



# GSL-Online

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The Official Newsletter of the  
Montana Guaranteed Student Loan Program  
A Division of the Office of the Commissioner of Higher Education

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## Contents

- |                               |                            |
|-------------------------------|----------------------------|
| Director's Den                | Upcoming Events            |
| News Brief: Post 9/11 GI Bill | Salish Kootenai Conference |
| Spot Light on Financial Aid   | Partner News: Meteor       |



## Director's Den

Two million dollars – kind of has a nice ring to it, doesn't it?

Two million is the amount of GSL Grants we have funded and distributed to our schools and students over the last 5 years. Even during perhaps the most difficult year ever in student loan history, (fiscal year 2009), MGSLP provided \$300,000 in GSL Grants. GSL Grants represent our commitment to helping students in Montana. It's amazing what you can accomplish when your mission is improving access – and not just how much you can pad the bottom line.

We won't know the outcome of proposed student loan legislation until after Labor Day. With Health Care taking up so much time, and with such a full legislative schedule, I wouldn't be surprised if student loan legislation gets delayed. Rarely do I use this newsletter to make requests of you. Today I am making a very big request: Please voice your opinions to our congressional delegation. It's not too late to make a difference. Whether you support FFELP or not, pick up the phone and call our delegation. Your opinion needs to be heard.

## NEWSBRIEF: POST 9/11 GIBILL

Designed to benefit, support and serve those members of the military and their families that have served and sacrificed for our Country, the Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days.

Depending on the situation of the individual student, benefits could include tuition and fees, a monthly housing allowance, stipend for books and supplies, Yellow Ribbon payments, college fund or "kicker" payments, and rural benefit payments. Tuition and fee payments are made directly to the school, while books and supplies stipend, monthly housing allowing, "kicker" payments, and rural benefit payments are made directly to the student.

For the first time ever, as a support and benefit to the service members family, those members that enroll in the Post 9/11 GI Bill program will be able to transfer unused educational benefits to their spouses or children. The transfer of this educational assistance maybe transferred to: 1. The individual's spouse; 2. One or more of the individual's children; or 3. Any combination of spouse and child.

Schools can also choose to offer a benefit to students through the Yellow Ribbon Program. The Yellow Ribbon Program allows degree granting institutions to enter into a voluntary agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and the VA will match the same amount as the intuition. Below is the list of Montana schools that are participating in the Yellow Ribbon Program.

Name of College	Maximum Number of Students Accepted	School Contribution Amount Per Student/Per Year
Carroll College	Unlimited	\$8,562.00
Miles Community College	1	\$500.00
Montana State University - Bozeman	100	\$6,100.00 Undergraduate, \$6,600.00 Graduate, \$6,600.00 Doctoral
Montana State University - Billings	8	\$2,100.00
MSU Great Falls College of Technology	5	\$1,750.00
University of Great Falls	Unlimited	\$10,000.00
The University of Montana - Missoula	25	\$6,180.00

## Spotlight on Financial Aid: Montana State University, Bozeman



Rosemary Cunningham, Portia Hall, Naomi Woienski

### Naomi Woienski

Can you imagine jumping into financial aid after being a stay at home Mom who home schooled her children for 16 years? Well, that's exactly what MSU's Naomi Woienski did.

She graduated with a Master's degree from MSU in Business Education and a BS in Business Administration. She's been adjunct faculty in the MSU College of Business, with Barstow College, where she taught business classes to United States Marines at a remote duty station. She's also taught English as a second language at the Okinawa Foreign Language and Business Institute in Okinawa, Japan.

After her husband retired from the military, she accepted an entry level position as a document manager in financial aid. Within three months she became the program assistant for subsidized, unsubsidized, and alternative loans. Four months later she accepted her current position as Assistant Director of Loans. According to Naomi, "I really like the student contact, the type of work, and the wonderful co-workers here at our MSU financial aid office! I enjoy this work so much that I've often said it's almost a hobby for me!"

When Naomi is not at work she has plenty to keep her busy. She has a 12 year old daughter, Leah, who will be entering 7th grade this fall and is active in 4H and the Awana Bible Club. Karissa, her 18-year-old daughter, will be attending the University of Chicago this coming fall as a freshman, majoring in International Relations and East Asian Studies. She's currently there for an eight-week summer academy as a "CAAP (Chicago Academic Achievement Program) Scholar". Elisha, her 21-year-old-son, will be a senior history major at The Citadel in South Carolina this year. He just graduated from the USMC Officer Candidates' School in Quantico, VA, this summer. After graduation he'll be commissioned an LT in the Marine Corps.

Rick, her husband of 28 years, a former Marine and retired Navy Chaplain, now raises Wagyu (Kobe beef) cattle.

### Rosemary Cunningham

Something no one would ever guess about Rosemary Cunningham, Program Assistant-Stafford/Alternative Loans at Montana State University Financial Aid Office, is she was one of seven children raised by a single mother in East Los Angeles, California. Her mother taught all her children to play some type of instrument and sing. Later the family performed at small concerts in the L.A. area and at small dinner parties and they were known as the "Mexican Von Trapp's"! Do-Re-Mi!

Rosemary has eight months of financial aid under her belt. She applied at various positions at the University and she feels it was her good fortune to get hired in Financial Aid. Her favorite aspects of financial aid are working with students and the great people she gets to work with.

Her educational background includes a BS in Business Management with a Human Resources Option from MSU. She plans on working towards her Master's degree in English Composition.

Rosemary has a blended family consisting of four boys; Kyle 26, David 25, Cody 24, and Jason 23. She has one grandson, Israel, and she loves him to death.

When it comes to a dream vacation Rosemary is fond of the Amalfi Coast in Italy as well as climbing Machu Picchu in Peru.

A few of Rosemary's favorite things include: family, living in Bozeman, playing guitar, traveling, and carmel nut frappucinos from Starbucks!

### Portia Hall

Portia Hall is a Program Assistant and has successfully managed MSU Bozeman's Parent Plus Loans for over two years.

### Events Calendar

NCHHELP Private Loan webinar - Regulation Z  
Thursday, September 10th  
Noon - 1:30pm  
Cost: free, online registration

Gear Up Conference  
September 14th - 15th  
Helena, MT

NT+CM  
September 16th  
Helena, MT

The RMA SFAA 2009 Annual Conference  
Overland Park, Kansas  
October 25, 2009 to October 28, 2009  
Register Now

The FSA Conference  
Nashville, TN  
December 1, 2009 to December 4, 2009

Would you like your event posted here? Submit your events to  
Andrea  
e-mail: [aopitz@mgslp.state.mt.us](mailto:aopitz@mgslp.state.mt.us)

# 19th Annual Salish Kootenai College Student Services Conference



For the 19th year, the Annual Salish Kootenai College Student Services Conference was a success. Pre-Conference sessions kicked off the conference on July 27 & 28 with the full agenda beginning on July 29 & 30, 2009 at the Salish Kootenai College in Pablo.

There was no shortage of laughs with Sinte Gleska University's Bill Hay, Financial Aid Director, and Midas Gun Hammer, Assistant Financial Aid Director on tap with an entire arsenal of new adventures to share.

Overall kudos goes to Jackie Swain, Director of Financial Aid at Salish Kootenai College, who once again was able to provide a full interactive agenda that provided new learning opportunities and included the following sessions:

TRIO Training – Renee Dubay	Cod & G5 – Woody
IPEDS	AICF Scholarship Database – Debra Reed
Retention Session – Gary Segay	Year Round Pell/PJ's– Deb Tarpley/John Gritts
Jenzabar – Ralph Brasure	R2T4, Until We Get It Right – Deb Tarpley
Department of Ed Updates – Deb Tarpley	New FA People Session – Midas Gunhammer
Inspector General Fraud Presentation	Policies & Procedures – John Gritts

Core values was an interesting session that offered insight on how to determine your top two core values and then turn them in to a personal mission statement. Mike Johnson encouraged participants to write an explanatory statement for each core value and then asked for volunteers to share their statements. This was great fun to get a glimpse into others perspectives. We were all reminded having a personal mission statement provides clarity and gives us a sense of purpose. Living by your personal mission leads you to people, places, and activities more compatible with your priorities; and supports your life and career goals, which in turn creates a more fulfilling life.

The cool tradition of all attendees bringing something unique from their school or organization to share and celebrate in the raffle continued. A cookout on the lake was a nice addition and the icing on the cake to this year's conference.

## Campus Based Authentication- A real time solution for dealing with split servicing

Looking to provide your students with real-time access to FFELP and alternative loan information? Need access to "put" & Direct Loans as well? Institutions enrolled in the National Student Clearinghouse's free online Student Self-Service program can now provide their students with access to the Meteor Network. The Clearinghouse uses campus-based authentication to enable access to Meteor and its other Student Self-Service offerings from a college's website.

Campus-based authentication is a simple way to give your student's access to FFELP, Direct and alternative loan information. Now you can provide greater access to valuable debt management, default aversion, and other tools and services using the campus issued user ids and passwords. For the school user, this service is an ideal way to offset your office's administrative workload, provide faster and better service to students, and reduce student calls and visits for routine requests.

Implementation is simple and Meteor and the National Student Clearinghouse will assist you with your implementation.

Additionally, data from the Meteor network can also be integrated into current web-based services to provide a more robust service to your students. For example, data from the network could be integrated into a school's online award letter process to provide students with valuable information about their existing loans to empower them to make an informed decision about the amount of debt they are incurring.

For more information, please contact Corena Benjamin at [cbenjamin@mgsllp.state.mt.us](mailto:cbenjamin@mgsllp.state.mt.us).

The Montana Guaranteed Student Loan Program is a proud supporter of the Meteor Network.