

# theindependentvoice

Connecticut Conference of Independent Colleges... Educators, Employers, Community Partners

## Agreement Code of Conduct on Student Lending



Judith B. Greiman, President CCIC

CCIC has worked in partnership with the Office of the Attorney General to craft a rigorous student lending Code of Conduct for colleges and universities in Connecticut. Members of CCIC believe that the resulting Code lays out specific rules and processes to be followed for higher education lending for schools, lenders, students and their families. CCIC as an entity endorses the Code, and CCIC member presidents have agreed to take the Code through the requisite approval processes on each campus and recommend that the Code be adopted.

The new Code will ensure that colleges and universities avoid conflicts of interest or the appearance of conflicts in their dealings with lenders, while at the same time allowing them to continue helping students navigate the maze of available grants and loans. The Code of Conduct provides an excellent road map and set of guiding rules and principles for the ways that campuses and lenders interact.

Staff who work in college and university financial aid offices are hard working people who care about students and who go into the

business to help students and their families find ways to afford the American dream. Their primary objective has been to make sure that families get the best rates with terms and service levels that meet the needs of each family. The Code should provide peace of mind to families that their best interests are the sole basis for campus/lender arrangements.

Key provisions:

**Selection of Preferred Lenders-** Colleges will document and make available to students and their families the processes used to select preferred lenders, including criteria for selecting preferred lenders. Selection criteria must be based solely on what will best serve students and their families, including the broad range of necessary service to borrowers, loan rates and repayment terms. Colleges will also accept loans from lenders that are not on the preferred lender list and will inform students of their rights to select any lender of their choice

It remains up to each college to determine its criteria and process for selecting lenders to recommend to students, and to decide which lenders best meet the institution's criteria and the students' interests.

**Lender Disclosures** - Lenders must disclose to students in advance of closing on loans any arrangements to sell the loans to other lenders and must commit to maintaining the same terms in the event of such sale.

*"The Code of Conduct provides an excellent road map and set of guiding rules and principles for the ways that campuses and lenders interact. Our institutions have always been dedicated to protecting the interests of students and helping them secure student loans on the best terms for them. This Code will provide assurance to all of the integrity of our financial aid programs."*

**Revenue Sharing Prohibition-** Lenders involved in student loans may not provide colleges with anything of value in exchange for any advantage given to the lenders by the colleges. The Code does not preclude colleges from accepting endowment gifts, scholarships, or other financial support from a lender, provided that no competitive advantage or preferential treatment is given to the lender.

**Gifts and Travel Ban-**College employees with responsibility for financial aid or student loans may not accept anything of more than nominal value from lenders engaged in student lending.

**Advisory Board Membership-** College employees, trustees and directors may not serve on

lender advisory boards but may provide feedback on lender products and services in other structured ways.

**Staffing of Financial Aid Offices** - In general, employees of lenders involved in higher education loans may not staff college financial aid offices, with limited exceptions permitting lenders to conduct informational programs if strict requirements protecting student interests are followed.

**Revolving Door Prohibitions** - There is a one-year limitation on colleges interacting on student loan matters with a former employee who has been hired by a lender. A similar provision bars current college financial aid employees who previously worked for a lender from interacting with that lender for one year.

**Opportunity Loans** - Colleges are permitted to enter arrangements with lenders to provide special "opportunity loans" to students with very poor or limited credit ratings, consistent with the process provisions outlined.

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*Best wishes to retiring presidents, Douglas Bennet, Wesleyan and Frederick Osborne, Lyme Academy College of Fine Arts.*

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## Albertus Magnus Graduate Awarded National Fellowship

Salman B. Hamid, a 2007 graduate of Albertus Magnus College, has been awarded a James Madison Fellowship by the James Madison Memorial Fellowship Foundation of Washington, D.C., which was founded by an act of Congress in 1986.

The fellowship supports the further study of American history by college graduates who aspire to become teachers of American history, American government, and social studies in the nation's secondary schools, as well as by experienced secondary school teachers of the same subjects. Hamid was selected for a James Madison Fellowship in competition with applicants from each of the 50 states, the District of Colum-

bia, the Commonwealth of Puerto Rico, and the nation's island and trust territories. Fifty-seven fellowships were awarded this year. Named in honor of the fourth president of the United States and acknowledged "Father of the Constitution and Bill of Rights," the fellowship will fund up to \$24,000 of Hamid's course of study toward a master's degree. The program must include a concentration of courses on the history and principles of the United States Constitution.

Dr. Robert J. Imholt, chair of the department of history and political science at Albertus Magnus College, notes that what the Madison program "attempts to foster is more than just factual knowledge: it

is profound understanding of America's constitutional heritage." He points out that those who receive Madison fellowships will "engage in rigorous analysis of the origins of our national character so that they and the students they will teach over the years are better able to make the informed judgments that are vital to the health of a democratic system."

Hamid, who will attend Southern Connecticut State University, sees the fellowship as "a milestone in my life, not just for me but for my parents and professors." He came to the United States from Pakistan with his parents in 1989, when he was four. "My parents wanted a proper education for me because they had only gone

to high school. They labored and toiled to save every penny to put me in college, and I myself worked two jobs, took five courses a semester and ran a club."

He recalls that his parents were in tears when they learned that their son would be going to graduate school on a fellowship from a foundation created by an act of Congress.

"My desire for teaching is a product of being surrounded by teachers who always pushed me the extra mile. Even when my grades slumped in high school, it was my teachers who told me I could only redeem myself in college. Professors at Albertus nurtured my love of learning, and I sprouted from a seed to a tree."

### *The Gateway to the Humanities Program at Trinity College: Newest graduates receive new hope - and a special award*

Sheila Green, a 56-year-old mail carrier for the city of Hartford, thought her days of learning were long over, having dropped out of college after a year or so back in 1971. Then, last year she heard about Gateway to the Humanities at Trinity College. A fully funded program co-sponsored by Trinity and The Connecticut Humanities Council, Gateway provides one year of college-level instruction to lower-income adults living in Hartford. Offering everything from tuition to books to bus fare free, it is meant for people, like Green, who yearn to expand their minds and the scope of their knowledge, but never have had the chance. Green heard about the program in an email from her sister last fall, and "jumped on it," she says. Ten months later, she not only has completed all the courses involved, but in May she received a special award from the CHC on behalf of all the students in her class.

Gateway, for her, she believes, has truly opened new doors.

"It really forced me to look inward," says Green, "and to just know, hey, you've got quite a bit to unleash here! I mean, the word 'education' is bringing out what's in me."

Now in its sixth year, the program gives students an opportunity to take evening classes in liberal-arts areas such as literature, moral philosophy, critical thinking, writing and U.S. history. A special course also is included in the Hartford urban experience. Upon finishing the 24 weeks, most participants leave with Trinity College credit - not to mention added confidence and a solid basis for beginning to improve the circumstances of their economically and educationally disadvantaged lives.

"It's something when you blossom later in life," Green says. "If you've been doing something like I have just for the sake of a paycheck for years and years, and then you have an opportunity to learn



Professor Kenneth Lloyd-Jones talks with students during a break from class.

in an area in which you feel like you can contribute? That's a whole different way of life, you know? You get up different."

Participants in this year's class ranged in age from early 20s to mid 50s. But level of maturity is only one small aspect of the distinctions between them and the typical adolescent undergraduate. "The chief difference is that they have not had the educational privileges that our regular students have had," says Kenneth Lloyd-Jones, who designed the curriculum and has been teaching critical thinking in the program since its inception. "Therefore, they

are tremendously determined to get an education." Another key contrast is that they may have far more obligations to meet than their matriculated counterparts.

"Their work habits are complicated by the fact that they have, many of them, full-time work or even two jobs, plus family situations that are not always the most enviable," observes Lloyd-Jones, Trinity's John J. McCook Professor of Modern Languages and Literature. "So the amount of time they can devote to their study is limited."

Even so, most arrive eager to succeed, spurred on by a variety of motivations. "One is that many of them are single mothers, or even single grandmothers, who are determined to show the kids in their charge that if they can do it, then the kids can damn well do it," Lloyd-Jones says. Then there are those who

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## Mitchell College Students Create and Run New Campus Café

Earlier this year the Mitchell College campus celebrated the grand opening and ribbon



cutting for the new Red Barn Café. The new Café, open to the general public, is located behind the Michael's Dairy ice cream shop on Montauk Avenue. The College purchased the landmark ice cream destination last year.

Students in Mitchell's Small Business Studies Program actually run the business under supervision of Don Benoit, Assistant Professor and Chair of the Professional Studies Department. The Red Barn Café was actually named by freshman, Kameron Mele, and the logo created by another freshman, Rich Jacobson.

The new Café features coffee from Ashland Farms in Lyme, CT, as well as bagels and pastries and compliments the very successful Michael's Dairy ice cream business. In addition, Michael's Dairy Downtown, a satellite ice cream shop on Bank Street in New London's downtown is operated and managed by Mitchell Students. The students also help manage a weekly Farmer's Market that opened earlier this summer and will run through the fall. FRESH New London and the College partnered to create the Farmer's Market last summer. The market at Michael's Dairy is made possible by a grant from the Connecticut Department of Agriculture to create access to local produce and bring local produce into New London.

"With the increasing student

population at Mitchell and the continued growth of the Dairy customer base, the Red Barn Café became a natural offshoot of the Dairy business, as did the Farmer's Market" stated Don Benoit, head of the Small Business Studies Department at Mitchell. "All of these businesses provide real world business experience for our students through employment and internship opportunities."



### Trinity (cont. from page 2)

choose to return to school mostly to better themselves. Bringing a lifetime of experience with them, he says, they feel better prepared to focus than they were in high school, "so they can get more out of it now."

Since leaving college the first time around, Green, the divorced mother of a now-grown son, has done everything from work as a hospital technician to man an assembly line in Detroit. Although she has no plans to leave the postal service, she enrolled in Gateway because she longed to do more with her life. "You do it because you are looking for something, whether you know what that something is or you don't," she says.

Participating avidly in class discussions, Green found that "something" she was seeking, and more. Along with the satisfaction she took in encouraging fellow students when they were faltering, she discovered a renewed passion for learning itself. "I look forward to blossoming further and finding out more, more,

more," she says. Areas she hopes to explore next range from math and science to a lifelong fascination with Egypt. "I look at it as opening up new avenues to my true self."

Those avenues seemed to present a few roadblocks at first. Green was relieved to find that her courses didn't quite follow the typical college experience, filled with demanding tests and pop quizzes. Most assignments focused on writing, instead, but this didn't come easily to her. "It was painful when you first sat down and thought, 'Oh, man, how am I going to get this first sentence out?' And then the pen would just start going." Soon, the hard part became editing down all of the ideas that she had to express, she says. That's when she realized "I wasn't as rusty as I thought."

Not everyone in the class adjusted as readily. The year began, as usual, with a class of 30 students. Due to family, work, and other obligations, though, their ranks were gradually whittled down to 18. That isn't unusual for programs of this sort, however. "Given the lives many of these people lead, that's pretty good going," Lloyd-Jones says.

As for those who managed to endure, he says, their lives will never be the same. "This lets us plant the seeds of aspiration," Lloyd-Jones says. "They now can hope for better things." Seeing such results is what has made this program the most rewarding experience of his career. In fact, although he will retire at the end of this semester, after 49 years of teaching - the last 29 of them spent at Trinity - he plans to continue teaching in and directing the Gateway courses, donating his time gratis. "I'm committed to that."

Such a program allows Lloyd-Jones to meet what he views as a moral obligation: for

Trinity to return something to its surrounding community, he explains. "It constitutes an ability to make people hope for things that life has told them they're hopeless at - getting out of poverty; getting out of the consequences of being discriminated against, mostly on the basis of class or economic circumstances or ethnicity."

Denise Best, Trinity's Director of Special Academic Programs, concurs that for Gateway students, the rewards can be incalculable. "It changes the way they think," says Best, who administers the program. "It changes the way they feel about themselves. It generates the confidence that they need to go back and talk to their children's or their grandchildren's teachers, and to speak out in front of groups or at community meetings."

There are other vital ways in which the program enhances its participants' lives. Many go on to land better jobs, or to find the confidence they previously lacked to seek employment, Best says. Others seek further studies. More than one graduate has been accepted into the IDP [Individualized Degree Program] at Trinity, for students ages 23 and up, although far more go on to attend places such as Capital Community College.

Sheila Green hasn't decided yet where she will enroll in the fall, but has no doubts that she will go on with her education. "I'm pushing myself to the nth degree," she says. And she is urging her Gateway classmates to follow suit. After all, a gateway is not a destination itself, but a doorway to pass through along the way to other places. "We realize that we have accomplished so much," she says, "and yet still we have so much yet to accomplish. We all want to make this just a starting point, and see it out."

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**Lyme Academy College of Fine Arts Appoints New President  
Debra Petke to Assume Leadership Role November 1, 2007**



Debra Petke, President Lyme Academy

The Board of Trustees of Lyme Academy College of Fine Arts has appointed Debra Petke President, the third in the 30-year history of the Institution.

Petke is currently Executive Director of the Mark Twain House & Museum in Hartford, Connecticut, and has been affiliated with that museum for 14 years. She will assume her new leadership role at the College on November 1, 2007. Formal investiture will take place after the new year.

Alan Proctor, Ph.D., Chairman of the Board of Trustees of Lyme Academy College of Fine Arts said "After a comprehensive national search, the Board of Trustees has unanimously selected Debra Petke to lead our College. Debra brings energy, extensive management and external affairs' experience in the non-profit arena, and strong artistic sensibility from her training and teaching in art history. Debra's vision, leadership depth, devotion to the arts and personal strengths make her the right

leader to guide the College's future as an emerging national institution."

"I am honored by the confidence placed in me by the Board of Trustees, faculty, staff, alumni and students, and look forward with enthusiasm to meeting more of the family of supporters of this fine arts institution, a jewel in Connecticut's cultural crown. Together, we can envision a future where the College will grow and assume a well-deserved and more prominent role on the national scene" said Petke.

Debra Petke joined the Mark Twain House & Museum in 1993 as Director of Education and was promoted steadily through her career there. Prior to the Mark Twain House, Debra was Curator of Education at the Wadsworth Atheneum for three years, and before that was an Instructor in Art History at Hartford College for Women. She also was an Adjunct Professor of Art History at Central Connecticut State University and at the University of Hartford. Debra has a B.A. in art history from Providence College and an M.A. with honors in art history from UMass Amherst, with a concentration in American art and architecture. She has been a frequent lecturer, writer, and exhibit curator on a variety of art history

topics, and has been a Visiting Scholar at the New Britain Museum of American Art and a Visiting Lecturer at Lyman Allyn Art Museum in New London.

Frederick S. Osborne, current President of Lyme Academy College, announced his retirement in 2006 and will step down at the end of October 2007. He reflected "The greatest privilege of my five years at Lyme Academy College of Fine Arts has been working with so many exceptional people to transform our original academy into a college of fine arts with a growing national presence. Together, we have created a distinctive culture for fine arts education based on creativity, inspiration and discipline. I have been privileged to lead this great institution, and am delighted that Debra Petke will be my successor. She is an outstanding choice to lead Lyme Academy College into the future.

Alan Proctor said "All of us in our College community join in thanking Fred Osborne for his service. During his five years of stewardship, he guided the College toward successful completion of strategic goals, including growth in enrollment and endowment; oversaw the completion of the new Administrative Center; strengthened our administrative capacity; and now is overseeing a smooth transition in leadership."



The Independent Voice is a publication of the Connecticut Conference of Independent Colleges, a public policy association representing Connecticut's nonprofit independent higher education institutions.

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