NJASFAA Fall 2022 Conference
Session Descriptions

Pre-Conference Sessions

NASFAA Core Credentials:

Packaging and Notification of Awards

Financial aid packaging involves employing strategies to distribute limited financial aid resources to qualified students to attend the postsecondary school of their choice. The packaging process combines various types of Title IV and non-Title IV aid from federal, state, institutional, and private entities, to help meet the financial need of college students. Rules for packaging some Title IV aid are different from the rules for packaging non-Title IV aid.

Presented by: Rachel Mecca, Montclair State University

Professional Judgment

Professional judgment (PJ) is sometimes viewed as one of the more challenging aspects of Title IV program administration. There are both explicit and implicit guidelines that must be followed in relation to other aspects of Title IV federal student aid administration. This session will teach you guiding principles and assist in their application on your campus.

Presented by: Catherine Boscher-Murphy, Montclair State University

Return of Title IV

This course provides an overview of the return of Title IV funds (R2T4) regulations, including the regulations that went into effect on July 1, 2021. Course participants will learn what happens to Title IV funds when a student withdraws before completing the period of enrollment, withdrawal from programs offered in modules, and how to apply the R2T4 formula in order to calculate the amount the school must return to the Title IV programs, or the amounts the student could receive as post-withdrawal disbursement.

Presented by: Rosemary Guichardo, Montclair State University

All Things HESAA

This course is perfect for new staff and is a great refresher for experienced financial aid or EOF officers. This course offers an in-depth overview of all of HESAA's websites, State programs and NJFAMS student and school portals. Topics will include information on where to find specific information on program eligibility, program requirements, online resources, and deadlines. Staff will learn where to go to register for a Real Money 101 sessions, Institutional HESAA training, and FAFSA/New Jersey Alternative Financial Aid Application sessions. This session will also provide a look into what the student sees when logging into NJFAMS and tips on how financial aid staff can assist students in completing their NJFAMS requirements by checking the school side of the students NJFAMS account.

General Sessions

GS1. Office of Secretary of Higher Education
Senior Advisor, Stefanie Thachik and Special Assistant & Policy Analyst, Suchir Govindarajan will deliver updates from the Office of the Secretary of Higher Education.

GS2. NASFAA Update
NASFAA's Chair Elect, Helen Faith provide NASFAA updates.

GS3. State Update
Executive Director, David Socolow will provide Higher Education Student Assistance Authority updates.

GS4. Federal Update - Webinar

Breakout Sessions

Confidence, Conflicts & Escalation: Oh MY!

The pandemic has left us all feeling a little rattled. In this session we will have fun discussing ways to bring our Confidence Back! Additionally, we will learn strategies to deal with escalated issues and approach intense customer situations.

Presented by Julie Lawton, Cognition Financial

Understanding Credit & Private Student Loan Underwriting

Providing guidance and insight into the impact of credit and the role it plays in the underwriting process for student loans along with other consumer loans.

Presented by Erin Stevens, Citizens Bank

Hosting a Successful and Engaging Virtual Meeting - Tips for the Novice & Pro, Alike

Virtual meetings are likely be with us for a while. You know the basics; find good lighting, limit distractions, and wear pants. Join us (novices) as we review some common best practices that are often overlooked, and some "out of the box" ideas to increase engagement and decrease virtual meeting fatigue.

Presented by Leslie McSweeney, PNC Bank

Customer Service - New Behaviors and New Expectations
Consumer expectations are shifting, and they are demanding more from the brands and organization they engage with. In this interactive session we will discuss new trends in consumer expectations and how the financial aid office at your institution can start to take action. You will leave with a clear understanding of what you need to start doing, stop doing, and continue doing to ensure that you are aligning to the ever-changing expectations of students.

Presented by Mark McGinnis, Campus Logic/Ellucian

What's Changed in Private Student Loans
Questions abound about filling the GAP! Join us in a discussion on how private student loans have changed over the past several years—from both the point of view of the borrower and of the school. The borrower has stronger, more competitive products to choose from while the school has had to adjust to the regulations required by the government to provide transparency to the applicant. We will provide you with the basics of student loan programs and how they are processed.

Presented by Julie Lawton, Cognition Financial

So You've Made it This Far - Now What?
For individuals who have chosen higher education as their career track, how do you move to a higher position? And, is there a way to go from Financial Aid to something else? This session explores various career options in higher ed and reviews skills and strategies to maximize your career choice.

Presented by Catherine Boscher-Murphy, Montclair State University

Gen Z: It's a vibe! How we connect with a new generation of students
Delivering a positive student experience relies on understanding their service expectations. This session will focus on distancing yourself from previously held expectations and exercising empathy in your student services role. Sallie Mae and a panel of college and university colleagues will discuss strategies for increasing the engagement with the students you serve.

Presented by Christopher Earnshaw, Sallie Mae

How Aid Recipients Experience Bias and What We Can Do About It: A Research-to-Practice Conversation
Aid administrators are committed to providing all students with the opportunity to improve their lives through affordable access to postsecondary education. We navigate through a sea of federal and state laws, regulations, and regulatory guidance to accomplish this important work, and we do so as fairly and equitably as we can. This session will reveal ways that bias exists in the financial aid system and processes, while providing opportunities to engage in discussion on how to identify and address these biases in our offices.

Presented by NASFAA's Chair Elect, Helen Faith

IRS-FAFSA Marital Status Mismatches

The base year for academic year 2023-2024 is 2021, which ended on December 31, 2021. The FAFSA for 2023-2024 goes live on October 1, 2022, and most students will complete the FAFSA after that date. This means there is at least a nine-month delay between the end of the 2021 tax year and the earliest the FAFSA can be filed. And a lot can happen in nine months! In this session, we will look at the steps you'll need to take if the people who are required to report information on the FAFSA are different from the people whose tax returns you may receive and review. We'll look at combining individual tax returns when two people are needed on the FAFSA and extracting an individual person's information from a joint tax return.

Presented by Robert Weinerman, Iron Bridge Resources

Amended and Changed Tax Returns and IRS Request Flag 07

The Department of Education has created a problem for colleges when a student or student's family member has amended their tax return. The Department expects schools to review every FAFSA data element derived from a tax return but has set documentation requirements for verification that are not adequate to do so. In this webinar, we will look at this problem, and a proposed solution. We will review Form 1040-X, documentation that the IRS provides taxpayers when it changes a tax return, and a step-by-step approach to reviewing files containing an amended or changed return.

Presented by Robert Weinerman, Iron Bridge Resources

NJFAMS – Certification, Payment, and Reconciliation Training

This course will provide an overview of the NJFAMS certification process, payment request, and an in-depth review of the reconciliation process. HESAA staff will lead the discussion and training.

Presented by HESAA

Getting Emotional About Money:
The psychological impact of debt and tools to help you cope

Finance is a loaded topic! Often times we make decisions based on our emotions, rather than what might actually be best for us financially. There are many reasons for this. Learning your "Money Story" will help you to better understand how you view your finances and approach money management.   We will discuss the varying views of money management, how they're formed and the psychological impact of debt. We will share ways in which to incorporate emotion into your financial plan and connect with available campus resources and discuss money management strategies you can implement during school and beyond graduation.

Presented by Jennifer Trauman, College Ave Student Loans

Seriously, Who Can Use the Head of Household Filing Status, and Who Cannot?

Three words strike fear in the hearts of every financial aid administrator: head of household. The Department of Education expects financial aid officers to have a fundamental understanding of the five-income tax filing statuses and refers aid officers to IRS Publication 17 for information. In this session, we will look at the steps a taxpayer must take to determine the correct filing statuses for a taxpayer, with a focus on the one that creates the most conflicting information: the head of household filing status for a married taxpayer.

Presented by Robert Weinerman, Iron Bridge Resources

Caring for Your Career During the Big Quit of 2021-22

You've seen the headlines regarding the record number of people quitting their jobs to take advantage of strong employer demand. These numbers include Financial Aid professionals. How often do you take stock of your current position and long-term career path? Who is responsible for your career? Is it time to make a move? How do you go about moving on? What are your colleagues thinking? Do you need to network?

We will guide attendees through an informative session to address these questions, assess your career path to date, and develop a plan to take it to the next level. Also, we will post a pre-conference survey to gauge attendees' attitudes regarding their current career satisfaction and plans. The session will include a review of survey findings.

Presented by Jennifer Trauman, College Ave Student Loans