for journals submitted in the competition.<sup>70</sup>

A number of other valuable publications which had come into existence in earlier times continued to be available to the membership. The *NASFAA Encyclopedia of Student Financial Aid*, which many members consider their "Bible" when dealing with federal programs, was entirely updated within less than four months of the passage of

the 1986 Higher Education Amendments.<sup>71</sup> Two updates of the *Encyclopedia* were scheduled for 1992 and in anticipation of the changes to Title IV programs occurring as a result of the 1992 Reauthorization, efforts were begun to provide an electronic version.<sup>72</sup> A new approach was taken in 1990-91 in updating the always useful *NASFAA Membership Directory*. The principal contact on each campus was sent a printout of the campus' listing which NASFAA currently had in its membership database. This listing could be revised as necessary and returned promptly. The approach resulted in NASFAA going to press with data which was no more than two months old.<sup>73</sup> It became possible, too, for a PEN user to access the membership database, that was updated once a month contrasted with the paper publication that was revised annually.<sup>74</sup> The *Federal Monitor Series* enabled members to examine in detail legislation and regulations published by the Federal Government. In 1991, 17 *Federal Monitors* were distributed to the membership, contrasted with 14 the year before.<sup>75</sup> The *Institutional Guide for Financial Aid Self-Evaluation* remained a valuable tool in particular for members who wished to assess their compliance with federal legislation and regulation. By 1991-92, the *Guide* had undergone the second addendum to its tenth edition.<sup>76</sup> In all, the *Guide* was revised five times during the five years under review in this history.

A host of other new publications appeared during the 1986-87 to 1990-91 period. They included *THE ADVISOR: A Counselor's Guide to Student Financial Assistance* and *FACTS--Financial Aid Concepts for Training Staff*. *CORE* materials used to train newer institutional financial aid staff were updated during the period. A number of these publications pertain to professional development and will be treated in detail in that section of the history. NASFAA also continued to produce a variety of special reports as particular needs for them were identified.

## LIAISON WITH OTHER ORGANIZATIONS

By 1986, NASFAA had clearly established an unchallenged position as Washington's resident expert on student financial aid issues. Other organizations sought out its counsel and NASFAA in turn ensured that other organizations dealing with student aid issues would be made aware of its views. This liaison, or, perhaps more appropriately termed representational activity, occurred in a variety of ways. For example, representatives of a number of other organizations involved with student financial aid matters attended the meetings of the National Council and its successor, the Board of Directors. Typically, they made NASFAA aware of their various projects and by their presence became cognizant of the Association's positions and happenings. These organizations almost always included the American College Testing Program (ACT), the College Scholarship Service (CSS) and the Department of Education. On some occasions, representatives would also come from the National Council of Higher Education Loan Programs (NCHHELP), the Consumer Bankers Association (CBA) and the National Association of College and University Business Officers (NACUBO). In addition, ACT, CSS/College Board and the Department of Education became constituent members of NASFAA. The most usual liaison arrangement for NASFAA was for it to join forces with another organization to participate in training, assist with research or advance student aid funding and outreach efforts.

One of the most interesting links was with the National Collegiate Athletic Association (NCAA). In 1988, NASFAA began giving members a summary of proposed changes in the NCAA regulations pertaining to financial aid.<sup>77</sup> It was at this juncture that the NCAA created a standing Committee on Financial Aid and Amateurism. NASFAA announced its support of the new committee and joined the NCAA as an affiliate member.<sup>78</sup> NASFAA's newly created Special Task Force on Athletic Concerns undertook an evaluation in 1989 of how the NCAA was progressing with a manual for financial aid personnel on assistance for athletes. It also analyzed changes in NCAA rules and the issue of supplying information to the Department of Education concerning athletes.<sup>79</sup>

According to the charge assigned to the task force, it was expected "to improve communication between financial aid administrators and athletics staff on campus, and between NASFAA and the major athletic associations."<sup>80</sup> The collaborative effort between the two organizations resulted in preconference compliance workshops at the NASFAA annual conference at Boston in 1990 and Washington, D.C., in 1991.<sup>81</sup>

Another valuable relationship continued between NASFAA and NACUBO. The two organizations continued joint sponsorship of a series of workshops dealing with the complexities of student loan management.<sup>82</sup> Besides loan

management, the workshops, four of which took place around the country in 1990, dealt with the collection of student loans. A NACUBO publication devoted to the subject matter of the workshops also came under NASFAA review.<sup>83</sup> NASFAA sat in an ex-officio capacity on NACUBO's Student Related Program Concerns Committee, with some committee members along with NASFAA and NACUBO staffs cooperating in the planning of the workshops. The attendance at workshops dropped from about 600 in 1990 to around 450 in 1991, as institutional travel funds seemed to diminish.<sup>84</sup>

Other NASFAA collaboration in training involved the Department of Education, CSS, and the National Council of Educational Opportunity Associations (NCEO). Quite obviously, these projects brought to bear NASFAA's valuable expertise in student financial aid matters and produced needed income for the Association at a critical juncture. NASFAA, for example, under a subcontract with CSS/College Board, prepared training materials for the Department of Education's 1990-91 Delivery System Training, including the instructor's guide and illustrative overheads.<sup>85</sup> In 1990-91, 2,314 financial aid personnel attended the two-day workshops.<sup>86</sup> When the CSS contract for the Department of Education's delivery system training concluded, NASFAA made a similar arrangement for the project with the Pennsylvania Higher Education Assistance Agency, which became the new contractor.<sup>87</sup> In the case of NCEO, NASFAA became involved through a subcontract under a two-year contract which NCEO had with the Department of Education to conduct workshops for the training of TRIO staff.<sup>88</sup>

NASFAA's collaboration with other organizations extended to outreach and early identification. In November of 1988, the Association co-sponsored with the American Council on Education (ACE), an invitational symposium to determine ways to encourage at risk elementary and junior high school students to see the value of persisting through high school and postsecondary education. Some 30 educational associations joined together to determine a national strategy of intervention, including how they could help these important efforts. The report of the symposium, which was termed highly successful, was titled, *Certainty of Opportunity*, and received wide distribution, including the NASFAA membership.<sup>89</sup> It should be noted too that the NASFAA staff's periodic meetings with other Washington-based organizations included the Secretariat Roundtable on Minority Participation.<sup>90</sup>

As could be expected, NASFAA was also involved with other groups seeking to protect and indeed even increase the funding available to help students with their college costs. One of the most influential of these was the Committee on Education Funding, which conducted a host of activities, including meetings with Members of Congress and their staffs.<sup>91</sup> It was the custom of the committee at its annual dinner to honor those Members who had shown exceptional support for legislation providing educational opportunity to students. Among the recipients of its 1990 awards were Senator Claiborne Pell of Rhode Island and Representative William D. Natcher of Kentucky.<sup>92</sup> Of a similar nature was NASFAA's involvement with the Council for the Advancement and Support of Education. As part of that organization's National Higher Education Week in October of 1990, public opinion on higher education was solicited through a Gallup Poll, with which NASFAA took an active role.<sup>93</sup> In a Gallup Poll conducted in connection with National Higher Education Week the following year, greater public support for student aid than had been the case in 1986 was found to be evident. President Martin interpreted this result as not just reflective of difficult economic conditions, but of public support of higher education.<sup>94</sup>

Since any compelling justification for improving student aid funding has to be based on sound data, it is not surprising that the Association is an enthusiastic supporter of the National Postsecondary Student Aid Study (NPSAS). The study, which occurs every three years, is considered to be the most valuable database available on student aid.<sup>95</sup> Conducted under the direction of the Department of Education's National Center for Education Statistics, the study had the benefit of NASFAA's participation in the design of the survey instrument for the 1990 study as well as NASFAA's help with the training of the 170 field interviewers who would gather the data. Some 50,000 students were expected to be interviewed during the course of the study.<sup>96</sup>

Unquestionably, the high professional respect that Dallas Martin enjoyed furthered NASFAA's liaison and representational interests in Washington, D.C. Dr. Martin was appointed to the Advisory Committee on Student Financial Assistance which had been created as a consequence of the 1986 Amendments to the Higher Education Act of 1965. That body was charged with providing "advice and counsel to the Congress and

Secretary on student financial aid matters."<sup>97</sup> He would resign from the committee on April 10, 1990, with the explanation that he could thus better represent the positions of NASFAA in the impending 1992 Reauthorization.<sup>98</sup> Dallas Martin and his leadership of NASFAA were recognized by Robert Gale, President of the Association of Governing Boards. He complemented Dr. Martin and the National Council in April of 1988 "for an extremely well-organized and efficient Association."<sup>99</sup>

## PROFESSIONAL DEVELOPMENT

Virtually all of NASFAA's goods and services, with the possible exception of legislative and regulatory advocacy, could be considered in the sphere of professional development. Readers of the entire history to this point will note that other sections like communications and representation do not exclude matters of professional development. For purposes of this part, singled out will be training, although not that provided under contract to other organizations; research, with a similar caveat; minority concerns; and conferences, including Association awards.

### Training

Steven Brooks writes in his first two-decade NASFAA history of the organization's establishing a formal position on its role in training. He gives Donald R. Ryan, a Chairman of the Training Committee in the mid 1980s and National Chairman in 1990-91, credit for the philosophical underpinnings of that position as he worried about NASFAA's possible loss of the training project which it had conducted for the Department of Education. The Executive Committee, Dr. Brooks notes, defined the role as starting "with the premise that it will act as an umbrella in organizing, coordinating, and facilitating training efforts as they relate to national, regional and state levels."<sup>100</sup> More specifically, NASFAA would concentrate these efforts primarily on developing the competencies of new aid personnel through *CORE* training, but would also foster training in management skills and professional development to enhance the effectiveness of the aid administrator on his or her campus.<sup>101</sup>

Until July of 1989, responsibility for NASFAA's training was overseen by the Committee on Training. At that juncture, responsibility for it passed to the Professional Development Committee. The areas in which the membership felt training was needed were determined by periodic surveys conducted by one or the other committee. The need for workshops dealing with certain timely topics was of course obvious in many instances. Materials to be used for the workshops were developed by the staff and reviewed by the committee and the workshops were scheduled in consultation with the regional and state associations. The training might be conducted by NASFAA (or by a region or state or jointly) and the success of the endeavor required close collaboration. If NASFAA conducted the training, it was termed, "centralized"; if it was conducted by a state or region, it was called "decentralized." After a flurry of training from 1986 through 1989 which, for the most part, was Reauthorization related, the major workshops were typically scheduled for the autumn.

The Reauthorization of the Higher Education Act of 1986 had left the financial aid administrator to apply professional judgment if it seemed appropriate to alter the results of the new federal need analysis, called the Congressional Methodology. NASFAA, with little lead time, responded to the confusion over professional judgment by offering training at 26 locations. These one-day workshops were conducted on college campuses and attracted registration by 1,448 people.<sup>102</sup> Virtually simultaneously and again responding to a perceived need, NASFAA offered automation workshops in the summer of 1987, with the intention of continuing to conduct them in the autumn and into the next year.<sup>103</sup> Even before the automation workshops were concluded, the Association had moved on to preparing for need analysis workshops to help aid administrators cope with the intricacies of the Congressional Methodology. Some 25 sessions were planned for the period from January 4 through February 12, 1988.<sup>104</sup>

Again in 1988-89, NASFAA offered two different workshop series. They dealt with financial aid management aimed at preventing loan default and with audits and program reviews. With the goal of making training as convenient as a possible, regional and state associations were given the choice of conducting these workshops

themselves or of having NASFAA do so.<sup>105</sup> Participation in the 20 audit workshops sponsored by NASFAA totaled 550.<sup>106</sup> Only 12 NASFAA co-sponsored workshops on audits and program reviews were held, but they attracted 630 attendees.<sup>107</sup> Decentralized training was conducted by one region and nine states.<sup>108</sup> With the unaccustomed luxury of lead time to consult with the regions and states, choose training sites, prepare the materials and select and train instructors, NASFAA in 1989-90 sponsored, or co-sponsored with the western region, 27 workshops dealing with the always complicated technicalities of disbursement, refund and repayment. The 27 workshops drew 1,060 people. Another 1,315 individuals participated in these workshops sponsored by two regions and eight states.<sup>109</sup>

NASFAA's autumn 1990 workshop series was entitled, "Policies and Procedures: Putting Compliance into Practice" and was scheduled from early October to mid December.<sup>110</sup> The workshops sponsored by NASFAA were held at 16 sites and drew 433 individuals. Another 36 workshops were conducted by the regional and state associations, with their instructors trained by NASFAA. The combined effort had the effect of training being conducted in virtually every state and becoming truly accessible to the entire financial aid community. The 1991 workshop series, which was scheduled on a centralized or decentralized basis from early October through early December, dealt with the many current issues of the Title IV programs and had the title "Today's Technical Issues."<sup>111</sup> The 15 centralized NASFAA workshops, which drew 375 participants, were concluded on November 14. The 35 decentralized workshops conducted by the regions and states were to continue on into 1992.<sup>112</sup>

Not all of NASFAA's training efforts occurred in workshop settings nor were they limited to practicing college financial aid personnel. At the very heart of NASFAA's extensive library of training was *CORE*. It was widely employed by the regional and state associations to train individuals with less than two years of experience. The preparation of new financial aid staff to fulfill their responsibilities was considered to be an organizational priority and the materials which comprised *CORE* were updated each spring and enhanced. Just as with all NASFAA training, the users' surveys conducted by the Professional Development Committee identified perceived needs. Also quite valuable was *FACTS--Financial-Aid Concepts for Training Staff*. The training tool was viewed as helpful for three groups to be found in the financial aid office, "staff members new to financial aid, staff members with financial aid experience new to the institution, and current staff."<sup>113</sup> Like *CORE*, *FACTS* contents were constantly updated and improved. President Martin noted in January of 1991 that since the prior spring's printing, 750 copies of the "self-learning guide" had been sold and more had to be printed.<sup>114</sup>

Long mindful of the important role which high school counselors played in the student financial aid delivery process, NASFAA, through a cooperative effort involving the state associations, prepared training materials which would be useful to them. These materials consisted of a trainer's guide, suggested overheads and "The Financial Aid Guide for Counselors." They were distributed each autumn to the state association presidents.<sup>115</sup> The presidents were then, of course, expected to arrange for their organizations to carry out the training. Another valuable tool available to help the high school guidance personnel deal with the ever changing financial aid process and its other aspects was *THE ADVISOR: A Counselor's Guide to Student Financial Assistance*. By the end of NASFAA's 1990-91 year, close to 1,300 copies of *THE ADVISOR* had been sent out and a third edition was being prepared.<sup>116</sup> President Martin referred to it as "a comprehensive publication containing information on student aid directed to the high school counselor and others counseling students."<sup>117</sup>

NASFAA's efforts to reach students and their parents with timely financial aid information can, without too much of a stretch of the imagination, certainly be viewed as training, although some might prefer to term it outreach. Twenty-two of the affiliate Call for Action radio networks agreed to carry "Ask the Experts" in the period from January 18 through 29, 1988.<sup>118</sup> David Levy, then Director of Financial Aid at Occidental College, was a major facilitator of this novel project. Actually, 23 affiliate networks participated and 350 aid administrators in 15 states handled more than 2,700 calls. The NASFAA Financial Aid Network Task Force was soon looking for ways to expand the coverage in 1989.<sup>119</sup> The initiative generated such a positive response that NASFAA, responding to the recommendations of its Special Task Force on Early Awareness/Financial Aid Network, prepared a guide on how to conduct a phone-in project. In both 1989 and 1990, NASFAA provided follow-up materials on financial aid to callers, such as printed pamphlets and photographic copy.<sup>120</sup> As part of the National Higher Education Week sponsored by the Council for the Advancement and Support of Education (CASE) in October of 1990, NASFAA

volunteers staffed the *USA Today* Hotline on college admission and financial aid.<sup>121</sup> In the following year, the hotline was separated from National Higher Education Week and took place at the time of the College Board's National Forum in early November.<sup>122</sup> Another NASFAA initiative intended to help students and parents cope with financial aid procedures was the "Cash for College" brochure, which would be available for the next award year.<sup>123</sup>

## Research

Perhaps one of NASFAA's most innovative initiatives in the research area was the creation of its Sponsored Research Grant Program. I tried for over a decade as *Journal* Editor, with little success, to stimulate research efforts dealing with financial aid issues. At its 1987 spring meeting, the National Council, acting on a recommendation of the Research Committee, established an experimental program of sponsored research grants. Modest stipends would be available "to encourage research projects on the administration of student financial aid and related topics."<sup>124</sup> Applications for grants were not to be limited to NASFAA members, but could be submitted to the Research Committee by students, faculty and other interested parties. Quite strict conditions were set for the grants, including periodic reporting of progress and letters attesting to the ability of student applicants to conduct their proposed research.<sup>125</sup>

The success of the research initiative resulted in the program being made permanent in 1988-89. Nine grants had been awarded and research outcomes were beginning to appear in the *Journal* and to fulfill graduate degree requirements.<sup>126</sup> It was announced that new grants for up to \$1,000 each would be available for the period after April 1, 1990. Preference in the awarding of the grants would be given to research dealing with the impending Reauthorization of the Higher Education Act and data collected in the 1987 National Postsecondary Student Aid Study (NPSAS).<sup>127</sup> Through the first five years of the program (1987-1992), NASFAA funding had made it possible for ten research projects to be completed.<sup>128</sup>

In addition to conducting the Sponsored Research Grant Program, the Research Committee performed a variety of other valuable tasks during the five years under review in this history. A major focus of the committee was maintaining a bibliography of student financial aid. By 1988, culminating four years of work, an annotated student financial aid bibliography covering 1977 to 1985 was available for distribution.<sup>129</sup> Earlier, Dr. Martin as the Executive Director of NASFAA would describe the publication as "the most comprehensive and authoritative source on financial aid issues of any in the United States."<sup>130</sup> Subsequently, an update of the bibliography covering 1987 and 1988 was undertaken by the Research Committee.<sup>131</sup> Another update of the bibliography covering 1989 and subsequent years was being prepared with the help of an ERIC data base search.<sup>132</sup>

NASFAA's ability to maintain its standing as Washington's premier expert on student financial aid matters was in part dependent on its ability to obtain almost instantaneous opinions of its members on a wide variety of federal issues. Key to achieving this end was its Rapid Survey Network. The endeavor was described in 1986-87 as a "statistically valid profile of NASFAA's membership and includes 413 participants randomly selected and grouped in twelve categories (by type, control and size)."<sup>133</sup> In reality, the network had not been in use since 1986, but in 1991-92 a fresh random sample of 350 institutions was recruited. The new participants agreed to reply quickly to all requests for information so that responses could be promptly tabulated.<sup>134</sup> Despite the creation of this new sample, the Research Committee at its meeting in February of 1991 decided to consider other ways of achieving the results expected from the Rapid Survey Network.<sup>135</sup>

The Research Committee cooperated with the staff of the National Postsecondary Student Aid Study as preparations were made for its 1990 administration. Some of the committee members served on the study's steering body and the committee sought to publicize the study to insure maximum NASFAA participation.<sup>136</sup> The committee also sought through a host of efforts to make it easier to conduct research that went beyond the Sponsored Research Grant Program. These included developing a standard for the collection of financial aid data and a guide for individuals contemplating financial aid research.<sup>137</sup>

## Minority Concerns

Issues relating to the particular circumstances of minority students and minority financial aid administrators have usually had a priority place on NASFAA's agenda. As the organization's President in 1979-80, I appointed Israel Rodriguez to serve as my special assistant for minority matters. As they existed in the period from 1986 through 1991, minority concerns could reasonably be placed in three categories. These included outreach efforts, providing information which could be used to increase the funds available to help under-represented students and promoting opportunities and advancement for minority aid personnel.

The outreach efforts of the Minority Concerns Committee involved two important projects. The goal of both these efforts was to "encourage low income disadvantaged students to enroll in postsecondary education."<sup>138</sup> The first effort was the redesign of materials to be used in high school workshops where students would be instructed in how to apply for financial aid. The workshops were to be conducted by high school guidance counselors for students in their junior and senior years and the materials were in Spanish as well as English. The committee's second initiative was aimed at promoting the value of postsecondary education among intermediate and junior high school students and their parents. Detroit and Miami were chosen for this project.<sup>139</sup> Participating cities were soon expanded to include New York and Los Angeles. Atlanta, Cleveland and other cities were also under consideration.<sup>140</sup> Cooperating with the Minority Concerns Committee in these outreach efforts was NASFAA's Special Task Force on Early Awareness.<sup>141</sup>

Those who have tried to persuade Congress and state legislators to increase student aid resources know well that members are often swayed as much by anecdotal evidence of the value of this support as they are by statistics. The Minority Concerns Committee's collection and publication of Student Financial Aid Success stories served to personalize in a very effective way the importance of student aid. A student success breakfast was held during the National Conference in Denver in 1988, where students talked of how aid had enabled them to further their goals.<sup>142</sup> Aid administrators who attended that very moving event came away with a reinforced view of the value of their roles. In 1989, almost 100 NASFAA members submitted 136 success stories and 82 were compiled in a 32-page publication to be shared with Congress. Four of the students featured were invited to participate in a Congressional Breakfast sponsored by the Committee for Education Funding.<sup>143</sup> In 1990, NASFAA asked Members of Congress for student aid success stories from their constituents and at least one, Henry Gonzales of Texas, included in his district newsletter a request that people with these stories submit them to NASFAA.<sup>144</sup>

The Minority Concerns Committee sought through a variety of means to promote the interests of ethnic minority financial aid administrators. In June of 1988, it announced that it had updated the "Minority Financial Aid Resource Bank." The "Bank" was termed a potential help in identifying candidates for employment as well as for committee appointments and other positions in financial aid organizations. The committee also, for the first time since 1981, surveyed minority aid administrators to ascertain their particular interests.<sup>145</sup> National Chair G. Kay Jacks could announce during her term of office that over a quarter of her committee appointments were ethnic minorities.<sup>146</sup> The first Minority Leadership Breakfast was held at the National Conference in Washington, D.C., in July of 1989. Invitations were issued to all individuals whose names appeared in the Directory of Minority Financial Aid Personnel as well as to National Council members, regional and state presidents and National Chairs.<sup>147</sup> Almost 200 guests attended the breakfast.<sup>148</sup> With the 1989 beginning, the event became an important part of subsequent National Conferences. The directory input form was revised by the committee and an updated directory was distributed to the 1990 breakfast attendees.<sup>149</sup>

## Conferences and Awards

NASFAA regularly conducted two important conferences each year. One was its Leadership Conference and the other might well be considered its major undertaking, the National Conference, which was the highlight of the

financial aid year for many practitioners. The organization's awards were presented during the National Conference, which occurred annually in July.

In May of 1987, NASFAA conducted its second Leadership Conference in Washington, D.C. The activity was basically a training exercise for regional and state association presidents and presidents-elect and 58 attended. The agenda included "strategic planning, communications, committee selection, meeting planning, training and legislative advocacy."<sup>150</sup> At its meeting the following July, the National Council made the activity permanent.<sup>151</sup> Typically, these conferences occurred in March of each year and drew between 60 to 75 participants. A nominal fee was charged of each registrant and NASFAA would issue invitations upon the nomination of regional and state presidents. Responsive to comments by the participants on how the conferences could be improved, NASFAA subsequently added a session at which these leaders could exchange their own ideas.<sup>152</sup> Also, Congressional visits were a part of at least one conference.<sup>153</sup> NASFAA staff and the senior elected officers took part in the training of these leaders.

The Association's first National Conference had occurred in Aspen, Colorado in 1975 with 570 participants in attendance.<sup>154</sup> By 1985-86, general agreement had emerged that the conferences should alternate between Washington, D.C. and the NASFAA regions.<sup>155</sup>

The National Conferences provided training on a massive scale. At the same time, the events which took place offered motivation and inspiration to financial aid personnel who attended and afforded them the opportunity to share experiences and develop networks with colleagues. The Department of Education staff conducted technical update sessions and members of Congress with particular interest in student aid legislation addressed plenary sessions. President Martin and the incoming National Chair announced the goals and set the tone for the next year's activities. The conclave itself was viewed as the final achievement of the outgoing President or National Chair. The interest sessions covered virtually all aspects of student financial aid and some offered advice for the physical and emotional well-being of often harried administrators. The Minority Leadership Breakfast and the annual presentation of awards were always highlight events of the conference. There, of course, was the opportunity for fun and entertainment; invariably when the meeting took place in Washington, D.C., the popular Capitol Steps performed.

The 1986 National Conference was scheduled from July 20 through July 23 in Dallas, Texas and given the theme, "Exploring New Horizons."<sup>156</sup> The more than 1,200 attendees made the event the largest conference ever held outside Washington, D.C.<sup>157</sup> The next year, the National Conference returned to Washington, D.C. from July 22 through 25. A record of 1,600 participants were in attendance, possibly drawn in part by the opportunity to hear the legends of federal student aid legislation, Senator Robert Stafford of Vermont and Congressman William D. Ford of Michigan.<sup>158</sup> Appropriately selecting the theme, "Mining Resources," NASFAA journeyed to Denver, Colorado from July 17 through 20 for its 1988 National Conference. It was at this event's closing session that "Student Financial Aid Success Stories," an initiative of the Minority Concerns Committee, made their debut.<sup>159</sup>

Adhering to its schedule, the National Conference was back in Washington, D.C., July 12 through 15, 1989.

Three themes were chosen for the event, "delivery, diversity and development."<sup>160</sup> Yet another attendance record was broken with 1,801 registrants. Of particular mention were the Breakfast for Members of Congress and major addresses by Senator Tom Harkin of Iowa and President Johnnetta Cole of Spelman College.<sup>161</sup> The theme chosen for the 1990 Boston National Conference was "The Boston 'T' Party: Tradition and Transition."<sup>162</sup> Senators Claiborne Pell of Rhode Island and Edward Kennedy of Massachusetts pledged their continuing efforts to promote educational opportunity.<sup>163</sup> The conference served as a fitting beginning of NASFAA's 25th year. The closing of the NASFAA Silver Anniversary Year celebration took place at the next year's conference in Washington, D.C., from July 28 through 31, 1991. A historic occurrence at the celebration was the organization's welcoming of 25 individuals into its newly created Roll of Service. Naturally, each person so honored had made major contributions to furthering educational opportunity.<sup>164</sup> Numerous sessions dealing with issues like default rates and the delivery system attracted large audiences.<sup>165</sup>

By the beginning of the period of this history, NASFAA had established the following four categories of major awards: Lifetime Membership, Honorary Membership, Distinguished Service and Meritorious Achievement.

NASFAA did not at that juncture, however, have a formally appointed Awards Committee and nominations for the awards were to sent to the President.<sup>166</sup> By 1988-89, the organization had established an Awards Committee.<sup>167</sup>

Inasmuch as Lifetime Membership is the very highest award that the organization can bestow on a member, institutional, affiliate, constituent or student, it is expected that "the achievements and contributions of the individual must truly be outstanding and significant."<sup>168</sup> Further definition stipulates that the accomplishments of this individual in serving the organization and the profession has to take place over a lengthy period. Edson W. Sample of Indiana University was so honored in 1990 and thus joined another NASFAA founder, Allan W. Purdy, as one of the two recipients.<sup>169</sup>

Honorary Membership is the highest award which NASFAA can confer on a non-member and it requires the same level of sustained contribution to the Association as does Lifetime Membership.<sup>170</sup> Senator Robert Stafford of Vermont and Representative William D. Ford were honored with the award in 1987.<sup>171</sup> In 1990, Representative Augustus F. Hawkins was selected for it.<sup>172</sup>

Distinguished Service is one of NASFAA's highest awards and typically requires a major contribution toward advancing the organization's goals over a long period. It is not necessary for an individual to be a NASFAA member to be selected.<sup>173</sup> Routinely, the award has gone to the NASFAA President or National Chair at the conclusion of her or his term of office. Other recipients during the period from 1986 through 1991 included, in 1986, Congressman Augustus Hawkins and retiring College Board President George Hanford; in 1987, Robin Jenkins of NASFAA; in 1988 Jimmy Ross of Indiana University; in 1989, Marc L. Brenner of the Ohio Diesel Technical Institute and Daniel R. Lau of the Department of Education; and in 1991, Eleanor Morris of the University of North Carolina at Chapel Hill.<sup>174</sup>

Three Meritorious Achievement Awards were made between 1986 and 1991. This award is given to recognize one achievement, if it is truly exceptional, but also can be given to honor "sustained efforts resulting in significant accomplishments."<sup>175</sup> The recipients were C. Jack Sheehan whose health deprived the organization of his leadership, David Levy of Occidental College, and Dr. Oluf M. Davidson, who had retired as President of ACT.<sup>176</sup>

NASFAA has a number of other important awards which are conferred at the Annual Conference. Among these is the Statement of Appreciation and eight were presented between 1986 and 1991.<sup>177</sup> The President or National Chair could and usually did select as the Committee of the Year, the one or more which had been particularly successful. A new program of regional leadership awards was created in 1989.<sup>178</sup> The awards were announced at the National Conference, but presented at the annual conferences of the regional associations. Awards were also made to states in the three categories of service to the financial aid profession, service to students and families and service to other constituencies.<sup>179</sup> An award for research and writing in the field of student financial aid, called the Robert P. Huff Golden Quill Award, was also presented annually at the National Conference.

## LEGISLATIVE AND REGULATORY ADVOCACY

The organization's involvement with federal student aid policy was both very extensive and varied in the period from July 1, 1986 to June 30, 1991. Although these activities could be dealt with in a number of different approaches, I have chosen to place them in the following categories: implementation of the 1986 Amendments to the Higher Education Act of 1965, appropriations and regulatory struggles and preparations for the 1992 Amendments to the Higher Education Act of 1965.

It seems well as a preface to this part of the history to examine at least in a general way the political, economic and social background against which these activities played out. First, the politics of the time will be considered.

In the midterm Congressional elections in President Ronald Reagan's second term, the majority in both houses passed to the Democrats. In the Senate, which prior to the election had seen a six vote Republican majority, the division between the two parties came to favor the Democrats, 55 to 45.<sup>180</sup> The results of the November 4, 1986 Senate elections were viewed as "an unexpectedly strong showing" by the Democrats, who quickly made it known that they would "assume an assertive posture."<sup>181</sup> In the House of Representatives, the Democrats won 259 seats and the Republicans, 174.<sup>182</sup>

George Bush, President Reagan's Vice President, had little difficulty in winning the White House in November of 1988, but confronting him in the Senate was a 10 member Democratic majority and an 85 member Democratic majority in the House. In the midterm elections of 1990, the Democrats gained one seat in the Senate and eight seats in the House.<sup>183</sup> The fact that the Executive Branch was in the hands of one political party and the Congress in the other seemed to give promise that changes in federal student aid policy and increases in funding would not come easily.

If the political landscape in Washington, D.C., were not ominous enough, the state of the country's economy was very troubling. For example, the federal budget deficit in 1986 had risen to \$221.2 billion.<sup>184</sup> Earlier procedures for controlling federal over-expenditures had become ineffective. A number of alternatives were considered and in 1985 Congress passed and President Reagan signed the Balanced Budget and Emergency Deficit Control Act. The legislation came to be called the Gramm/Rudman/Hollings Act, after its three authors, Republican Senators Phil Gramm of Texas and Warren Rudman of New Hampshire and Democratic Senator Ernest F. Hollings of South Carolina. The legislation was complicated but, in its simplest terms, provided for a balanced federal budget in five years. If this balance could not be achieved through normal budget procedures, it provided for cuts, called sequestrations. Half the cuts were to come from the military budget and the rest from nonmilitary programs. Certain expenditure areas, like Social Security, debt service, veterans' benefits and pensions and programs which served the very needy were not subject to cuts. The procedure involved an annual review by the Office of Management and Budget (OMB) and the Congressional Budget Office (CBO) of progress toward the deficit targets. The projections of necessary automatic reductions by these two offices would then be averaged and scrutinized by the General Accounting Office (GAO), which in turn would inform the President of the necessary automatic reductions.<sup>185</sup>

In July of 1986, the Supreme Court, sustaining the ruling of a lower court, found the GAO's part in the process to violate the Constitution's separation of powers clause. Congress, in September of 1987, eliminated the GAO from the process. Under the revised provisions, the President each August would initially sequester on a temporary basis the necessary cuts through a hold on spending. A second order would be issued if the initial sequester on a temporary basis failed to produce the necessary cuts in October and the reductions would become final. The modifications to the original Gramm/Rudman/Hollings Act were achieved by attaching them to critical debt ceiling legislation. In the next month, on October 19, the Dow Jones 30 Industrials lost 508 points, the largest loss in its history.<sup>186</sup>

The Gramm/Rudman/Hollings Act was significantly altered by the Budget Enforcement Act of 1990 which established revised and larger targets for fiscal years 1991 through 1995. The role of the Budget Committees was thus limited because the "taxing and spending decision" had been set for the next five years and "the deficit would be allowed to grow with the economy."<sup>187</sup> The sequestrations produced continuing resolutions which maintained program funding at the prior year levels.<sup>188</sup>

Despite the findings of the 1990 Gallup Poll which showed that public support for student financial aid was higher than it had been in 1986, there was significant disenchantment with higher education in general. The reasons for the lack of public confidence seemed obvious. College costs were rising at a rate which exceeded the Consumer Price Index increases. For example, the College Board reported in August of 1989 that tuition would rise in 1989-90 by between 5% and 9% over the prior year, while institutional room and board prices would go up by 6% to 7%.<sup>189</sup> One of the severest critics of the escalating college costs was President Reagan's Secretary of Education, William Bennett.<sup>190</sup>

The growing student loan default rate and charges of fraud and abuse in the federal student aid programs no

doubt contributed to a public lack of confidence in postsecondary education's ability to keep its house in order. In February of 1990, the staff of the Investigative Subcommittee of the Senate's Governmental Affairs Committee in testifying on abuses in federal student loans declared "the system is severely broken and major changes must be made immediately to save the taxpayers' money."<sup>191</sup> Citing growing loan defaults which by 1991 could be between \$500 million and \$1 billion, President Martin called on all those involved with the loan programs to take all possible steps to lower default. He warned that the failure to do so would add fuel to the charges of the critics.<sup>192</sup>

## Higher Education Amendments

On September 24, 1986, the House of Representatives passed the Reauthorization of the Higher Education Act of 1986. The following day similar action was taken by the Senate. On October 17, President Reagan signed the legislation. President Martin, noting that virtually all of the federal student aid programs remained in tact with appropriation levels at prior levels, termed the passage of the 1986 Higher Education Amendments "a clear bipartisan rejection of most of the education policies advanced by the Reagan Administration for the past few years."<sup>193</sup> Another experienced observer of the Washington, D.C. scene, particularly where federal student aid is concerned, Lawrence Gladieux of the College Board asserted that "damage control" had prevailed and the "status quo" was pretty much achieved.<sup>194</sup> He noted that some Members of Congress were dissatisfied that the grant loan imbalance had not been addressed.<sup>195</sup>

The revised law increased student borrowing ceilings and specified that all students wishing to obtain a Guaranteed Student Loan had to establish need. In order to claim financially emancipated status, a student would for all practical purposes have to be at least 24 years of age. It set a 30% cap on the percentage of student aid applications which the Secretary of Education could designate for verification. A calendar was also imposed on the Department governing dates by which changes in the Pell Grant Eligibility Index and the federal need analysis had to be announced. It was soon apparent that the legislation had its share of problems and errors and technical amendments would soon have to be made. NASFAA pledged to help improve the situation.<sup>196</sup>

The Higher Education Technical Amendments of 1987 were enacted by the Congress in May of 1987. The Act permitted aid administrators to modify in individual cases the standard maintenance allowance (SMA) for independent students where circumstances dictated a change was appropriate. The legislation also clarified the circumstances surrounding the use by an institution of its own aid application for which a charge was made.<sup>197</sup> Additional changes in the Higher Education Act of 1985 as amended occurred as a result of the 1991 Higher Education Technical Amendments. Perhaps most important for the financial aid administrator was a clarification of the conditions under which a Guaranteed Student Loan could be denied, or the amount requested, reduced. The financial aid interests of students who served in Desert Shield or Desert Storm were protected. Federal student aid applicants who lacked a high school diploma or its equivalent would have to demonstrate their ability to benefit by passing an examination prescribed by the Secretary of Education.<sup>198</sup>

A host of other legislative actions affecting student financial aid occurred during the half decade under review. This legislation would keep NASFAA busy trying to protect the interests of affected students and minimizing the new burdens the laws promised to inflict on the already harried lives of financial aid practitioners. Two of these laws came at virtually the same time the 1986 Higher Education Amendments were being finalized into legislation. The Tax Reform Act of 1985 eliminated the deductibility of student loan interest and subjected scholarship aid not designated for tuition or course-related expenses of degree candidates to income tax. In the case of the latter provision, stipends which were intended to assist with subsistence and the like would become taxable. Dr. Martin observed that there was great ambiguity produced by the tax legislation and the new law would keep the Internal Revenue Service and tax attorneys occupied for some time.<sup>199</sup> Also enacted at the same time was the Immigration Reform Bill. Under its terms, workers, including students, would have to verify their employment eligibility by the submission of proof of citizenship or permanent residency. President Martin termed the bill not as objectionable as it might have been had a "systematic alien verification system been mandated."<sup>200</sup>

Students' Right to Know legislation, prompted by the loss of confidence in postsecondary education, promised to introduce new record keeping and reporting requirements on institutions.<sup>201</sup> Efforts to control illegal drugs in society certainly could not overlook the education community. As a result of the legislation in 1989, institutions wishing to qualify for federal grant funds had to insure that they were maintaining a "drug-free environment," and to receive a Pell Grant, students had to certify they were not using illegal drugs.<sup>202</sup> Public Service was an area of great interest both to Congress and the Administration. At one time in 1989, 14 bills dealing with the subject were before the Congress.<sup>203</sup> The ultimate legislation, the National and Community Service Act of 1990, escaped the once proposed notion of requiring public service as a condition of receiving federal student aid, establishing instead a series of educational benefits for those who voluntarily engaged in public service.<sup>204</sup>

## Appropriations and Regulations

Reductions in federal student aid in the five year period of this history constantly threatened to be imminent and substantial. The reductions which did occur in fact were less dramatic than had initially been expected.

Certainly, achieving the authorized funding levels as well as adjustments for inflation failed to take place. It is apparent, too, from viewing the numbers that the grant loan imbalance was further exacerbated.

Relying on data from Lawrence Gladioux's valuable *Trends in Student Aid*, it is found that looking at assistance awarded using current dollars, Pell Grants rose by \$1.469 billion from \$3.441 billion in 1986-87 to \$4.910 billion in 1990-91. Using constant 1994 dollars for the same period, however, reveals a slower rate of growth in Pell Grants from \$4.590 billion to \$5.436 billion or just \$846 million. Examining other Title IV programs, in current dollars over the five years, SEOG grew by \$53 million, SSIG was \$11 million less, CWS rose \$99 million and Perkins Loans dropped by \$107 million. If constant 1994 dollars for the five year period are employed, SEOG went down by \$32 million, SSIG was \$30 million lower, CWS lost \$24 million, and Perkins Loans dropped \$54 million. By far the largest student aid program, Guaranteed Student Loans, rose between 1986-87 and 1990-91 in current dollars by \$1.772 billion; however, the comparable figure in 1994 constant dollars was a reduction of \$37 million. The immense growth in loan programs occurred with SLS and PLUS, where using 1994 constant dollars the growth was \$1.260 billion and \$723 million, respectively.<sup>205</sup> The higher loan limits authorized by the 1986 Amendments were clearly apparent in this growth.

Beyond the actual funding reductions which occurred, a major problem was the uncertainty over what the final outcome would be. Fortunately, the Title IV programs, other than GSL, were forward funded. The fact that GSL was not forward funded made it a convenient target when large reductions were being considered. The problem of growing loan defaults and abuse of course added to its being singled out. The budget reconciliation bills approved by the Congress in the autumn of 1986 stipulated that a \$395 million reduction would have to occur in GSL over the next three years.<sup>206</sup> Secretary Bennett's appeals for steep reductions in student aid in the following year fell for the most part on deaf ears, and President Martin could conjecture that the imminent presidential election could be helpful to the cause of education support.<sup>207</sup> President Reagan's Fiscal Year 1988 Appropriations Request, however, zeroed out funding for SEOG, CWS, SSIG, the Perkins Loan Federal Capital Contribution and a host of graduate fellowship programs.<sup>208</sup>

The Reagan Administration in its 1990 Fiscal Year (FY) request was disposed to match the House's request for appropriations for Pell, SEOG and CWS, but provided no funding for SSIG or the Perkins Loan Federal Capital Contribution.<sup>209</sup> The House was requesting over \$600 million more than the White House for GSL and Dr. Martin expressed concern that additional funding for student aid would be dependent on default reduction which he felt by 1991 could require between \$500 million and \$1 billion.<sup>210</sup> Another major fiscal problem surfaced as it became apparent that a shortfall would occur in the Pell Grant Program. President Martin estimated these shortfalls to be in the neighborhood of \$350 million in FY-1989 and over a half billion dollars in FY-1990. He attributed the increased spending to a greater number of awards to older, independent students.<sup>211</sup> With this inadequate funding the order of the day, hoped-for increases in the maximum award were out of the question.

President Bush's veto of the FY-1990 Appropriations Bill for Labor, Health and Human Services, and Education

seemed to signal that funding would have to be on a continuing resolution basis. The President objected to Medicaid funding being used for abortions where rape or incest was involved.<sup>212</sup>

Reconciliation in FY-1990 had the effect of reducing expenditures below appropriated levels. The White House's FY-1991 budget proposals offered a half a billion dollars in additional educational funding but most of the increment would fund programs other than student financial aid.<sup>213</sup>

A budget summit in 1990 between the President and Congressional Democrats produced an agreement to reduce the deficit over five years by \$500 billion. Neither side was overjoyed, with the Democrats insisting that benefits would be lost by low and middle-income families and the Republicans complaining about new taxes to which Mr. Bush had agreed in contradiction to his election promises. It appeared that the deal would result in no additional funding for Pell Grants and the campus-based programs. Stricter rules of access to GSL and SLS were to become effective in order to lower the burgeoning costs of default. They included a 30-day delay in disbursing a loan, the requirement of a high school diploma or its equivalent for loan eligibility, and a credit check for loan applicants who were 21 years or older. Institutions with default rates of 30% or higher were to become ineligible to participate in the loan programs. Dr. Martin committed NASFAA to offer advice on the least harmful measures which could be taken to achieve the desired savings.<sup>214</sup> Some of the controls aimed at lowering default costs were in fact included in the FY-1991 budget reconciliation. The institutional default cut-off for loan participation would be 35% starting on July 1, 1991, falling to 30% the next year. Beginning on January 1, 1991, loans for first-time, undergraduate borrowers could not be disbursed until 30 days into the term of study.

Students without a high school diploma or its equivalent would have to pass an ability to benefit test prescribed by the Secretary of Education<sup>215</sup>

On the regulatory side, developments during the five year period seemed just as hectic. Regulation was clearly seen by some as another means to reduce expenditures and hence the budget deficit. Dallas Martin warned in the summer of 1987 that a number of Notices of Proposed Rule Making (NPRM), triggered by the 1986 Amendments, could be anticipated. To the extent that the community objected to them, it would have to be "prepared to respond to them in mass."<sup>216</sup> The default reduction initiatives was one area of the regulations which drew extensive response. The rules dealt with such critical areas as default calculation, pro rata refunds, entrance and exit interviews and consumer information.<sup>217</sup> Secretary Cavazos on June 1, 1989 revealed his "Graduated Regulatory Approach to Default Reduction at Postsecondary Institutions." What the plan did was to divide the institutions participating in the loan programs into four tiers determined by their default rates. The higher the rate, of course, the more severe the controls. Dr. Martin termed the approach, which was not unexpected, as "more evenhanded."<sup>218</sup>

NASFAA, however, was unable to persuade the Department and OMB to delay the date by which institutions had to commence entrance counseling.<sup>219</sup> Although he was not satisfied with all the default regulations which were implemented or the haste of implementation, Dr. Martin did see some reason to hope that the approach of distinguishing between institutions, in effect applying performance-based rules, might be a solution and applicable in a variety of areas. One area about which he was deeply concerned was the expectation that institutions provide data which they had not previously kept.<sup>220</sup> That NASFAA's chief executive was frustrated by the Department of Education was evident in his view that "there has been no let up or relief from many of the more troublesome regulations which have been advanced."<sup>221</sup> He pointed in particular to track record disclosures and refund calculations.<sup>222</sup>

Although not strictly a regulatory issue, another area where the Department of Education's efforts, or perhaps more accurately, lack of them, caused problems was the Multiple Data Entry (MDE) process which drove the delivery of federal student aid. For example, a delay occurred in issuing a request for proposal (RFP) for the Central Processor. Because of the tight coordination required between that processor and MDEs, it was feared that this failure could delay notices to students of their aid packages for 1989-90.<sup>223</sup> As a matter of fact, receipt of federal need analysis data was delayed, making it difficult to coordinate in a timely fashion in student aid packages other aid resources with federal assistance.

## 1992 Reauthorization

Formal NASFAA preparations for the 1992 Reauthorization of the Higher Education Act of 1965 began in 1988-89.<sup>224</sup> The failure of the Federal Government to address the grant loan imbalance, the complexities of its aid delivery system and unreasonable loan default prevention measures were troublesome to many aid practitioners and had to be fixed in the next Reauthorization.

In the following year, 1989-90, National Chair Kathleen Hogan McCullough and Chair-elect Donald R. Ryan appointed a Reauthorization Task Force. There were to be nine members and it was to be chaired by Marc Brenner, an individual with admirable experience and expertise in the area of federal student aid. The task force would be joined by the Need Analysis Standards Committee in developing the Association's position on Reauthorization. NASFAA would insure maximizing the opinions of its members through a series of public hearings and other means.<sup>225</sup> Clearly, the organization would continue its dominant role of influencing federal student aid legislation as it had in its first two decades.

A priority area to be addressed in Reauthorization was student aid delivery and need analysis. The recommendation of the Need Analysis Standards Committee and its predecessors was called *A Plan for Reform* and represented six years of dedicated effort. The plan was formally adopted by the Board of Directors at its meeting on April 19, 1991. The plan not only prescribed a single need analysis methodology for all federal programs, but also specified a standard cost of attendance.<sup>226</sup> The delivery system provisions advocated in the report so impressed Senator Edward Kennedy of Massachusetts that he incorporated a number of them into his bill, S.1137.<sup>227</sup>

Natala Hart, at that time Executive Director of the State Student Assistance Commission of Indiana and one of the architects of the *Plan for Reform*, explained the plan to the House Postsecondary Education Subcommittee a month after its adoption by the Board of Directors. She emphasized the five principal features of the plan. It would substitute a single need analysis methodology for determining eligibility for federal student aid funds for the two then in operation. To be financially independent, students would have to be 24 years of age or older, be veterans or be without parents. Aid eligibility would be automatic for students who received AFDC or similar programs or whose parents did. Information gathering processes would be in a single form with linkage to a number of federal databases. Finally, application questions relating to the assets for low-income parents would be dropped. What was called "Resource Analysis" would be developed for use with higher-income families or where the aid administrators felt the need to apply professional judgment.<sup>228</sup>

Although Dr. Martin had anticipated that there would be no significant differences between the Reauthorization recommendations of the National Advisory Committee on Student Financial Assistance and NASFAA, such was not to be the case. An analysis of NASFAA's plan by the committee staff, to which Dallas Martin responded, claimed that NASFAA sought to eliminate the free processing of the application and do away with the common form.<sup>229</sup> The NASFAA President's detailed response to the committee's chair, Stanley Z. Koplik of the Kansas Board of Regents, explained that the only major difference between the committee's goals and NASFAA's was the elimination of any asset evaluation for dependent students' parents who had annual incomes of \$20,000 or less. He told Dr. Koplik that there was considerable misunderstanding of the NASFAA recommendations and he was quite prepared to meet and clarify matters.<sup>230</sup>

NASFAA's Reauthorization recommendations other than those contained in the *Plan for Reform* were presented to the House Subcommittee on Postsecondary Education and the Senate Subcommittee on Education, Arts and Humanities on April 8, 1991 in a 109 page publication.<sup>231</sup> Reauthorization Task Force Chairman Marc Brenner testified on behalf of the recommendations before the House Subcommittee on Postsecondary Education on May 21, 1991. He called for making the Pell Grant Program an entitlement, increasing loan limits for full-time students and parents, extending the loan repayment period from 10 to 15 years, and establishing a quality assurance program with its basis in statute.<sup>232</sup> NASFAA, as usual, had developed thoughtful and reasonable proposals.

## CONCLUSIONS

As NASFAA concluded its first two decades of existence, President Dallas Martin had expressed the hope that by the end of the next five years the dream of educational opportunity for all who desired to achieve it would be closer to reality.<sup>233</sup> Unfortunately, Dr. Martin's wish was not fulfilled but without his heroic efforts in which NASFAA staff and many members joined there could have been substantial deterioration in the gains which had been realized between 1966 and 1986. As this history has sought to record, there were persistent efforts to eliminate certain student financial aid programs and reduce funding in others. The fact that in 1991 all the programs existed and funding cuts were not as great as they might have been seemed to keep Dallas Martin's dream alive.

While its influence on federal student financial aid is seen by many, both inside and outside the "Beltway," as the Association's marquee attraction, its many successes in other critical areas have caused me to refer to the half decade as the "flowering" of NASFAA. The training it conducted or was otherwise involved in helped make the financial aid administrator more effective and sensitive in the performance of his or her duties. The research it encouraged or sponsored contributed to improving financial aid policies and procedures. Its communications, both traditional and electronic, were constantly undergoing upgrade and kept the personnel on the campuses informed about the constant changes in the dynamic field of student aid. The awards which the communications efforts garnered were evidence of the communications importance and high quality. The efforts to spread the word about educational opportunity, particularly to under represented populations, were perhaps too little known and appreciated.

Although the membership did not grow over the half decade, NASFAA enjoyed a largely stable membership base and improvement in finances growing out of a number of sound initiatives. The fact that it continued to speak for students and not institutions seemed to add to the value of its opinions and advice. Its constant efforts to recruit and assist in the promotion of ethnic minority aid administrators both in the organizational structure and in the community also deserves recognition. No, Dr. Martin's dream was still in the future, but the organization was better equipped to help bring it to reality.

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