

SLND-Guarantor  
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# Prairie Publications

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## eCommerce Project Completed January 1

With the start of the new year, the staff at SLND would like to wish everyone a happy and prosperous 2005. The beginning of the new year also means the beginning of a new era for our organization upon final implementation of the eCommerce Project.

Beginning January 1, the Guarantor will be using our Web system exclusively to record all transactions and no longer using the mainframe system. The impact to our schools and borrowers should be minimal, since the new code deployment only affected back-end operations.

With the new system, the Guarantor will realize cost savings and be in an excellent position to handle future growth volumes and regulatory and service changes which are always on the horizon.

As this project is finished and the system stabilized, our plan is to improve the services we offer to schools and borrowers. A few areas that we would like to enhance in the new year are the processing of Consolidation loans and our DEAL alternative loan program. Watch for updates on these as the year progresses.

SLND would like to thank all of our staff, along with our computer system developers, for their hard work and dedication to this project. One lesson learned was that through strong teamwork this project became reality and is an accomplishment to be proud of.

Questions regarding SLND's eCommerce Project can be directed to Wally Erhardt at [werhardt@state.nd.us](mailto:werhardt@state.nd.us) or 1-800-472-2166 ext. 5654.

*Wally Erhardt, Assoc. Director of Operations  
SLND-Guarantor*

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## College Financial Aid Information Saturdays

Find out how to get ready for college and the financial aid process by attending a session held on a Saturday in January or February at a college near you. Parents and high school students are welcome to attend a session to find out the latest information on financial aid and the process of paying for college.

Please look at the list below to see what date and location will work for you:

### **Saturday, January 8**

Dickinson State University ~ *Two sessions: 10 a.m. and 1 p.m.* ~ Klinefelter Hall, Beck Auditorium

Williston State College ~ *Two sessions: 10 a.m. and 1 p.m.* ~ Stevens Hall, Room 216

Minot State University ~ *Two sessions: 10 a.m. and 1 p.m.* ~ Student Union Center, 3rd Floor

### **Saturday, January 22**

North Dakota State University ~ *One session: 9:30 a.m.* ~ NDSU Memorial Union, Century Theater

Lake Region State College ~ *Two sessions: 10 a.m. and 1 p.m.* ~ Chautauqua Gallery

### **Saturday, February 5**

University of North Dakota ~ *Two sessions: 10 a.m. and 1 p.m.* ~ Clifford Hall, Room 210

### **Saturday, February 12**

Sitting Bull College ~ *One session: 1 p.m.* ~ Main Campus Auditorium

### **Saturday, February 26**

Sitting Bull College ~ *One session: 1 p.m.* ~ Main Campus Auditorium

**Attend this NDASFAA event and register to win one of two \$250 college scholarships.**

The College Financial Aid Information Saturdays are sponsored by the  
North Dakota Association of Student Financial Aid Administrators.

If you have questions or want more information about College Financial Aid Information Saturdays, call Peggy Anderson at College Information Service at 1-800-554-2717.



## E-file Simplifies Tax Filing

For some, filing income taxes might be a bit overwhelming – from gathering the right forms, then completing them correctly, and finally mailing the forms to arrive on time at the proper office. More and more taxpayers are filing electronically and finding the process simplified.

In 2004, about 40 percent of North Dakota's individual income tax forms were e-filed – an increase of 25 percent from 2003. Taxpayers who use e-file have mentioned several benefits, such as:

- Reduced errors, especially during the last-minute filing rush. E-filed returns are automatically checked and if errors are detected, a message is sent indicating the error that then may be corrected and resubmitted without penalties.
- Convenience of using e-file 24 hours per day, 7 days a week.
- Faster refunds – especially if using Direct Deposit. Those who owe money can e-file and delay payments until April 15.
- Simplified filing process – Taxpayers file their state and federal returns together through the Federal/State e-file program. The software automatically transfers relevant data from the federal return to the state return as the information is entered.

There are several ways to e-file:

1. Ask your tax preparer to e-file. About 2,000 North Dakota tax preparers are authorized to e-file.
2. Purchase tax preparation software.
3. Download software from the Internet. A listing of approved e-file vendors is available on the Tax Department's Web site at [www.ndtaxdepartment.gov](http://www.ndtaxdepartment.gov).

Each e-filed return helps the Tax Department save money. For example, due to the increase in e-file, the department has reduced the number of booklets and forms that are printed and mailed. And the department saves on staffing because it takes fewer employees to process an electronic return than a paper form.

If you are not using e-file, please consider it for this coming tax season. You will be helping the Tax Department control the cost of government.

*Rick Clayburgh, Tax Commissioner*



**“In 2004, about 40 percent of North Dakota's individual income tax forms were e-filed—an increase of 25 percent from 2003.”**

## SLND Hosts Focus Group for Publications Review and Relationship Building

Student Loans of North Dakota (SLND) recently hosted a focus group at the Harold Schafer Leadership Center on the University of Mary campus. The session requested that financial aid professionals from around the state provide feedback on the effectiveness of student loan publications and if improvements could be implemented to better serve borrowers. Participants also offered valuable information to SLND regarding new ways to provide service to both students and the financial aid community.

**“The feedback from the financial aid community was greatly appreciated.”**

Lender and guarantor updates about the latest happenings at SLND were provided by Wally Erhardt, Shirley Glass, and Holly Schirado. Brett Lief of NCHELP provided a Washington update via teleconference regarding educational issues facing Congress next session.

“The feedback from the financial aid community was greatly appreciated,” said Julie Kubisiak, Director of Student Loans. She added, “It is good to know that we are on the right track and as always, continue to look for new, improved ways to meet the needs of our customers, whether students or our colleagues in financial aid.”

SLND would like to thank all financial aid professionals from across the state who attended the focus group. Because of your attendance, the focus group was a success.

*Tammy Carlson, Coordinator  
College Information Service*

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## Survey Says Students Check Their E-mail Often

Students check their e-mail often according to a recent survey conducted by Harris Interactive YouthQuery. The students were asked, “In one Internet session, how many times do you check your e-mail?” The responses show that students 8-9 years old check their e-mail 2.3 times, while 10-12 year olds look at their e-mail 2.7 times in one session.

Thirteen to fifteen year olds check their e-mail the most by logging in 4.1 times while on the computer, as 16-18 year olds look at their e-mail 3.6 times during one Internet session.

*Trends & Tudes, January 2005*

## Students and Parents to Receive Answers to Financial Aid, FAFSA, and Career Questions During a Mapping Your Future Online Chat Event



Students, parents, and high school counselors can get answers to their financial aid and career questions and receive assistance with financial aid applications during a chat event on the Mapping Your Future (MYF) Web site ([mapping-your-future.org](http://mapping-your-future.org)) on Tuesday, January 11, 2005 at 7 p.m. Eastern, 6 p.m. Central, 5 p.m. Mountain, and 4 p.m. Pacific. MYF, a public-service, nonprofit Web site providing college, career, financial aid, and financial literacy information and services, will offer this special chat event. Financial aid experts from across the country will answer questions during the chat, which is designed to help students and their families understand financial aid and to complete the Free Application for Federal Student Aid (FAFSA). During the chat, visitors will learn more about:

- choosing a career,
- paying for school,
- completing the FAFSA,
- determining eligibility for federal student aid, and
- calculating financial need and the expected family contribution.

Anyone with Internet access can join the chat by visiting MYF on the World Wide Web. On the evening of the event, visitors should go to [mapping-your-future.org](http://mapping-your-future.org) and select the chat session at the top of the home page. Simple instructions will guide them on how to join the event. Other special chat events are scheduled during the year:

- **February 8, 2005:** FAFSA, financial aid, and careers
- **March 8, 2005:** Online and distance education
- **April 12, 2005:** Deferments, forbearances, and default prevention
- **May 10, 2005:** Loan consolidation, forgiveness, cancellation, and discharge
- **August 9, 2005:** College admissions and standardized tests
- **September 13, 2005:** Debt management strategies

*Mapping Your Future OLSC E-News*

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## Who's Coming & Going at SLND!

**Marlene Braun** has left her Account Tech II position with the Student Loan Processing Team to pursue other interests in Fargo, North Dakota. **Genelle Dollinger** has left her position as Collection Officer I with the Student Loan Customer Service Team to accept a position with Workforce Safety & Insurance.

*We wish them well in their new endeavors!*

## Spotlight on SLND!



***Rhonda Mendieta***

***Rhonda Mendieta*** joined the Student Loan Processing Team in 1997. She says her department “rights the wrongs” on student loan accounts! A few of Rhonda’s job responsibilities are processing loan status changes, payment allocations, and repayment options. “We’re detectives for problem resolution, and the problems come in many forms and from many areas,” states Rhonda. “These challenges add a variety to each day and, with each issue resolved, a sense of self gratification and accomplishment. Life is what you make it, even at work,” adds Rhonda.

Rhonda and her husband, Medardo (“Anibal”), have two children: a son, Anibal (“Ani”), 16, and a daughter, Gabriela, 11. “My favorite past time is my kids and all the activities their lives bring mine with music, sports, living, and laughter,” said Rhonda. She also enjoys volunteering for church, school/parent committees, and local youth programs.

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***Elaine Schlinger***

***Elaine Schlinger*** started her position at SLND-Guarantor as a Collection Officer in April 2004. As she puts it, “I’m a newbie who has only been here 8 months.”

Her main job focus is to collect money from borrowers with defaulted loans. This is a challenge because she never knows the reason payments are not being made until she actually finds and talks to the borrower, and the situations are always different.

“My other responsibilities are contacting all borrowers that are not currently making payments,” said Elaine. “I help monitor different types of bankruptcy, processing repurchases back to the lender, and try to locate borrowers in the skip unit. These occur when mail has been returned to us from the post office.”

Elaine enjoys helping borrowers establish a payment schedule or provide them with information for consolidating their loans—either way, to get them out of default. Her days have also been busy with testing the new computer system that her area now works on. “I am constantly learning,” said Elaine. “I am just very happy to be a part of SLND.”

Elaine’s hobbies are flower gardening, birds, sewing, and keeping busy with all those projects that she has made for myself. She also enjoys fishing with her husband, but admits that she is a “fair weather fisherman!”

Elaine has been married 30 years to her husband Dave, who runs his own business building homes. They have two sons: Damian, 27, who is married and expecting to give Elaine her first grandchild in July, and Ryan, 24, who is single and moved to Colorado in November seeking a job related to his college degree. Elaine and Dave also have their dog Ivy, 10, and bird Chipster, 5.

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## 2005 Upcoming Events

**NDASFAA College Financial Aid Saturdays**  
 (see article on Page 2 )

**Marketplace of Entrepreneurs**  
 January 13  
 Bismarck Civic Center

**North Dakota Counseling Association Conference**  
 February 13-15  
 Bismarck Ramkota Hotel

**North Dakota State DECA Conference**  
 March 13-15  
 Bismarck Ramkota Hotel

## North Dakota Financial Aid Nights

### January 2005

<b>Mon 10</b>	Harvey High School .....	5:30 p.m.
	Ashley Public School .....	6:30 p.m.
<b>Thur 13</b>	LaMoure Public School .....	5:00 p.m.
<b>Mon 17</b>	Ellendale Public School .....	7:00 p.m.
<b>Wed 19</b>	Bismarck - St. Mary's Central High School .....	7:00 p.m.
<b>Sat 22</b>	Carrington High School .....	7:00 p.m.
<b>Sun 23</b>	Linton Public School .....	2:00 p.m.
<b>Tue 25</b>	Bismarck - Heritage Center, Capitol Grounds .....	11:00 a.m.

### February 2005

<b>Mon 01</b>	Wilton Public School .....	7:00 p.m.
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