

### ***“Between the Lines”***

**Teale Hemphill**  
Director of Financial Aid  
Lamar Community College

**Colors: Apple red and  
sunflower yellow**

The colors that I believe portray me best are apple red and sunflower yellow...clean, crisp and definite. If I were introducing myself as a product, my tagline would be “Between the Lines.” I have always appreciated structure and expected perfection. Whether it was coloring with crayons, competing in an athletic event, completing an assigned task on the job, or even driving the wrong direction down the lane of a parking lot, it has always been a struggle for me to break a rule! Goodie-two-shoes? Maybe. But leaning more toward obsessive compulsive! And now, I've finally found the right profession...financial aid!



### ***“Up For the Challenge”***

**Trina Gutierrez**  
Director of Financial Aid  
Morgan Community College

**Colors: Blue-violet and red**

My trademark colors would be blue-violet because it is a soothing color that promotes a sense of calm and a feeling of trust, and red because it is a warm color that symbolizes togetherness and strength.

My tagline would be “Up For the Challenge,” because in my new role as a financial aid director I have to be on my toes and face a lot of challenges. I also think that this tagline pertains to my home life too. When you have a family you are faced with a lot of challenges and you have to be strong enough to face them.



## **College Assist Extends One Percent Savings on Loans to Students for 2007-08**

College Assist has announced that it will continue to subsidize on behalf of students and parents the one percent federal default fee on loans through June 30, 2008. This will be the second year the organization has paid the mandated fee for federal Stafford and PLUS loan borrowers.

“At College Assist, we are committed to helping families pay for higher education,” said Director Debra DeMuth. “Being able to once again fund the default fee for students and parents means we can reduce their borrowing costs and ease their repayment responsibilities. This helps us meet our mission of helping more students pursue a secondary education.”

The subsidy is expected to save student and parent borrowers \$7.4 million and assist approximately 175,000 students and parents in the upcoming school year.

In July 2006, new federal legislation aimed at reducing the overall cost of student loans required guarantors to deposit an amount equal to one percent of all federal Stafford and PLUS loans. The fee is intended to ensure guarantors have adequate funding to support their efforts to help avert student loan delinquency and default.