

# TACUSPA Times

VOLUME 4, ISSUE 1

FALL 2012

## Greetings from the TACUSPA Board!

Alicia Huppe, President

During this past break, I took a little time to reflect on things for which I am thankful.

I am thankful for our **students**. While each day can present us with a new set of challenges and possibilities, I am reminded that we have the wonderful opportunity of shaping our students' futures, a fact I diligently keep sight of.

I am thankful for, and often touched by, how much we can **learn** from our students. One of mine shared a thought that still resonates with



me years later:

*“Don’t just make an impression, make an impact.”*



Dr. Alicia Huppe  
[ahuppe@collin.edu](mailto:ahuppe@collin.edu)  
Dean of Enrollment & Academic Success Momentum  
Collin College

**You** make an impact every day. On behalf of the students who you have mentored, guided and advised, thank you for all you do.

I am proud to be representing TACUSPA as your President and look forward to the amazing projects we have planned this year.

### INSIDE THIS ISSUE:

2012-2013 Board Members	2
Fall Conference Highlights	3
TACUSPA Fellow Article	4
2013 Fall Conference	6
2012-2013 Budget	7
Annual Report	7
2013 Law Conference	8



# 2012-2013 Board of Directors

## Board Meeting Schedule:

December 3rd  
 January 14 & 15,  
 Houston  
 February 4th  
 March 4th  
 March 25th, Law  
 Conference  
 May 6th  
 June 3rd  
 July 1st  
 August 5th  
 September 9th  
 Oct.ober 13th, Houston

Meetings are held via  
 teleconference unless  
 otherwise noted.



**President**  
 Dr. Alicia Huppe  
[ahuppe@collin.edu](mailto:ahuppe@collin.edu)



**Vice President for Education & Professional Development**  
 Dr. Adam Peck  
[peckae@sfasu.edu](mailto:peckae@sfasu.edu)



**President Elect**  
 John Kaulfus  
[john.kaulfus@utsa.edu](mailto:john.kaulfus@utsa.edu)



**Vice President for Administration**  
 Heather Snow  
[hsnow@uta.edu](mailto:hsnow@uta.edu)



**Past President**  
 Dr. Deidra Graves Stephens  
[deidra.stephens@mcombs.utexas.edu](mailto:deidra.stephens@mcombs.utexas.edu)



**Vice President for Membership & Marketing**  
 Stephanie Box  
[stephanie.box@tamucc.edu](mailto:stephanie.box@tamucc.edu)



**Treasurer**  
 Lisa Nagy  
[nagy@uta.edu](mailto:nagy@uta.edu)



**Director of Research**  
 Dr. Rishi Sriram  
[rishi\\_sriram@baylor.edu](mailto:rishi_sriram@baylor.edu)



**Secretary**  
 Paulina Mazurek  
[mazurek@uthscsa.edu](mailto:mazurek@uthscsa.edu)



**Director of Technology**  
 Hope Garcia  
[hope.garcia@unt.edu](mailto:hope.garcia@unt.edu)



# Fall Conference Highlights



## The Price of Admission: The College Student Debt Crisis

Samantha Riley, TACUSPA Fellow

Over the past three decades, the cost of a college education has increased more than 1,000 percent, continually outpacing inflation (Johnson, Van Ostern & White, 2012). Two-thirds of students who earn four-year bachelor's degrees graduate with an average student loan debt of \$25,000; 1 in 10 student borrowers owe more than \$54,000 in loans (Johnson et al., 2012). As of 2012, students have borrowed \$864 billion in federal loans and \$150 billion in private loans to pay for school, causing student debt to exceed \$1 trillion in America alone (Johnson et al., 2012). Approximately 37 million people have outstanding student loans, and about 5 million are at least one payment behind (Fossey & Cloud, 2012). The numbers don't lie: The student debt crisis will be one of the most pressing issues faced by generations to come.

For many students, loans are a necessary byproduct of earning a college degree. In 2009, 53 percent of all incoming freshman students took out loans (Johnson et al., 2012). The two-thirds of graduates earning bachelor's degrees in 2008 had to borrow money to attend college; this does not account for the 30 percent of students who took out loans and dropped out of school. These student borrowers are four times more likely than graduates to default on their loans (Johnson et al., 2012). While the majority of borrowers are 35 and under (40 percent), there has been a significant increase in borrowers over the age of 45 (Johnson et al., 2012). Though students from all institutional types incur student loan debt, borrowers at for-profit institutions have a significantly larger debt load.

Factors contributing to the rise of student debt include: Rise of the for-profit college sector, decline in higher education funding, drop in college and university endowment values, and aggressive lending practices (Johnson et al., 2012).

- *Rise of for-profit sector:* For-profit colleges are not only more costly than other institutions, but have higher dropout rates and default rates on student loans.
- *Decline in higher education funding:* As state funding decreases for institutions, colleges and universities have begun increasing tuition to make up the difference. However, this results in some schools offering fewer scholarships.
- *Drop in college and university endowment values:* There are fewer dollars to distribute in grants and scholarships for students who rely on financial aid to support their academic endeavors.
- *Aggressive lending practices:* Students are often unaware of all of the borrowing options, leaving them vulnerable to making detrimental financial decisions. Lenders often benefit, as collection agencies receive more money when they collect than when borrowers default. This may result in lender's lack of concern for sustainable repayment.

In an attempt to reduce student borrowing and default rates, many institutions are launching programs to increase awareness about student debt and offering additional assistance to students. Syracuse University recently launched the Money Awareness Program, which identifies students who are over-borrowing and helps stop them by providing direct grants for future semesters that range between \$5,000 and \$7,000 (Marcus, 2012). The initiative reduces the debt of approximately 100 students each year by \$21,000 each (Marcus, 2012). In order to receive these benefits, students must enroll in a money-management course each semester. Community colleges have followed suit. The City Colleges of Chicago, a system of seven community colleges, requires students to fill out separate forms before taking out loans. If students choose to take out loans, they are required to attend mandatory "college-success" seminars that include financial advice, meetings with counselors, and provide a copy of the applicant's borrowing history (Marcus, 2012).

Other institutions are altering the borrowing process altogether. An experimental program called "Aid Like a Paycheck" is currently being tested at community colleges across the country. The program breaks up student scholarship and grant money. Instead of receiving aid in one or two lump sums each semester, students receive smaller portions of aid every two weeks in order to encourage budgeting and money management. This program may eventually expand to include student loans. At colleges such as Mt. San Antonio College, a community college east of Los Angeles, the pilot has showed promising results, increasing retention and lessening the burden of earning a paycheck for students (Nelson, 2011).

In order to prevent the student debt crisis from spiraling out of control, individuals and institutions should consider the following implications:

- Institutions should be upfront about their average student loan debt, student default rates, and available student aid.
- There should be more regulations on borrowing for problem sectors of higher education, particularly for-profit institutions. Stricter regulations on lending may potentially safeguard highly targeted student populations, such as low-income students and veterans.
- Institutions should suggest additional counseling to at-risk students withdrawing student loans, emphasizing academic success and timely graduation of students (Institute for College Access & Success, 2012).
- Institutions should require or offer a course or seminar on managing student debt & making educated financial decisions.

As student debt increases alongside tuition, not only should borrowers make educated financial decisions, but colleges should also ensure there are support systems in place to assist students. Institutions should attempt to find solutions to help students avoid overwhelming amounts of debt. Since higher education continues to be an integral part of attaining the American Dream, it is the institution's responsibility to be proactive and creative in addressing the student debt crisis.

*References on Page 9*

# Fall Conference Highlights



# Save the Date



**Confirmed Keynote Speaker  
Dr. Vincent Tinto**

**Distinguished  
University Professor  
Syracuse University**

## TACUSPA FALL 2013 CONFERENCE

SUPPORTING STUDENT SUCCESS

OCTOBER 13-15, 2013

CROWNE PLAZA HOUSTON, DOWNTOWN



*For more information, check [www.tacuspa.net/conferences](http://www.tacuspa.net/conferences)  
closer to the conference date.*



# Annual Budget—2012-2013

## CHECKING ACCOUNT

Reconciled through 9/1/2012  
Operations

BUDGET ACTUAL

### Expenses

President	\$8,965.00	\$0.00
President-Elect	\$250.00	\$0.00
Past President	\$50.00	\$0.00
Vice President-Admin	\$875.00	\$0.00
Vice President-Mktg&Mbrshp	\$850.00	\$0.00
VP Education	\$100.00	\$0.00
Director of Research	\$4,285.00	\$0.00
Secretary	\$100.00	\$0.00
Treasurer	\$11,050.00	\$0.00
Director Technology	\$1,600.00	\$0.00
Reserve	\$5,000.00	\$0.00

\$0.00

### Income

Balance as of 8/31/12		\$20,040.17
2012 Membership Dues		\$0.00
2013 Membership Dues		\$0.00
Job Postings		\$0.00
Miscellaneous Income		\$0.00
Interest Inc.		\$0.00

\$20,040.17

\$20,040.17

## Conference

### Expenses

Fall 2012- San Antonio		\$0.00
Fall 2013- Houston		\$0.00

\$0.00

### Income

Balance as of 8/31/12		\$71,489.88
Fall 2012- San Antonio		\$0.00
Fall 2013- Houston		\$0.00

\$71,489.88

\$71,489.88

## Foundation

### Expenses

2012-13		\$0.00
---------	--	--------

\$0.00

### Income

Balance as of 8/31/12		\$7,888.53
2012-13		\$0.00

\$7,888.53

\$7,888.53

Checking Balance

\$99,418.58

## BUSINESS INVESTMENT ACCOUNT

### Income

Balance as of 8/31/12		\$50,381.57
Interest		\$0.00

\$50,381.57

BIA Balance

\$50,381.57

## CERTIFICATES OF DEPOSIT

Three Year CD to Mature 8/2015- 6945		\$22,628.89
Three Year CD to Mature 8/2013- 6974		\$12,110.05
Three Year CD to Mature 8/2014- 9865		\$23,713.28

\$58,452.22

CD Balance

\$58,452.22

**BALANCE**

**\$208,252.37**

# Annual Report—2011-2012

It's been a great year for TACUSPA and the Executive Board has accomplished many of the initiatives outlined in our five year strategic plan. A few highlights from this year include:

- Launched a new initiative and created a new committee to offer webinars to the membership. Five webinars were presented on topics such as judicial sanctioning models, launching a higher education job search, and using various technology tools in student affairs work.
- Our new TACUSPA website was fully constructed and used to manage membership and conference registration and payments.
- Co-sponsorship of the Texas Higher Education Law Conference with the University of North Texas for the 10<sup>th</sup> consecutive year.
- Several new policies were added to the Operations Manual regarding fiscal procedures and other matters.
- The addition of a new Executive Board position, Director of Research, was approved by the TACUSPA membership via a constitutional amendment vote.
- Two fellows attended the January TACUSPA Board meeting.
- A group of graduate students from the School of Information at the University of Texas at Austin processed the TACUSPA archives located at the Briscoe Center as part of their Archival Enterprise course requirements and presented an overview and finding aid document for the collection.
- The TACUSPA Foundation assets increased to \$7,888.53. The Foundation approved a plan to provide \$3,600 towards graduate scholarships and fellowships for the 2012 TACUSPA Conference. Four Fellows and nine Scholarship Award Winners were named.
- Provided financial support for the Texas Higher Education Symposium held in San Antonio, August 2-3, 2012.
- The membership reached an all time high of 556 with 61 institutional members prior to the Fall Conference.
- The association remains strong with overall assets in excess of \$208,252.37
- The 2012 Fall Conference, "Reconnecting Us" was held in San Antonio on October 14-16 at the DoubleTree by Hilton Hotel San Antonio Downtown.
  - 230 attended
  - Featured speakers: Eric Stoller, Dr. Linda Kuk, and Dr. Margaret "Peggy" Barr
  - 23 attended the New Professionals Institute
  - A pre-conference workshop, "Confronting Change and Preparing for the Future," was led by Dr. Peggy Barr with 54 participants
  - 4 Fellows and 9 scholarship recipients attended
  - 3 faculty members took advantage of the free faculty registration

Respectfully submitted by:

Deidra Graves Stephens, Ph.D.

2011-2012 TACUSPA President



## References

- Fossey, R. & Cloud, R.C. (2012). Economic hardship deferments and income-based repayment plans: Band-aids on the tumor of the student loan crisis. *Teachers College Record*.
- Institute for College Access & success (2012). How community colleges support responsible borrowing. Retrieved from [http://projectstudentdebt.org/files/pub/Release\\_MakingLoansWork.pdf](http://projectstudentdebt.org/files/pub/Release_MakingLoansWork.pdf)
- Johnson, A., Van Ostern, T. & White, A. (2012). The student debt crisis. *Center for American Progress*, 1-29.
- Marcus, J. (2012). Student loans discouraged: Syracuse University's money awareness program has cut debt by \$21,000 per student. *Huffington Post*. Retrieved from [http://www.huffingtonpost.com/2012/10/22/student-loans-discouraged\\_n\\_2001264.html](http://www.huffingtonpost.com/2012/10/22/student-loans-discouraged_n_2001264.html)
- Nelson, L.A. (2011). Pell as a paycheck. *Inside Higher Ed*. Retrieved from [http://www.insidehighered.com/news/2011/07/28/pilot\\_program\\_looks\\_at\\_distributing\\_pell\\_grants\\_as\\_paycheck](http://www.insidehighered.com/news/2011/07/28/pilot_program_looks_at_distributing_pell_grants_as_paycheck)

Registration is now open for the  
**UNT TEXAS HIGHER EDUCATION LAW CONFERENCE**

March 25-26, 2013

University of North Texas

Presentations will include:

*The Implications of Penn State*

*Institutional Policy and Consensual Relationships*

*Current Issues in Title IX*

*Legal Issues & Bullying*

*Obligations Attending to the Presence of Minors on Campus*

*Social Media and Athletics*

*Fisher v The University of Texas and Other Current & Recent Cases*

For more conference information, please visit -

<http://www.coe.unt.edu/HELawconference>

## About TACUSPA Times

Please,  
feel free to  
contact us!

The TACUSPA Times is published four times per year. It is designed to keep the members of TACUSPA informed of current events, opportunities and resources available to student affairs professionals in Texas. Content primarily comes from the executive board members and their respective committees and/or responsibilities. If you would like to suggest an idea, please contact one of the Editors.

### Editors:

Andy Axsom

[andy.axsom@unthsc.edu](mailto:andy.axsom@unthsc.edu)

Deidra Carpenter

[dcarpenter@collin.edu](mailto:dcarpenter@collin.edu)

Follow TACUSPA online!



[TACUSPA](#)



[TACUSPA](#)



<http://tacuspa.blogspot.com/>