

## Course Overview



### Welcome to “SFA Traditions: Celebrating Our Mission”!

Over the years, SFA has established a proud tradition of serving the American public by providing financial aid to millions of students. The traditions of SFA are built around our mission – helping to put America through school. Like a compass, SFA’s mission points us in a common direction and guides us toward a common sense of purpose – serving America’s students. For this mission to be carried out effectively, we must hold ourselves to the highest standards of performance excellence.

Webster’s Dictionary defines a “tradition” as “the handing down of information, beliefs, and customs by word of mouth or by example from one generation to another without written instruction.” SFA’s traditions include our rich legislative history and the stories of dedicated employees working to make a difference in the lives of Americans. SFA’s traditions also include its ways of doing business and our values, principles and beliefs as reflected in the actions and behaviors of our employees.

As SFA is transformed into a performance-based organization, or PBO, it is a time to renew time-honored traditions that have served us well in providing financial aid to millions of Americans. These traditions are rooted in the rich heritage of student aid legislation passed by Congress. Revisiting how and why student aid programs came to be will help us reconnect with the importance of the work we do. It is also a time for us to incorporate new traditions that will propel us to new heights of performance excellence.

At SFA, being a performance-based organization means that we are results driven, customer focused and principle-centered. Our goal is “performance excellence” which means that we are dedicated to achieving the highest levels of performance in customer satisfaction, employee satisfaction and reduced unit cost. Our actions and interactions are guided by a common set of standards or principles that are built around trust, courtesy, great products and services and efficiency.

“Best in business” organizations – those that are widely renowned for their excellence in what they do – regularly surface and celebrate their traditions, enabling their employees to connect to them on a daily basis. This causes the people who work for those organizations to embody a sense of purpose and pride in their work. In many “best in business” public organizations, traditions enable employees to find meaning in the difference that their programs make in people’s lives.

This course will enable us as SFA employees to refresh our connections to SFA’s collective sense of purpose and pride in our work. It will reconnect us to the desires and needs of students -- the ultimate customer of their products and services. It will also connect us to each other and align the work we do collectively “to help put America through school.”

This course is the second in a series of “core curriculum” courses designed to align all SFA employees around a common purpose and focus on students, to foster a set of cultural traditions that embodies performance excellence, and to create a shared understanding of how SFA as a federal agency supports the system of student financial aid. The first course was “PBO At The Frontlines,” which was delivered in Spring, 2000. The third course will be “Student Aid Front to Back” that will be delivered in early 2001.

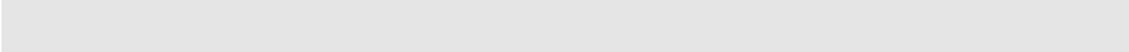


## **Our Objectives for the Course**

At the end of this course, you will:

- ⇒ See the student aid process through the student's eyes
- ⇒ Understand the basic steps that a student must go through to secure financial aid
- ⇒ See how we help people reach their dreams and how millions of people reaching their dreams strengthens America
- ⇒ Own SFA's mission and standards and understand how all that we do is guided by them

## Our Plan for the Day

- Walking in the Student's Shoes
    - ❖ FAFSA and SAR Processing
  
  - Why Are We Here
  
  - The Heritage of SFA: Honoring the Past
  
  - SFA As A PBO: The Four Standards
  
  - Connecting to the Student's Experience
    - ❖ Student's Financial Aid Package
    - ❖ Financial Aid Reapplication and Loan Repayment
  
  - Making A Difference: It Starts With Me
  
  - Wrap Up and Graduation
- 

## Walking in the Student's Shoes: FAFSA and SAR Processing



### Section Overview

This section is an introduction to the Financial aid process from the student's perspective including a high level look at the major points concerning the initial aid process and associated documentation. This section includes FAFSA processing and the creation of the SAR (Student Aid Report). The teaching technique used is role playing, with the facilitator acting as a college financial aid representative at a local community center.



### Objectives

At the end of this module, participants will be able to:

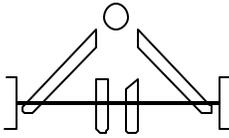
- ⇒ Explain the purpose of a FAFSA (Free Application for Federal Student Aid) in the aid process
- ⇒ Demonstrate which major agents are involved in FAFSA processing by listing them and the service each perform in the process
- ⇒ Demonstrate which major eligibility requirements must be met to receive financial aid
- ⇒ Explain what timeline and deadlines are involved in the FAFSA processing



### Activities

- ⇒ There are two activities in this section:

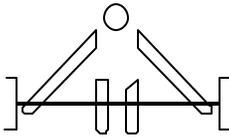
- Exercise # 1- Facilitator introduction
- Exercise # 2- Financial aid representative's facilitated questions and answers



**Exercise #1: Facilitator introduction**

**Scenario**

The facilitator, role playing as a financial aid representative, welcomes the audience and introduces him/herself to set the scene for the day’s activities and cover classroom logistics.



**Exercise #2: Financial aid representative’s facilitated questions and answers activity**

**Scenario**

During this scenario, your facilitator, acting as a financial aid representative, leads a question and answer discussion of the FAFSA process and other associated points.

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## Why Are We Here



### Section Overview

In this section, you will view a videotaped message from Greg Woods, SFA's Chief Operating Officer, explaining why the SFA Traditions course is an important experience for all SFA employees. The facilitators will then review the course objectives and provide an overview of the day's agenda. The facilitators and participants will also get an opportunity to introduce themselves to one another.

## The Heritage of SFA: Honoring the Past



### Section Overview

This section is designed to give participants an understanding of the role student financial aid has played in educating the American public and thereby creating a stronger workforce. The section will give participants an understanding of the various types of federal student aid programs and their legislative beginnings, familiarize participants with current trends in student financial aid, and help participants connect emotionally to SFA's proud heritage.



### Objectives

By the end of this section, participants will:

- ⇒ Understand the historical context of federal student aid legislation, including trends and their implications for SFA;
- ⇒ Understand the magnitude of the impact of SFA – sheer number of students receiving financial aid; and
- ⇒ Feel proud of the rich heritage of SFA.



## **Activities**

- Lecture and Discussion – The Heritage of Student Financial Aid
- Heritage Video



## Key Information

⇒ As a federal agency, SFA's mission and the traditions that stem from that mission are rooted in legislation passed by Congress. Student aid legislation has a rich history. Understanding how and why student aid programs evolved the way they did will help reconnect us with the importance of our work in SFA. Important points in SFA history include:

- The Morrill Act of 1862
- The Servicemen's Readjustment Act of 1944 (otherwise known as the GI Bill)
- USSR launch of Sputnik – 1958
- Reforms of the Great Society – 1960's
- Increased aid to middle class families – late 1970's through today
- The Department of Education becomes a Cabinet level department – 1979
- Office of Student Financial Assistance becomes the first Congressionally authorized Performance Based Organization (PBO) in the federal government - 1998





**Activity # 2- Heritage Video**

## SFA as A PBO: The Four Standards



### Section Overview

In this section, you will review SFA's four standards and practice applying them to achieve performance excellence in your work.



### Objectives

At the end of this section, you will:

- ⇒ Understand the importance of SFA's four standards in SFA's transformation to a PBO
- ⇒ Understand how the four standards can be applied to achieve performance excellence in your work



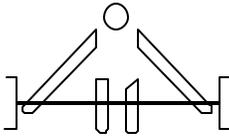
### Activities

- Mini-Lecturette and Discussion – The Four Standards
- Case Studies



## Key Information

- SFA's traditions are evolving as we undergo our transformation to a PBO, or performance-based organization.
- Times are changing, and traditions that used to serve us well are no longer getting us where we need to go. It is time to leave some of our old bureaucratic traditions behind and begin to create new traditions that take full advantage of our PBO status and enable us to achieve the highest levels of performance as a federal agency
- SFA's performance excellence formula sets high objectives for us in the areas of customer satisfaction, employee satisfaction and reduced unit costs.
- For performance excellence to become a reality, the actions and behaviors of every SFA employee must be guided by a set of four service standards developed by SFA senior leadership.
- In order of importance, the four standards are:
  - \* Be worthy of trust (non-negotiable);
  - \* Be courteous;
  - \* Deliver great products and services; and
  - \* Be efficient.



## Exercise # 1: “Four Standards” Case Studies

In this exercise, each table of participants will be assigned a case study. The case study will present an SFA work situation where something has gone terribly wrong. Participants will be asked to address or resolve the situation by applying the four service standards.

### Instructions:

1. Individually, first read the case study that has been assigned to your table.
2. Then, at your tables, as a group, discuss and decide what steps you would want to take to achieve performance excellence, applying the four standards. Write up your proposed steps on a flip chart and be ready to share with the large group.
3. Back in the large group, the facilitator will call on individual tables to share the steps they would take to address their case study situation. Your table should also be prepared to explain why you decided to take those steps based on the application of the four standards.



### Debrief

⇒ As each table reports on what steps it should take to address the case study situation, consider the following:

- What effect did the four standards have on your solutions?
- If everyone’s behavior and actions at SFA were guided by the four standards, what effect would that have on SFA as a federal agency? As a place to work?



## Recap Activity

### Activity # 1: Who Wants To Be A Millionaire?

#### Scenario

Imagine you are vying for a chance at the “hot seat” on *Who Wants To Be A Millionaire*? Regis has put together a special program for this evening. In an effort to win viewers over from Survivor, all the questions he asks tonight will be geared toward the history and programs of the Office of Student Financial Assistance. Regis is confident this program will be a success as he knows of no other legislated program that has affected the lives and families of so many.

If you or your team is not selected for the hot seat, you will be in the audience of the hottest game show in the world. Your participation will be required.

#### Game Instructions

This game will be played in teams. Each table makes up one team. Each team will select a spokesperson.

To start each round, teams will compete for a chance to sit in the “hot seat.” A list of facts, figures and/or student financial aid programs will be projected on a screen. To win a chance in the “hot seat,” a team must put the list in correct order (by date, time period, or sequence) and be the first team to have all its players standing up. Your team will not be considered finished and eligible for the “hot seat” until all members at the table are standing. If two teams finish standing at the same time, and both teams also have correctly ordered all items on the list, there will be a run-off, and the team that correctly orders a second list and finishes with all members standing will win a chance to sit in the “hot seat.” The facilitator’s decision is final.

Once in the hot seat, the team will be asked a series of four questions, with each question worth \$250,000. Each question will have four possible answers. The

team will be given a limited amount of time to discuss among themselves what they want to give as the team's single answer to each question. If the team is unsure of the correct answer, it has three "lifeline" options. It can:

1. Poll the Audience – The facilitator will read the question and all possible answers to the audience. The audience will have 30 seconds to think about the answer. After 30 seconds the facilitator will read the question again. He/she then will read each answer – the audience will be asked to raise their hand for the answer they believe is correct. Team members will view the audience and determine which answer was most popular. The team can either agree with the audience or select their response as their final answer or the team can disagree with the audience and make its own decision.
2. Phone – A – Friend – When a team uses this option, the team must designate one person from the audience to answer the question. The audience member must offer the answer he or she believes to be correct. The chosen audience member may not receive any help from other audience members. The team in the "hot seat" can agree or disagree with the audience member and must ultimately answer the question. This option can not be used with Poll the Audience
3. 50 /50 – The team may ask the facilitators to eliminate two of the possible answers. The team must then pick one of the remaining answers. The team may Poll the Audience or Phone- a –Friend in combination with this option, if they have not already used those options.

Each lifeline may only be used once per round.

The first time a team answers a question incorrectly, they must forfeit the “hot seat.” Thereafter, a new round begins with the remaining teams vying for a chance.

## Connecting to the Student's Experience Student's Financial Aid Package



### Section Overview

This section discusses the financial aid award letter. You will be lead through an activity that will cover the components of a financial aid award letter, then you will go through a series of case studies of financial aid award letters to reinforce the student's process of selecting a school according to award packages. By reviewing financial aid in this manner, you will have the opportunity to review some of the processes and discussions that occur while selecting aid and receiving loan entrance counseling for student loans.



### Objectives

At the end of this section, participants will be able to:

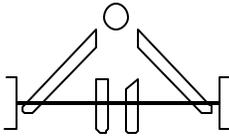
- ⇒ Describe different types of student aid including loans, grants, and work study
- ⇒ Explain the components of a financial aid award letter
- ⇒ Demonstrate the school selection process based on financial aid awards from the students perspective
- ⇒ Explain how SFA impacts students



### Activities

⇒ There is one exercise in this section:

- Exercise #1 – Elements of a financial aid award letter and award letter case studies



## **Exercise #1: Available student aid**

### **Scenario**

Financial aid award letters display the effect of financial aid on a student's ability to attend college. This activity covers the components of a financial aid award letter. Using the materials found in Attachments 1 & 2, the different components of the award letter will be explained. After the components of an award letter are explained, each team will analyze three award letters found in the handout we are passing out. Each team will select one award letter as the best, discuss the selection, and write the results on a flip chart. The team will then select one member to explain their decision to the room. Keep in mind that just as a student must weigh different criteria as to why a financial aid award is the best (cost against education, scholarship amounts against loan amounts), your team will be required to use similar thinking when making the decision. Once every team has completed the exercise, the counselor will reinforce the main points of each team's selection.

*For More information see - Financial Aid The Student Guide*

The student receives an offer letter from the accepting school notifying the student of the amount of financial aid awarded. The offer letter can also be referred to as a Financial Aid Award letter. The Financial Aid Award letter has four parts.

- Award notification
- Expected family contribution and school cost
- Actual aid awarded
- Acceptance of aid agreement

The award notification welcomes the student to the financial aid process and generally stipulates when correspondence should be made with the school in order to accept all or part of the award letter.

The school cost and expected family contribution section denotes the cost of attendance (COA) for the next school year. This amount will also specify tuition, out of state costs, room and board, personal costs, and fees expected for books and supplies.

The actual aid awarded section displays the student's award package. This package will include government loans, grants, work-study, and school specific scholarships. Although this tends to be the most comprehensive group of financial aid, the student may have additional aid in the form of private loans and scholarships that will not appear in the award section but will be used to cover the cost of a year's education.

The final section of the financial aid award letter asks that the student accept or deny each piece of the award letter. This is done to free excess monies that are not needed and allows it to be reallocated to other students. A student may reject all or part of an award letter.

## **Connecting to the Student's Experience: Financial Aid Reapplication and Loan Repayment**



## Section Overview

This section covers the student's perspective of these processes:

- Fact and Figures about student loans
- Choosing to reapply for financial aid
- Beginning the repayment process



## Objectives

At the end of this section, participants will be able to:

- ⇒ Relate how much money the average student owes on Federal loans upon completion of his/her education
- ⇒ Describe the responsibilities of the school and the student when a reapplication for financial aid is made
- ⇒ Explain when the process to reapply for financial aid should begin
- ⇒ Describe the process which takes place when students complete their educational program and loan repayment begins



## Key Information

## Student loan data

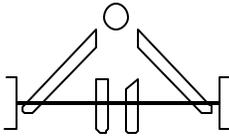
- ❖ Upon graduation the average undergraduate student owes about \$16,500 in Federal loans
- ❖ The average monthly loan payment for that student is about \$200 Over 33% of Cost of Attendance at four year public institutions was covered by loans, almost 45% at four year private institutions



## **Activities**

⇒ There is one exercise in this section:

- Exercise #1 - SFA Jeopardy



## **Exercise #1: SFA Jeopardy**

### **Scenario**

In the SFA Jeopardy Game, you and the members of your team, those seated at your table, will compete against the other teams in the room. Each team will be asked to draw their team symbol on the cards placed on your table. The symbol can be anything the team wants that will enable the facilitator to distinguish which team was the first to respond. In our game one of the teams will select a category and amount from the game board. The facilitator will display the question under that slot and the first team to raise their card will have a chance to provide the answer. The questions and answers are all derived from SFA information. Some of the information has been covered earlier in the course, and some is new. The facilitator will provide more detailed explanations for any new information brought out during the game. If you have any questions about how the game is played, ask your facilitator before the game begins.

## Walking in the Student's Shoes Recap



### Section Overview

In this section, we are going to review the student's perspective of the financial aid process.

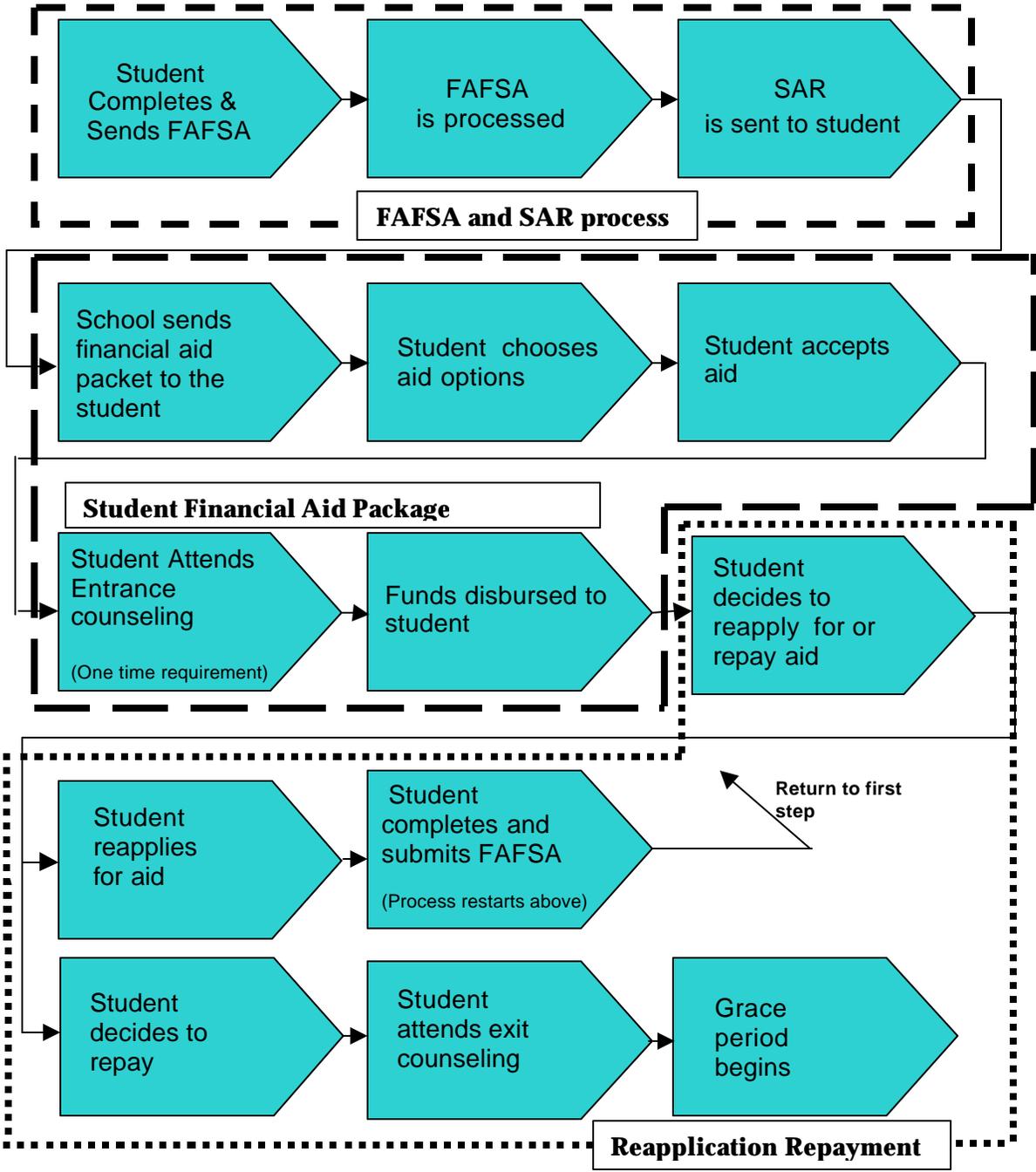


### Objectives

At the end of this section, participants will be able to:

- ⇒ Describe what students experience as they got through the financial aid process
- ⇒ Discuss how the information covered in Walking in the Student's Shoes relates to the SFA Four Standards

## Student Financial Aid Process Overview





## Making A Difference: It Starts With Me



### Section Overview

In this section, you will apply the four standards to your own work situation. You will craft your own personal “next steps” statement about what you plan to do to foster and uphold the four standards and share your statement with those at your table. You will also be given the opportunity to provide feedback on how well the course met its objectives, what worked and what could have worked better.



### Objectives

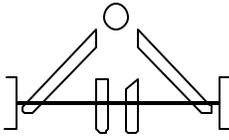
By the end of this section, you will:

- ⇒ Know how to apply the four standards to an SFA work situation to achieve performance excellence
- ⇒ Feel you have a personal stake in the transformation of SFA



## **Activities**

- My “Next Steps” Statement
- Course Evaluation



## Exercise # 1: My “Next Steps” Statement

For SFA to achieve performance excellence, it will need all of us to be consciously aware of the four standards and to actively apply them in our everyday work. In the previous exercise, you were asked to apply the four standards to a case study situation where things went wrong. In this exercise, you are being asked to personalize the application of the standards to your own situation.

### ⇒ Steps:

1. Ask yourself the following question: “What can I be doing to foster and uphold the four standards?”
2. Write down your answers on the worksheet provided.
3. Fit your answers into the following sentence: “I will foster and uphold SFA’s four standards by taking the following next steps:” List those steps in the space provided on the worksheet.
4. To the extent you feel comfortable doing so, share your next steps statements with others at your table.
5. Place one copy of your worksheet in the envelope provided and put your name and address on the envelope. Your worksheet will be mailed back to you within 60 days to remind you to check on how you’re doing taking the next steps you committed to.

## Wrap-up and Graduation



### Section Overview

In this section, the participants will first watch a short video highlighting the personal stories of individual students or former students as they talk

about their student aid experience and the important role that student aid has played in their lives.

Participants will then take part in a closing ceremony that makes them feel a common bond with their colleagues around the SFA mission and standards.



## **Objectives**

By the end of this section, you will:

- ⇒ Feel a common bond with your SFA colleagues around SFA's mission and standards
- ⇒ Provide feedback on whether the course objectives were met, as well as what worked well and what could have worked better



## Activities

- Student Stories Video
- Closing Ceremony and Graduation

- ⇒ *For the closing ceremony, all participants will be asked to form a large circle in the room. Each participant will be asked to think of the one word that, for him or her, captures the essence of their day's experience in the SFA Traditions course.*
- ⇒ *Starting with a volunteer and moving clockwise around the circle, the facilitators ask each participant to verbalize the one word to the group.*
- ⇒ *While still in the circle, the facilitators thank the participants for attending and present each participant with a certificate of completion and some other learning tool (e.g., a laminated card with the mission, performance excellence formula and four standards) to each participant, congratulating them on completing the course.*
- ⇒ *Remind them to please fill out the evaluation forms before they leave for the day.*