

Female: Now I, I want a show of hands. How many of you are really in the bursar or the business office? Oh, quite a few. How many of you are really student financial aid people? Yeah, see? *[Laughter]*

Male: And they're not on separate sides of the room.

[Laughter]

I thought we'd have —

Female: No, they're mixed up. Are some of, are some of you in integrated offices where you do both? How many of you are in integrated offices? Okay, not an inconsiderable number. We did this birds of a feather last year for the first time, and it turned out that at least half the room, which I hadn't expected, was actually student financial aid people who wanted to come and, it seemed, complain about their bursar.

[Laughter]

That's really not our reason for being here. If you can't contain yourself, well, go ahead. *[Laughter]* But our, our hope was we know that there was a smattering of bursar's and business officer people at this conference amongst the 6000 attendees, and it's damn near impossible for you to ever run into each other or talk to each other unless you know each other ahead of time. I run into people because I know some people. I have come to this conference for years so that I can kind of glean what's out there that my members need to know about because a lot of them aren't here. But I'm delighted to see in recent years more bursars and business officers coming to the conference 'cause there's certainly a lot of compliance issues.

You know, I'm holding this because there's someone in the audience who has difficulty hearing, so while what we intend to do is have a discussion, there are, Brian and Ken and I all have mikes. We're also trying to pass this around to help this lady understand. So as much as what we intend to have is a conversation, if you can put up your hand and wait, you know, for a mike, that will help everybody here because there's a lot of people in this room. I wasn't sure if we'd just have a handful, and then I thought we would just adjourn elsewhere with liquor refreshment, but —

[Laughter]

Male: And also, we have plenty of seats up here in the front for everyone coming in.

Female: Yeah, people, come on in. There's no presenter to stay away from, so the front, the front row is as good as any other. So with that as an introduction, I'll start out with one thing 'cause you may not have seen it. Yesterday, the department posted on the website a Deal Colleague letter about bookstore charges. Did anyone see that? Yeah? Was anyone on the webcast for bursars and business officers last March? The department did a Q & A webcast? A handful of you. Well, if you weren't on that webcast, you don't know why the department came out with that Dear Colleague letter, which seems to pretty much just state what everybody was doing and what everybody thought.

That's because in that webcast, some fairly high-level people at the department opined that you could not use Title IV funds to cover bookstore charges if the bookstore was not owned and operated by the college or university. And everyone on the webcast went, "What?" [*Chuckles*] So this is just kind of going back to what we all thought the rules were in the first place. So we're delighted to see it. We didn't know whether they were gonna actually come out with guidance or whether they would just like never mention it again. And we were happy with either way.

[*Laughter*]

So for those of you who were worried about that from the webcast, there's, there seems to be no reason to worry anymore. What else is on people's minds? Anyone? Yes?

Audience: Hello. [*Chuckles*] I actually know where to come to get answers. My business office is awesome. They help me out a lot. I'm on the financial aid side.

Male: You can stay.

Audience: I can stay? Awesome

[*Laughter*]

I got one today. My question is a return to Title IV. Everybody gasp. We have seen an increase in our return to Title IV, especially with the module. We have to monitor those students that are in those modules, and our return to Title IV has increased drastically. And so our write-offs are increasing. And so I'd like

to kinda find out how institutions, as far as the return to Title IV side, how many institutions are continuing to pay those funds back, and then they're going after the students for the money. How many are, I guess, turning that over to the Department of ED and letting them pursue that side of things?

Male: Good question. Anybody wanna take a stab at that?

Female: Yeah?

Audience: Can't hear a thing, hon.

Male: Well, I'm curious how many people absorb that and go after the student for the difference. You know? I think at the University of Cincinnati, we do, we do that. And we thought about deferring that to the Department of ED. But then did you look at the administrative burden you have to do through to turn something over to the ED? I think that was planned.

[Laughter]

We have some input here.

Audience: I just, I asked a Fed about it this morning, about over-awards and how that plays out. So maybe someone here could speak to that? Because we have a policy that we don't do over-award, we don't report the over-awards for the department to go after people for their funds. And we absorb not only with our 2T4s but other issues that have gone on. And the response I got is they certainly don't expect us to shoulder that and that we should be doing more over-awards.

And my questions were about how that affects the student. I've always been told they can't get aid then. From that moment on, they can't get aid. But then what she said was we don't allow students to register if they have a balance. So it could be a long time before they're gonna get back in school at our school. They can go to another school, but — but the department will work with them, Department of ED will work, if they set up a payment plan much like with the loans, they will actually put them back into eligibility for aid, probably a lot sooner than we would allow them to register.

Male: That's true, but you still have to go through all the administrative burden and send in letters and managing that. And we just decided back in 1999 when we went to our new student information system

that we weren't going down that road. Our R2T4, it's about ten percent of my receivables is R2T4, and my receivables is in the neighborhood — oh, God — of about 13 million. You know when your billing's 500, 600 million dollars a year in tuition and fees, 1.3, 1.4, 2 million dollars is not really a large number, I don't think. It's a large number for they that don't make much money, yes. But for an institution that's a 1.5 billion dollar industry... Okay, anybody else? Oh, here we go.

Audience: I'm responsible for this, by the way.

[Laughter]

I'm a new financial aid director at a school in Colorado, and I had a stroke when I found out that we've been sending all that money back and not turning them over to the Feds. When I asked a federal person here at this conference about that, they said the Feds really don't want the schools to do that because what it does is it allows people who are abusing the system to go out and get money at another school and go out and get money at another school. One of the reason why you're not supposed to necessarily pay it back for them. They encourage you to turn them over to the Feds after 45 days. One of the reasons for that is because it's part of the system of checks and balances so that the students do not continue to abuse the system, get money at school after school after school, so.

Male: Thank you. Wanna move that cord?

[Laughter]

Audience: It's mine!

[Laughter]

Male: Here.

[Laughter]

Can we put it by the speaker, do you think? By the, one of the speakers?

Audience: I'm the bursar at Fisk University, and I was curious to know, when do most of you all do your first disbursement? My policy for my office is we wait until after the first attendance verification. Of course, our students hate that. They want the money right then if

they're due a refund. So I was just curious to know how other institutions handle that.

Male: I have to admit, I'm sorry I didn't — I wasn't paying attention, so —

[Laughter]

Hopefully he brought —

Audience: I'm sorry about that.

Female: That's okay.

Audience: Well, I work at a four-year public school in Texas. It's about 20,000 students. We disburse as close to ten days before class as possible, so your boss probably wouldn't like us too much. We actually don't wait for attendance verification at all. We just, after our census day is when we make our adjustments for students who have enrollment changes during the add/drop period, and that's what we do. At a regional training in the Dallas regional area — it's probably a room just as big as this — the same question was asked, how many actually disburse ten days before class as possible, and our school was the only school who raised our hand, so.

[Laughter]

Audience: You know —

Male: I was taking a survey here. How many schools here actually disburse ten days before?

Female: Leave your hands up. For you that disburse ten days before, how many of you are four-year colleges? How many two-year colleges do — oh, that's unusual. When we have surveyed on this, there is a real difference by type of institution. Two year colleges have much more turn in their populations at the beginning of semesters and a lot of students who don't decide they're coming two weeks, you know, before the start of the semester. So the early disbursement is much more unusual on two-year campuses.

Audience: I'm, ooh. I'm sorry. I'm a private school, four-year private school, and we do not disburse it till after drop/add.

Female: That is not, that's not usual either, really. I mean, you know, for a large number, especially at a private four-year school, the students aren't getting most of that money. It's paying their student account, so it's really the school that is forgoing that income and, you know, just holding off. So, you know, that's, I think that's not unusual at a private four-year.

All right, on a related question, but not Department of ED, but that's okay, how many of you disburse the veteran's, go ahead and certify veterans before school starts, and how many of you wait until after drop/add? Or most of you don't know. *[Chuckles]*
Yeah.

Audience: We do go ahead and certify, however, that has got us in trouble before. You know, about two years later, you get a nice little notice from the department that says, "Guess what? This student never attended, and you owe us money back, so." But we do, as a service to them, if we know and they provide the proof, we'll go ahead and certify them.

Female: I would actually, actively encourage schools to, what's called dual-certification for, for VA. The schools that do it find it's helped their returns and back and forth with the VA a lot. It's twice as much work, you know, in the first place for your certifying official, though some schools have added certifying officials to the bursar's office, so they can do the certification for tuition and fees.

Audience: As long as it's student-friendly. It's very student-friendly. We do that dual method as well, and we've found that that achieves the best balance between what's good for the school and what's good for the student. And it's getting our veterans their payments earlier and satisfying the school's obligation within a satisfactory period of time, so that's the election that we've chosen to do. And our certifying officials do sit in the bursar's office.

Male: How many certifying — how many have first, certifying officials in the bursar's office? That's it. Just the two.

Female: No, there's a few more.

Male: Three. Ah, the rest are just shy.

Female: Well, yeah, some of you are integrated.

Audience: Should I answer?

Male: [Inaudible comment]

Audience: On the VA question, in our office, we have the students take a, we send them a verification sheet, and they have to take it to all their classes on the first day of their classes. When they bring it back to us signed by their instructors that they attended, then we apply their money. We recently had a VA federal audit, and they were, they were thrilled with how we were doing it. So I mean, and when we get those letters, now, 'cause we did get those letters, and we owed back all this money a year later. And then the student had bad debt. But now if we get that letter, we've got the money there because we, we make sure we put the right amount on the account. We put holds if there's overpayments. It works, it's been working great.

Male: How many students do you have?

Audience: 14,000. 15,000.

Female: About how many vets are there?

Male: How many vets, yeah?

Audience: I don't know.

Male: Okay. I have one thing. The Chapter 33 benefits started in what? 2009? So remember, it's 36 months. We're at 36 months, so guess what? Some of the, some of those students' benefits are expiring, and we have no idea. All right? Because they won't share that information with us. But the vets do get a letter every time you certify them that tells them how much remaining eligibility they have.

Now, I can't seem to get our vets office to collect that letter, and we usually wait for the payment, and then we get to week 55 or whatever, and we don't get paid yet, and oh, no longer have eligibility. Anyway, we have a few cases like that. So, I just wanna warn everybody that we are also starting to see tax offsets or debt offsets to other payments. I think on the listserv this past week, we had one from Indiana.

At my school, we haven't had one yet, but I did send an e-mail out requesting a list of outstanding institutional debts, and we did get that letter back with about 20 students' debts on it. We have about 1500 vets in our school that do Chapter 33. So it wasn't bad for three years' worth, but we also found out that every one of them

we had already dealt with, and we had to send back proof that we had already paid the VA back.

Female: That is a very common story, and I do wanna warn you, if you get a letter saying that they're going to do the treasury offset program if you don't pay this debt within 60 days — this week was 60 days from the first of those letters going out, and schools are finding treasury offsets. If that happens to you, please let your controller know because what that means with the treasury offset program is that they're gonna take that debt that they say you owe the VA, and the next federal money — not financial aid; financial aid is exempt — but the next federal money going to any part of your school is going to get docked for that money.

Male: And they won't tell you why.

Female: Yeah, and the people who's money gets docked have no idea who's debt across the university is causing that, that deficit in their grant. Okay? So it's a huge problem for controllers because they don't know where the debt is coming from. So your controller needs to know, and then, you know, someone needs to deal with the treasury to find out what debt this is. The word we had today in some e-mail is that treasury adds a \$17.00 charge to the debt, so the number won't match up quite right. So when you're trying to match numbers to debts, subtract 17. *[Laughter]* But, so this is starting to happen. If you got those letters two months ago, it may be happening to you or someone else in your school right now.

Male: And Vicki, here, from Department of Education wants to add to that.

Female: Yeah, thanks. I'm actually from G5, which is where your schools go to get the money from the funds, but we receive calls all the time about, you know, "We requested money on discretionary grants from the department, but we received less." Or, if you use Fedwire for your transmission and you have an offset, actually it gets stopped altogether. So there is a treasury offset number that anyone can call if you have the school's tax identification number. That means that your tax identification number is used by other organizations. So for the most part, it even has nothing to do with the school. It could be the Department of Health and Human Services that owes money, and then anybody that uses that same TIN is either going to see a percentage taken away from a request made on a federal grant, or if you use Fedwire, all the sudden, your funds will stop altogether.

Female: Yeah, it's kind of a nightmare process that we've been trying to work with TOP, the Treasury Offset Program, to see if they can help. 'Cause they do send a letter out when they do an offset, but they use weird addresses. Sometimes it goes to 1 College Avenue with no person involved, and those letters don't get to anyone that are meaningful, so do let your controller know and follow up on it. And don't let those letters that say they're gonna send it, don't ignore them.

Audience: Hi, I am a financial aid person, and I'm new to the, to this position. And could you just explain what treasury offset means for the neophyte?

Female: Sure. The, it's kind of the federal government's debt collector. Once an agency has, has tried whatever their procedures are to collect a debt from someone who's gotten federal money that they shouldn't have gotten or the Feds believe they shouldn't have gotten, eventually they pass it on to the treasury, and the treasury has a department called the Offset Program. And they, then, will offset that debt to any other federal money from any other federal agency going to that entity. And they do do it by TIN. At least in the past, there was one state, one of the Dakotas, I forget which one, that had all of their colleges and, state colleges and universities used one TIN.

[Laughter]

I don't know if they still do. That was, that was a few years ago, but, you know, it's anything under that same employer identification number, so it could come just randomly out of whatever's next. They stop it as the payment goes through treasury.

Male: So the secret is to get a separate TIN for every college and department.

[Laughter]

Female: Yeah, I'm not sure that works very well, either. Other issues people wanna bring up for talk about. Let's see. Can you get over, around the...

Male: Yeah.

Female: Right?

Male: It's a bit shorter —

Female: Here.

Audience: Does any other schools use PowerFAIDS and PowerCAMPUS softwares?

Female: You got one back there.

Audience: Two. Not PowerCAMPUS either? No?

Male: Are you looking for somebody to network with?

Audience: Right. We're working on a integration right now, so I guess we have some questions.

Female: Okay, did, did you use — see the lady in the teal back there? Connect — and you, sir, too? And back in the back. Those seem to be the only ones.

Male: Just, your social security number and phone number.

[Laughter]

Audience: I have, I have the same question actually. Is anybody using PeopleSoft?

Female: That I would expect you get more hands up.

Audience: One, two. Three, four.

Audience: But we don't know how to use it.

[Laughter]

Audience: May I have your card before you leave? Before you leave, may I have your card? Thank you.

Female: Yeah.

Male: *[Inaudible comment]* like that. That's it. You have a question? Okay.

Female: Other questions. We could just divvy the room up by what system you use and let you...

[Laughter]

Male: Oh, there you go.

Female: There's —

Audience: Do I need to stand or not?

Male: Absolutely.

Audience: Aw, man.

[Laughter]

We have a, if a student comes into our office and they request an early release of their funds, in order to do somewhat _____ with them, if they're requesting it — usually they come in and they're requesting an early release of their funds for an emergency situation. Can we ask for proof of that by their phone bill, their, a copy of their phone bill, a copy of whatever is causing the, their need? Right.

Male: What do you mean by early release? Maybe this, this is more of a financial aid question?

Audience: No.

Male: You talking about they have a credit balance and they want you to release it —

Audience: _____ a balance on their account and they come into the office with an emergency. Maybe their light's gonna be turned off. So can we ask for a copy of their _____ bill and ask for _____ as the balance _____?

Male: As long as —

Audience: So, *[inaudible comment]* days or whatever it takes for you to get them the refund. They want it right then, you know.

Audience: Correct.

Audience: I was asking, basically, they don't want to wait the time period it takes to get their typical check or ECARD, however you give your refunds out. The way that we handle that is at the beginning of the

year, we set aside, in the budget process, an emergency students funds amount, and that gives us a nice, easy out, so to speak.

It allows money to be there, and I'm the controller of that as the bursar to decide, "Okay, does this really meet the criteria or not?" If it's small — like, I had an e-mail come across and somebody said, "My son lost his debit card. They're sending a new one, and he needs to make it through the weekend and would kinda like to take his girlfriend out on a date. Can you help him?"

[Laughter]

True story. They wanted \$40.00. Well, before she could send him his Visa debit card that arrived at her house, well, from a student perspective, it's 40 bucks. I paid him out of petty cash. I wasn't gonna do the standard, you know, emergency. That's not an emergency thing. But, it's not a lot of money. Well, that's how we handle it. Completely aside from any federal funds or anything else. That gives you a nice out once it's used up.

Audience: *[Inaudible comment]*

Male: What's that?

Audience: *[Inaudible comment]*

Female: Yeah. How many of you have some kind of emergency short-term loan fund for students? Yeah.

Audience: I'm just curious if that's, that emergency fund, then, if you take money out of it, do you replace it from that, when the aid comes in or —

Female: I think usually, yes.

Audience: And I might add, too, anytime that we do that, we do place an, it's a non-institutional charge as far as the financial aid goes, but we do place a charge on the student's account, obviously, so that we can track that. And it does add to their student formal A/R balance, obviously.

Audience: I understand that. My main question is what type of information can be requested from the student _____ —

Female: I, I think, and someone can correct me, that as, if you're, if the student's asking you to do something against your stated policies,

you have the authority to do that, and you have the authority to ask for whatever you would like to ask for. Does anyone disagree?

Male: If they don't wanna give it to you, then...

Audience: What if it's not _____ _____?

Audience: I'm from Ohio State, and we have multiple things that we can do. We do administrative grants, administrative loans. We have an emergency loan program. Now when they walk in and they say, you know, "We need money now. My rent's due. They're gonna evict me," we need to see something. I want some documentation. And we also work in conjunction with the financial aid department — I'm sorry —

Female: No, it's okay.

Audience: - if we're doing an administrative grant or an administrative loan, we work in conjunction with the financial aid department only. And it goes through two or three different levels. We can do it quickly. We can get the money to them through a direct deposit within 24 hours, but it's gotta go through all the hurdles. Our emergency loan program, they actually have to complete a form, and we can get the money to them, depending on the day of the week that they're actually applying for it, within three to five days. So it depends on the situation, but we also utilize a lot of the social networks within the Columbus, Ohio area. We refer them to food banks depending on specific issues, different housing opportunities that they might need to look into. We also work integrated with different departments across campus so that we may not need to go down that road. So, it, they're real situational, but we definitely need documentation depending on what it is.

Male: Sounds like Ohio State's overstaffed.

[Laughter]

Audience: Right, _____. I _____.

Male: Uh-oh.

Audience: It's okay.

Male: All right. You give up?

Female: Yeah, I'm not gonna —

Audience: Hi, I am, I work in financial aid, but I have a brand new business officer who's never done it before other than handing this poor girl the blue book.

[Laughter]

Which I did. I was like, "Hey, here's all your rules. Have a good time."

Female: Eight years out of date. Yeah.

[Laughter]

Audience: What, what kind of resources can I point her to? 'Cause I mean, I have a lot in financial aid. What can I give her, organizations, trainings, things like that?

Female: Well, I would definitely once again mention NACUBO Student Financial Services Conference. It's in March in Austin this year. That's where our bursar's gather. The Department of Education periodically does fiscal officer training. I don't think there's any on the books. They seem to — by periodically, I mean once every three years or so. There are online modules. You know, some of the modules that the department has for online training are applicable to the business office. The other probably best source is to go find her counterpart at other schools in the area.

Audience: Are there local or regional organizations like there are for financial aid?

Female: There are in some states.

Audience: Okay.

Female: For bursars or business officers?

Audience: It's one and the same at my school.

Female: Okay, you must be at a small school.

Audience: Yes.

Female: Some of the states, Texas and Ohio in particular, have very active bursar's groups. A number of states have active business officer groups. NACUBO also has regional associations which you —

Audience: Anyone from New England? I'm in Maine.

Female: They're, I don't know about, yeah, Maine, as a state thing. They're part of our Eastern Association of College and University Business Officers. I would definitely hook her into that. There's a very active bursar listserv, if you look on the NACUBO website under listservs, there's instructions for, for getting onto that. There's about 1000 schools on there.

Male: Show of hand — how many here are on the bursar website?

Female: Yeah, how many people are on the bursar listserv?

Male: All right.

Female: Oh, not, not as many as I would expect.

Audience: NACUBO has the nice book on, for business officers.

Female: Oh, yeah, we do. Thank you.

[Laughter]

Male: We don't wanna plug our own book. I mean, we —

Female: *[Laughter]* We, we, in this area, we have a book called *Managing and Collecting Student Accounts*, which is useful.

Male: But it's one small part of what a bursar does.

Female: Right. Yes, yes. Barbara Davis, from the Department of Education.

Female: Now, Anne, you might wanna be holding onto a chair so you don't fall down, but the blue book is going through it's final review, revision, and should be published soon.

[Cheers from audience]

I mean, it's like crazy, but it's finally being done.

Female: You know what? I will fall over because NACUBO has always been involved in the past with reviewing that before it's published. So I'm really surprised that you're doing it, and this is the first I'm hearing of it.

Male: It is pretty sick that we're all excited over the blue book.

[Laughter]

Female: Yeah.

Audience: *[Inaudible comment]*

Female: Phil's always sent it to be me before. He's been doing it for years, yes. *[Laughter]* Must not have liked our...

Audience: She said we were gonna fall off the chairs about it into my mike?

Female: Oh, sorry. Yeah, she said that, that they are about to release a new version of the blue book. Yeah. I, I said I was surprised because NACUBO has always been actively involved in that process in the past, so we were just having a little side conversation about that. Yeah?

Audience: I'm in the financial aid office, and I don't have this problem at my current school, but at my previous school, the business office felt like that they did not have to honor the \$200.00 cash management rule.

Female: *[Laughter]*

Audience: Just wondering what other business offices feel about that.

Female: They, they just didn't want to?

Audience: They didn't want to. They said it was their choice.

Female: Oh, yeah, no. That wouldn't be the case. There's, there's no choice. They're confused because the rules used to be more lenient and allow for — you know, there was kind of a phraseology that allowed you to determine that it could be more if that didn't cause problems for the student. That is no longer the case. I think that is everybody's most — does that qualify for every bursar's most hated rule, the \$200.00 limit on prior charges, prior year charges?

Male: There's so many, we give up.

Female: When we do polls, that one usually wins. There's actually statutory reasons why they have that rule, because the statute says

that the funds are given the student to support their needs this year, not to pay last year's bills. Anyone else? Yes.

Audience: I haven't particularly encountered a problem with this, but I'm just looking to see if there are any other best practices in the area of funds _____, from preventing the funds that are stale dated checks that have not been cashed to students and how that gets routed around your offices or your systems or however that works.

Male: *[Inaudible comment]*

Female: Mm-hmm. Yeah.

Male: Well this is a — I'll answer that here in a sec. From my institution, we run a report through our data warehouse for every check that's in unpaid status that's over — I think we, we actually do it at 120 days 'cause it says 120 on our checks. And at the 125th day or whatever, we make a phone call and do an e-mail to a student. If we get no response, it's credit to the student's account, and if we turn around, and we return it back against the loan. Now, some of the issues that we have come across, and I, it's a good segue into G5 is how do you handle, 'cause you can only return back full dollar, full dollars in loans. So often that leaves you with those less than dollars amounts. And last year at this meeting in Vegas, Tony Lange had commented when I asked the question what do you do, we simply write off that cents. Because it's less than a dollar, we're not required to return that. And he said that sounded like a fair and reasonable thing to do. Now, he's also since said that there are, they're receiving checks back through G5 instead of people doing — I don't know if it's reverse wire via G5?

Female: Yeah, Tony contacted me a couple weeks ago saying, "Can you convince your people to quit sending us big checks?"

[Laughter]

Female: What, and actually, if you're talking about money that was required at some point from a loan and you need to return it, technically, when you do those refunds, whether you do it by check or you use G5 to send the money back, you can send exact amounts back —

Male: In checks.

Female: Even online you can send exact amounts.

Male: You're right. In G5, you can send exact amounts. The problem is in COD, they only allow full dollars. So if we sent back pennies to you, we'd never match up to COD or NSLDS. I'm not sure what our financial aid office does in the back. We just return it on our screen, and they do their business and, and yell at us occasionally when they want us to do it. They think we did it wrong, which we never do. We always do it right. So, yeah, that's something that maybe at some point we can — and I don't understand.
Technology —

Female: Barb and I, we'll fix it. Right, Barb? Between our two groups? Yeah.

[Laughter]

But that's something. I wasn't aware of that because my side of G5, we're just the ATM. We're the money side, so we don't deal with the student details or anything. But these mysterious checks that you're talking about, they have been physical checks. And the U.S. Treasury has our G5 hotline number in their address book as being the number for the U. S. Department of Education. So whenever a student, or sometimes it goes to an address, it could be a parent, it could be an old address. Sometimes they end up at institutions, these checks made out to individuals that no one has any idea who these people are, but they're checks from the department, they're telling everybody, "Call this number at the department," and it's us. And unfortunately, we don't know, either, and that's how, I think, it probably got routed around. But for the most part, those calls have to go back to student aid at FSA, who then is able to sort of track down if it's a real check that belongs to a real person. Or that person that received it, they can always send it back where it came from if they don't want to accept it because they don't know where it came from. But it usually does have to do with direct loans.

Male: Someone came back here. Oh, you wanna start up here? Okay.

Female: All I was gonna is I think it's important to note that Title IV funds are not as cheatable as abandoned property to the state.

Male: I'm sorry?

Female: That Title IV funds are not as cheatable to the state as abandoned property. They have to be returned to the Feds. Some people

make that mistake of returning Title IV funds to the state as abandoned property, and it really needs to get back to the Feds.

Male: At least in whole dollars anyway.

Female: Yep.

[Laughter]

Audience: We do the same thing as you. We write off the small balances.

Male: I actually think, I think they want us to do it the other way so we give back more.

Audience: You can't have —

Male: But until they make a law about it, it ain't happening. Okay, somebody back here said...

Audience: I wanted to check and see if anyone else has been exposed to this new scam that's going around. We have had to work with the postmaster general and multiple police departments. We have a group nationwide that they're printing bogus scholarship checks under bogus names, and they're printing online, and they're putting them in the post office envelopes. And they're sending them to the colleges in the hope — you know exactly what I'm talking about — in the hope that then you'll send it forward to the school and pay for the postage. And there's no way to track it via police. Well, the postmaster general has finally caught on to it. In the meantime, we started getting them in floods. And we were sending them to our police department. Then the postmaster general got involved. And at this point in time, we're just collecting them, so.

Female: Wait. Not quite making sense.

Audience: Okay, they're actual checks that are written to a student name. It's probably not a student that's ever been in your database, and it looks like it was an accident. And it looks like it's a scholarship check when you take a first glance at it. And then as you look at it, it's like, "What's going on?" Well, they're not real checks, is what it amounts to. And they're trying to get your college to pay for the postage to forward the check. And then, because that check's been forwarded from your college, it adds legitimacy to it, so some colleges may indeed use them.

Audience: Well, one of the things that we had, all of the sudden, we started getting a flood of calls. And it wasn't necessarily the same thing. What they did, somehow because we were idiots, we have a large group of foreign students. And so we published our wiring information on our website.

[Laughter]

“If you need to wire us money, here is our routing number and our account number.”

[Laughter]

Well, guess what. Somebody got some check stock and started printing a bunch of checks that had Fisk University on them. And we get these phone calls. What they were doing is they were running ads in papers for help wanted and getting people's information through their resumes, et cetera. They were using stolen credit cards to pay for overnight shipping. Same deal. It would go there, and the people would then say, “Oh, okay. You're hired. You're my personal shopper. For your first paycheck, I'm gonna send you \$2000.00. You keep \$200.00 and send me \$1800.00 via wire.” You'd be amazed at how many people fell for that. We had to close our bank account, our main operating bank account that we had. I loved it. I'm not gonna say the full account number, but it was four digits long. It was real easy for me to remember. That's how old the account was. Now I have this huge bank account number. You know, positive pay, I had employee quit while I was up here 'cause I couldn't get her check up to the bank in time for her to go cash it. That type of thing, all because of this. So be aware, it can be students. One of our students did fall for it.

Female: What we think is, we think there's actually a network nationwide because they're being, we think they've gotten ahold of a collective group in the Columbus area, and they're utilizing them because there's no way for the police to track it because they're smart enough to print blank — oh, when you mail stuff out. The...

Audience: *[Inaudible comment]*

Female: Thank you. Yeah. And what it, what happens is since they're not paying for it, they tape it right on. So it comes to OSU as a return to sender.

Audience: Right.

Female: So police can't track it.

Audience: Well, they're slick, but I haven't got any other than a local police report and our campus police pushing for that. I haven't got any other traction from the U. S. Postal Service. UPS's security did look into it because some of them were going UPS and they weren't getting paid on charge backs 'cause they were stolen credit cards. So they contact me, looked into it, but we haven't got it resolved yet. I still occasionally get checks like that.

Female: Yeah, we're still getting them.

Male: All right, we have something back here.

Female: Back on the, the stale-dated checks and everything, I just wanna kinda — it is a long, cumbersome process, but our accountant who does the bank reconciliation every month sends us a list of all the outstanding checks. And we have implemented a series every few months to review them all. And then we have to look all of them up to see if it was Title IV aid, and if it was, then we send it to — well, we actually look 'cause a lot, believe it or not, a lot of them will have a check like for the fall, but for the spring, they'll sign up for direct deposit. And when we go to look at it, well, now they have direct deposit on file, so then we'll just reissue it to them direct deposit. So we go through all that process. But we also work, we send that — once we're ready to send back to the Department of ED, we send the list to financial aid. Then, they will reduce the award, and it goes back, and then of course then it goes against our draw downs. Now on our fraud on checks is that we had companies, it was companies and actually some of them were here in Florida, that was sending checks out to, I don't even know if they were students. But it had our university's admissions address as who it was coming from. So all of the sudden, we started getting all these checks returned. And they went certified and everything, so our police services contacted the inspector general, and I don't know if it's Secret Service, FBI, but we never knew what happened. And I actually got one more back this fall.

Male: Yeah, we've —

Female: So it was a lot of money.

Male: We've experienced not so much student scholarship check fraud but people taking our, our student account check line and added it and printing their own checks and just send it to random people

across the country. And we'd get a call saying, I got a call from a country club saying, in Montana, you know, "We don't know what this \$4000.00 is for. Can you tell me?" "Yeah, it's fake. Give it back to me." And they would just send me the check back. And of course there was those that think they got money and won't send you the check. But, I tell them, "Don't cash it." Then they do, and it comes back, and you know, they get burnt, and I laugh.

[Laughter]

Female: Ken?

Male: Yes.

Female: Why does somebody do that? If they're just sending them to random people, they're not making — is it just to be a problem?

Male: I'm thinking they're putting feelers out of different ways that they could maybe screw people.

Female: Yeah.

[Laughter]

Male: And, and I think that's either one way. The first time we got a call was the secret shopper call. Somebody did a job for somebody, and he doesn't know why he got the check from the University of Cincinnati, and he, and it was exactly \$200.00. He got a check for \$2700.00, and I just told him the check's bad. I'm sorry you've been taken. If you, you know, the check's not good. That check was printed. The original number was printed in 1999 and was printed for \$8000.00, and yours is \$2700.00 so I know it's not good. And, you know, I just convinced him to send the original check to me, make a police report, and that's the last I heard. I just turned it over to Treasury. I was fortunate. I had somebody to dump it on.

Audience: Hi, we need some help with our refund process. I work in the business office, and we wanna, we run a credit balance report. Once we run the credit balance report, it goes to the financial aid office for them to approve it. At that time, they'll notate whether they are returning funds, they are okay whether the student should receive the refund or not. Then, it comes back to our office, and then I do my review and the aid is adjusted accordingly after the credit balance report is ran. So a lot of times, this kinda puts us over the 14 days because it goes to them, come to me, then it goes

to the next person, and then we process it. So is that the process for other schools? Or do you all just, the business office or would the bursar's office just run the credit balance report and look at it and say, "Okay, this is a true refund" and issue it that way? Or do you send it to your financial aid office and get approval from them first?

Male: Yeah, I know at my school, we give out 20,000 refunds a term, so it's automated. Do we send out some refunds that probably by the time they get mailed and received, they've already dropped or added a class, now they owe me back? It's the cost of doing business. We could not process 20,000 refunds in 14 days. So, I'm fortunate that we have a program that runs and captures all that for us. Now —

Audience: What program do you use?

Male: That's a — thank God — for now it's a home-grown system, and we built it ourselves. So we're not stuck with the PeopleSoft and the Banner crap.

[Laughter]

Unfortunately, we're looking for a new system. And the nice thing about it is it take in account for the prior year, \$200.00 limit. It's all automatic. It's just so sweet.

Audience: Okay, I'll just answer your question. We run a balance report in the financial aid office, and we review that report probably weekly, and then send it up to the student accounts area to release the aid. But we do have that first check to determine whether or not that aid is correct and should be released. 'Cause I feel that's a, the financial aid function, and then we send that up. But I do have a question, 'cause I have the mike here.

[Laughter]

We are looking at combining some functions that would put financial aid and student accounts, the management of student accounts still related to financial aid under one umbrella. And I'm just curious if any of you — what is your hierarchy? What is the reporting chain, if anybody wants to comment on that, that you have right now? Also, we're just implementing the emergency loans. What area do, right now, those of you who have the emergency loans, who handles that? Is that your bursar area? Is it your student accounts area? Or financial aid? Thanks.

Male: Well, I — while Brian's going out, I can just tell you from the University of Cincinnati, we have a one-stop shop. If a student has an emergency aid need, they would go and talk with the USA, a university service associate, and fill out an application. And then that starts the process, and it comes upstairs. So that's just for us.

Audience: _____ College, 13, 200 —

Male: No one-stop. No one-stop there. You're a college of 13,000 students. We're a 40,000, 43,000, so... Somebody else would wanna comment that doesn't have a one-stop? Anyone without a one...

Audience: Well, go back —

Male: Oh, you're just —

Audience: I just have a quick thing on the women who asked about checking for credit balances. We do what sounds like what you do, only in the financial aid office, I know if I want something to be changed before the check goes out, I need to check it before ten days. So they audit, the business office automatically issues the check, and I only have ten days to tell them to stop it if I need to. So it's kind of, the ownership's on the financial aid office to stop it, otherwise it automatically happens.

Audience: And, too, of the part to the question that she's speaking to, I mean, the excess defaults to the student, and unless you have — I mean, if you have a way to — I don't know if your school has an allocation form, if that's still — if your student's given you permission to hold that aid, if you have a way to identify which of those allocations, and if you know the student's requesting that additional excess, I would take it upon yourself to run with processing that credit as soon as possible.

Male: How many do credits to debit cards? And everybody's read the _____ report about how bad we are for doing that? Yeah. There's more to come on that topic.

Female: There is. NACUBO is working on some best practices for that.

Audience: We do our refunds exactly like you said, but we run them every week. But we have a small school. We have 700 students.

Audience: We do it every week, but because I don't work in financial aid, my mind process is if this student is over-awarded, or if this student aids should be returned, that should take place prior to getting the credit balance report. But that's just the way I think because I'm not in there doing it.

Audience: What happens with us is the business office runs the report, we print off the actual reports to the students' accounts, I look at those, and any of them I need to send back, I go ahead and take care of it. And I do that within a week.

Audience: Okay. Okay.

Male: And you also have a big bat. At least at our school, if the student owes is back for that money that we sent back, we just put a service block. They can't continue their education, and it works pretty good for me.

Audience: I don't know if I should answer this question 'cause my business office people are sitting up front, but they're not talking.

[Laughter]

I'm in financial aid. They — right Kevin? You guys do the credit balance, and they give the report to us to confirm. But we do not adjust after the census date.

Male: You might have to if you got a non-attendance grade.

Audience: Once the financial aid is disbursed in my office, I go ahead and run the credit balance and process the refunds myself. I'm assuming that with everything's come through, they've already verified everything. If something looks weird to me, I will call them, verify that this doesn't look right, should I send it out to the student or should I _____. So, we don't send it — right, we don't send nothing back to financial aid after I run the credit reports.

Male: How many students?

Audience: 1200.

Audience: We have the — I'm sorry. Go ahead.

Male: No, go ahead. Go ahead.

Audience: We have a lot of institutional money, so that's mainly why we do it, because we back off, we do not back off federal money or state money. We back off our institutional money.

Male: Lucky you.

Audience: We have about 7000 students, and we do it exactly the same way as this lady just did. We don't send anything back and forth. We just work with them very closely. We have a great relationship with our bursar's office. And as far as the hierarchy, we are totally separated. We work under academic affairs. They are under the VP for operations and physical affairs, so it's very, very separate.

Audience: I shouldn't open up this can of worms before 6:00, but I'm gonna do it anyways. Since we're talking about hierarchy, I'm in a newly, getting ready to open one-stop. Don't jump me when I walk out the door. Can I ask other schools — I know Cincinnati's here and Ohio State — what other schools have done, 'cause we were talking about hierarchy, what impact it had on the bursar's office or other offices when it was opened? And how was it staffed?

Female: As I walk up with the mikes to the people up here, the Institute for Student Services Professionals does a conference every fall in October on integrated services and one-stops. It's a, it ends up on the NACUBO website. We kind of help them out 'cause they're just a little thing. But it's a very good conference. It'll be in Toronto at McGill in October.

Audience: Yeah, spotlight on the end. *[Laughter]* Hi, my name's Bev Cotton. I'm from Southern New Hampshire University, and we are a one-stop. We're about two years old now, and we combined the registrar, financial aid, bursar, credit collections, and ID offices into one unit. Fortunately, a couple —

Male: Are you still alive?

Audience: Yeah, I run the damned thing, too.

[Laughter]

I was the bursar before that. Yeah. Fortunately — well, or unfortunately — the director of financial aid at the time was no longer to be, so that helped with a little bit of the hierarchical issues that tend to come up when you're combining several offices that already have directors and that sort of thing in place. We had

a registrar that was retiring. Timing's everything. *[Chuckles]* And so that all helped. What we did was we informed everybody in those various offices that everything's on the table but that no one would be displaced from the institution. However, no one sat in quite the same seat as they had prior because those seats looked different in our new iteration. One of the best things we did was separate financial aid processing from financial aid counseling. We have student reps that do all the counseling. And then we have these people back here that can just process and process and process uninterrupted. So what was happening in our previous iteration was we had people who had a caseload, significant caseload, and also had some very important processes that they had to run. So they're sitting there with this one student, face-to-face with a laundry list and is taking up their entire morning while they have these thousands of students that they need to run this process for, which created an incredible conflict to that person as how, what do I choose? Do I choose to serve the one who's standing right in front of me or who is on the phone? Or do I choose the hundreds or thousands with this other stuff that I have to be doing right now. We segregated that, and that was really a key element in our success.

Male: Thank you.

Audience: Hi, I'm at a community college of just under 5000, and a year ago, we combined our student financial services, meaning student accounts and financial aid delivery to student combined. But we have separate back offices still. My position, I report to both offices, half to financial aid, half to the business office. Financial aid reports to enrollment management. And we're very careful about segregation of duties. I do not have any rights to award aid because I'm involved in the refunding process. And it's, it's worked pretty well. It's been a challenge to cross-train staff. But we're pretty small, and they already knew a lot of each other's stuff. *[Chuckles]* But, that's what we're doing.

Audience: At Ohio State, we went to a consolidated service center about four and a half years ago. We've reorganized it twice since. Originally, we pulled staff from the bursar's office, registrar's office, and obviously the financial aid counseling area became that. So with that in mind, certain hiccups that we've had along the way, especially with reorganization and with turnover with the consolidated service center, and this is where you need to be real careful, is when you're losing your expert bursar staff, your expert registrar personnel, be careful you don't hire, be careful to hire someone with that expertise. Because what we're finding is some

growing pains now where we've lost that expertise. And our bursar's department originally assumed, since we gave away five positions, we weren't going to need a customer service area. Well, I'm the assistant director of customer service in the bursar department. We've had to rebuild an entire department because our work is different. You know, the lines can only be crossed over so much. So we definitely had a need for it and had to basically reinstitute an entire area. So in theory, it was a great idea, but in practice, we had to expand a little bit more than I think we originally thought we would need to. So, that's probably been the hardest part is the turnover.

Female: Well, gosh. Where does time go? As Car Talk would say, you've wasted a perfectly good hour.

[Laughter]

But I've enjoyed the discussion. I hope you've found it useful.

Male: Thank you all. Thank you.

[Applause]

[End of Audio]