



# UPDATE

AMS Servicing Group  
Winston-Salem, NC

March 31, 2004

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E-mail your School Relations Coordinator if you would like to receive an e-mail reminder each month when the newest *Update* is available.

Inside AMS Servicing  
Vicki Vogler  
Senior Systems Analyst

## New Company to Focus on NEW Products and Services

As we transition to a new company under new ownership, our focus is to provide new and improved products and services to complement our broad range of service offerings. We created a solid foundation with the implementation of two Web-based products last year – myamsloan.com for borrower access to accounts, and System 3i for customer access to loan portfolio information. Beginning this year, and continuing into 2005, we will implement additional products to enhance service delivery, improve quality, and increase efficiency.

In short, we are going to give you the products that you have asked for! **E-Billing, Web Exits, Master Prom Notes, and E-Signature** will be available to you in the coming months.

We are excited about this opportunity to better serve you, and are committed to delivering operations and technology solutions that meet your needs. Through our strong, long-standing relationships with school customers and student borrowers, our goal is to forge successful campus partnerships.

## TRANSITION NEWS

## TRANSITION NEWS (Continued)

Highlights of our plans for new product development are included with this issue of *Update*. We will keep you informed of our progress in upcoming issues of our Web-based customer newsletter.

➤ **Attachment:** *Highlights of Product Development Plans*

## EDUCATION DEPARTMENT UPDATE

### Changes in 2005-2006 FISAP for Perkins, FSEOG, and FWS

The Department of Education (ED) recently published *Dear Colleague Letter CB-04-03* to announce plans to make data collection changes to the *Fiscal Operations Report for 2003-2004* and *Application to Participate for 2005-2006* (FISAP). These changes include statutory/regulatory updates and suggestions received from schools. Although these changes require Office of Management and Budget (OMB) approval, schools are being advised of them in advance of the FISAP distribution in July so they may plan accordingly. AMS Servicing Group is in the process of updating the changes based on this guidance. To view this *Dear Colleague Letter*, go to <http://www.ifap.ed.gov/dpcletters/CB0403.html>. The FISAP instructions are available on the ED's Information Collection Systems (EDICS) Web site (<http://edicsweb.ed.gov>) and can be viewed by clicking on "Browse Pending Collections" and clicking on IMG number (2426).

You are also invited to comment on the proposed revisions on or before April 14, 2004. See the Federal Register announcement for additional information at <http://www.ed.gov/legislation/FedRegister/other/2004-1/031504e.pdf>.

### General Guidance for Title IV Participants Affected by a Disaster

*Dear Colleague Letter GEN-04-04* conveys guidelines to help Title IV participants - including students, borrowers, institutions, lenders, and guaranty agencies - that may be affected by a federally declared disaster. You may view this letter at <http://www.ifap.ed.gov/dpcletters/GEN0404.html>.

### E-mail Directory for AMS Servicing Group Management and Customer Service Staff

Debra Adams, Call Center Manager.: [dadams@amsweb.com](mailto:dadams@amsweb.com)  
 Steve Anderson, Conversion Supervisor: [sanderson@amsweb.com](mailto:sanderson@amsweb.com)  
 Daisy Bass, Customer Service Director: [dbass@amsweb.com](mailto:dbass@amsweb.com)  
 Beth Bealle, Product Development Director: [bbealle@amsweb.com](mailto:bbealle@amsweb.com)  
 Kim Blackburn, Customer Service Rep.: [kblackburn@amsweb.com](mailto:kblackburn@amsweb.com)  
 Mark Bondurant, Alternative Loan Mgr: [mbondurant@amsweb.com](mailto:mbondurant@amsweb.com)  
 Sharon Cameron, Audit/Compliance Spec.: [scameron@amsweb.com](mailto:scameron@amsweb.com)  
 Joel Cofer, Customer Service Rep.: [jcofer@amsweb.com](mailto:jcofer@amsweb.com)  
 Charles Cornelius, Default Prevention Svr.: [ccornelius@amsweb.com](mailto:ccornelius@amsweb.com)  
 Wendy Cox, Customer Service Rep.: [wcox@amsweb.com](mailto:wcox@amsweb.com)  
 Sharal Duncan, Customer Service Rep.: [sduncan@amsweb.com](mailto:sduncan@amsweb.com)  
 John Elliott, Info. Technology Dir.: [jelliott@amsweb.com](mailto:jelliott@amsweb.com)  
 Charles Fulp, Facilities/Distribution Mgr: [cfulp@amsweb.com](mailto:cfulp@amsweb.com)  
 Terry Gaither, Cust. Service Team Lead: [tgaither@amsweb.com](mailto:tgaither@amsweb.com)  
 Wallace Grooms, Alternative Loan Svr.: [wgrooms@amsweb.com](mailto:wgrooms@amsweb.com)  
 LaShonda Hairston, School Relations Coord.: [lfields@amsweb.com](mailto:lfields@amsweb.com)  
 Paula Hall, Payment Processing Svr.: [phall@amsweb.com](mailto:phall@amsweb.com)

Barbara Joyce, Accounts Rec. Supervisor: [bjoyce@amsweb.com](mailto:bjoyce@amsweb.com)  
 Lisa Koniuto, Sch. Rel./Contracts/Audit Mgr.: [lkoniuto@amsweb.com](mailto:lkoniuto@amsweb.com)  
 Lando Little, Borrower Services Dir.: [llittle@amsweb.com](mailto:llittle@amsweb.com)  
 Torium Matthews, Cust. Service Rep.: [tmatthews@amsweb.com](mailto:tmatthews@amsweb.com)  
 Charles Parker, Customer Support Dir.: [cparker@amsweb.com](mailto:cparker@amsweb.com)  
 Kathy Riddle, Transaction Processing Mgr.: [kriddle@amsweb.com](mailto:kriddle@amsweb.com)  
 Bennette Roberson, Cust. Svc. Rep.: [broberson@amsweb.com](mailto:broberson@amsweb.com)  
 Patrick Roberson, Borrower Ser. Svr.: [proberson@amsweb.com](mailto:proberson@amsweb.com)  
 Will Shaw, School Relations Coord.: [wshaw@amsweb.com](mailto:wshaw@amsweb.com)  
 Pat Shepherd, Human Resources Mgr.: [pshepherd@amsweb.com](mailto:pshepherd@amsweb.com)  
 Jeff Smejkal, Network and Sec. Adm. Mgr.: [jsmejkal@amsweb.com](mailto:jsmejkal@amsweb.com)  
 Judy Smith, Information Technologies Mgr.: [jsmith@amsweb.com](mailto:jsmith@amsweb.com)  
 Andrea Thompson, School Rel. Coord.: [athompson@amsweb.com](mailto:athompson@amsweb.com)  
 Danielle Hoover, Cust Svc/Help Desk Svr.: [dtrinkle@amsweb.com](mailto:dtrinkle@amsweb.com)  
 Carolyn Williams, Documentation Svr.: [cwilliams@amsweb.com](mailto:cwilliams@amsweb.com)  
 Billi Wolfe, School Relations Coord.: [bwolfe@amsweb.com](mailto:bwolfe@amsweb.com)  
 World Wide Web Site: <http://www.ams servicing.com>

### **NSLDS E-mail Address Changed**

On March 8, 2004, the e-mail address for NSLDS Customer Service was changed to [NSLDS@pearson.com](mailto:NSLDS@pearson.com). It was changed to ensure that all inquiries are routed to the correct support team. It replaces both of the former e-mail addresses.

### **Notice of the 2004-2005 Award Year Deadline Dates**

ED recently published 2004-2005 award year deadlines for post-secondary institutions to submit requests and documents for campus-based programs. Institutions must meet the established deadline dates to ensure consideration for funding or a waiver, as appropriate. You may view this Federal Register announcement at <http://www.ed.gov/legislation/FedRegister/announcements/2004-1/031504g.pdf>.

### **2004-2005 Federal Student Aid Handbook Update**

ED just posted Volume 2 of the *2004-2005 FSA Handbook: School Eligibility and Operations*. By the end of March, the complete Handbook will be available in PDF format. To view the changes to Volume 2, go to <http://www.ifap.ed.gov/IFAPWebApp/currentSFAHandbooksYearPag.jsp?p1=2004-2005&p2=c>.

### **DHCDD Campus Based Branch's New Branch Chief**

Debra Beals is the new Branch Chief for Campus-Based programs in the Division of Health Careers Diversity and Development of the Bureau of Health Professions, Health Resources & Services Administration. She is taking over Mary Farrington's position since she recently retired.

### **2004-2005 Renewal FAFSA Application Available in PDF**

ED has published the 2004-2005 Renewal FAFSA Application in PDF format. It is available at <http://www.ifap.ed.gov/fafsa/attachments/0405RAPP.pdf>.

### **Proposed Changes to the 2005-2006 FAFSA**

The first draft of the proposed 2005-2006 FAFSA is available for comment. A Federal Register Notice announcing a 60-day public comment period was posted on March 12. You can view this notice at <http://www.ed.gov/legislation/FedRegister/other/2004-1/031204a.pdf>.

### **FSA Releases EExpress Basics Training Modules**

For the 2004-2005 year, computer/web-based software basics training for EExpress and EDConnect will be available through the Internet to all schools. As with the 2003-04 training, EExpress Basics will focus on providing users with the basic skills required to access and navigate the software. The initial training will be on global functions and application processing. You can view ED training announcement at <http://www.ifap.ed.gov/dpcletters/ann0402.html>

*AMS Servicing Group Update*, a newsletter for our customers, is published monthly by AMS Servicing Group in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Sharon Cameron. Contributors this issue: Beth Bealle, Lisa King, Jeff Smejkal. NOTE: This publication contains material related to the interpretation of federal rules and regulations of the Title IV Program of the Higher Education Act. While AMS Servicing Group believes the information contained herein is accurate and factual, this publication has not been reviewed or approved by the US Department of Education. Please consult the Department of Education or your legal counsel with questions or concerns. Please send any correspondence to Documentation Department, AMS Servicing Group, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at [cwilliams@amsweb.com](mailto:cwilliams@amsweb.com).

## LEGISLATIVE UPDATE

### McKeon Decides to Drop Punitive Measure in H.R. 3311

According to a report from NASFAA, Howard P. “Buck” McKeon (R-Calif.) formally announced on March 3 that he will drop the most controversial provision of his Affordability in Higher Education Act. The provision punished institutions that rapidly increase tuition rates by revoking their eligibility for campus-based and other Title IV student financial aid programs. “NASFAA Members, like Congressman McKeon, are concerned about rising college costs and we pledge our support in finding reasonable solutions to help address the issue,” NASFAA President Dallas Martin said. “However, we cannot support sanctions being imposed upon institutions that in turn prevent qualified students from receiving need-based aid.” The complete text of this article can be found at <http://www.NASFAA.org/publications/2004/ghr3311dropped030404.html>.

## WELCOME NEW CUSTOMER

### Santa Clara University Joins Family

This month we welcome Santa Clara University (SCU) to our family of customers. Founded in 1851, SCU is located in Santa Clara, CA. According to the school’s Web site, the private Jesuit university has an undergraduate enrollment of 4,551 students and offers Bachelor of Arts, Bachelor of Science, and Bachelor of Science in Commerce degrees. SCU also offers graduate degrees in Law, Business, Engineering, Counseling Psychology, Education, and Pastoral Ministries. For more information about Santa Clara, please visit their Web site at [www.scu.edu](http://www.scu.edu).

## ARCHIVE REMINDER

### Archive Reminder and Selection Criteria

We will archive loans on the weekend of April 16. The selection criteria for 90 status (paid out) loans will be changed from twelve months (12) to twenty-four (24) months. The complete selection criteria for archiving loans are listed below.

1. For loan status 91 (disability cancellation), 92 (bankruptcy cancellation), or 96 (death cancellation) where the reprocessing date, paid-out date and the last monetary activity date are all over two years in the past.
2. For loan status 94 (automatic write-off) or 95 (manual write-off) where the reprocessing date, paid-out date and the last monetary date are all over five years in the past.
3. For loan status 90 (paid-in-full) where the reprocessing date, paid-out date and the last monetary date are all over **twenty-four** months in the past.
4. All year to date paid fields are equal to zero.
5. Calendar year interest paid is equal to zero.
6. Calendar Year Capitalized Balance Paid must equal 0.00 before a loan can be archived.
7. TRA Prior Year Interest Paid must equal 0.00 before a loan can be archived.
8. Prior Year Interest Paid must equal 0.00 before a loan can be archived.

## ARCHIVE REMINDER (Continued)

**Note:** Loans are archived at the borrower level. Therefore, all loans for a borrower must meet the above criteria before **any** loans for that borrower can be archived. This includes loans that a borrower has with different lenders or loans that a borrower has with the same lender.

### Did We Pass Our Test?

This is the question we ask ourselves after every disaster recovery test. We perform a disaster recovery test twice a year on the technology we use to provide you information. On February 19 through 21, we tested the Disaster Recovery Plan to see if we could connect our Web sites to the recovered mainframe. We were successful in doing this while continuing to provide you with the level of service you expect from us. As with any test, we find new ways to ensure our level of service to our customers will continue, even if a disaster strikes. These tests are an ongoing commitment we provide our customers in maintaining reliable, effective processing services.

## DISASTER RECOVERY TEST

### On-line Update

Starting this month, the *Update* will be an on-line publication only. If you routinely access the *Update* on-line, please remind other staff members in your office of its availability. If you prefer to read a paper copy, you can download the PDF file and it will look just like the *Update* that you formerly received in the mail each month.

## UPDATE PUBLICATION CHANGE

We will also remind you via e-mail when the latest *Update* is posted to our Web site and include an active link so you can access the *Update* immediately. **If you did not receive an e-mail reminder this month, but would like to add your name to our e-mail notification list, please e-mail your School Relations Coordinator or Debra Pitts, School Relations Assistant at [dpitts@amsweb.com](mailto:dpitts@amsweb.com).**

### Preparing for Exit Interview Season

As you prepare for exit interviews with student borrowers leaving your institution, we want to remind you of the availability of our exit interview services. We can provide complete *Exit Interview Packages* for scheduled exits and an on-line Exit Interview feature through DataLink for drop-in students who give little warning that they are leaving school. For more information, go to [http://www.amsservicing.com/help/howto/How\\_to\\_Order\\_Exit\\_Interview\\_Packages.pdf](http://www.amsservicing.com/help/howto/How_to_Order_Exit_Interview_Packages.pdf).

## EXIT INTERVIEWS

If you are not using our exit interview services or need more information about them, please contact your Customer Service Representative.

### Teleconference Interval Training: Student Loans from A-Z

Thinking about participating in one of our teleconferences, but don't know how to sign up? Just e-mail Debra Pitts at [dpitts@amsweb.com](mailto:dpitts@amsweb.com) at least three days before the scheduled teleconference to register. She will notify you of the telephone number that you need to call in a return e-mail. It's free and is well worth your time to learn more about different aspects of servicing student loans.

## TRAINING UPDATE

**The mission of AMS Servicing Group is to provide high quality, accurate, and effective processing services in response to the needs of our customers. We strive to consistently provide superior service and innovative solutions at a competitive price.**



Offering this training gives us the opportunity to reach student loan administrators who cannot attend a *Student Loans 101* or *202* session in Winston-Salem. Each teleconference is geared towards understanding a particular topic and is an opportunity to gain new insights, ask questions of AMS Servicing Group staff, and hear helpful suggestions from other schools.

We look forward to continuing this service for all our customers. Please see the 2004 Teleconference Training Schedule listed below.

April 12, 2004 <i>Cohort, What is it, and How Do I Manage It?</i>	2:00 PM ET
May 10, 2004 <i>ExpressReports</i>	2:00 PM ET
June <i>No teleconferences are scheduled during June.</i>	
July 12, 2004 <i>FISCOP</i>	2:00 PM ET
August 9, 2004 <i>Where Do I Start: A Month to Month Checklist</i>	2:00 PM ET
September 13, 2004 <i>Open Topic</i>	2:00 PM ET
October 4, 2004 <i>10 Things to Know about Student Loans</i>	2:00 PM ET
November 8, 2004 <i>Open Topic</i>	2:00 PM ET
December 13, 2004 <i>What are Perkins Loans and How AMS Servicing Group Helps</i>	2:00 PM ET

### **Workshop Update**

Student loan administrators from the **Art Institute of California-Los Angeles**, the **Art Institute of New York**, **Asbury Theological Seminary**, **Circleville Bible College**, **Ferrum College**, **Guilford College**, **Methodist College**, **Pfeiffer University**, and **Winthrop University** attended *Student Loans 101* held earlier in March.

The workshop, designed for less experienced student loan administrators or those new to AMS Servicing Group, will be offered again on **July 8-9, 2004** in Winston-Salem. If you are interested in registering for the workshop, please contact Debra Pitts at 1-800-458-4492, ext. 2272, or via e-mail at [dpitts@amsweb.com](mailto:dpitts@amsweb.com).

Other workshops scheduled for the year include *Student Loans 202*, our training class for more experienced customers, which will be offered on **May 13-14, 2004** and **October 7-8, 2004**. Registration materials are attached.

## **TRAINING UPDATE (Continued)**

➤ **Attachment:** *Workshop Flyer and Registration Form*

Registration information forms for all workshops are available from our Web site at [http://www.amsservicing.com/events\\_workshops.html](http://www.amsservicing.com/events_workshops.html). If you have additional questions, please contact Debra Pitts or your School Relations Coordinator.

### **Regional Meetings**

Join us at one of our Regional Meetings this year held at campuses across the country. You'll have a chance to find out the latest information from your School Relations Coordinator and share insights with other student loan administrators in your area. If you are interested in hosting a meeting on your campus, please contact your School Relations Coordinator.

## **REGIONAL MEETINGS**

Virginia	April 26	University of Richmond
Florida	May	Rollins College
Northern California	June	
Southern California	June	
Tennessee Regional	July	
Washington State	July 23	Seattle University
New York City	August	
Nebraska	October	
Arizona	October	

### **Conference Schedule**

The **Colorado Association of Administrators of Student Loan Accounts Receivable (CAASLAR) Conference** will be held on April 22-23 at the Antlers Adam's Mark Colorado Springs. Please visit [www.caaslar.org](http://www.caaslar.org) for more information.

## **CONFERENCES**

### **Cutoff Dates**

Cutoff dates for April and May 2004 are presented on the next page.

## **CUTOFF DATES**

**CUTOFF DATES  
(Continued)**

Transaction	April 2004	May 2004
Last day to receive collection payments	04/27/04	05/25/04
Last day to receive regular payments	04/28/04	05/26/04
Last day for online payments	04/30/04	05/28/04
Date final post begins	04/30/04	05/28/04
Report date used for final post	04/30/04	05/31/04
Last day deposits created for deposit to bank account	04/30/04	05/28/04



# UPDATE

## New Products

### *Highlights of Product Development Plan*

#### Summer 2004

##### ***eXpressReports***

New and improved Web-based reports  
for customers and collection agencies

##### **E-Billing**

Electronic billing statements for borrowers  
to review and pay via myamsloan.com

##### **Entrance Counseling/ Master Prom Note/E-Sign**

Entrance Counseling for borrowers  
via the Web, including presentation of  
Master Promissory Note and Electronic Signature

##### **Exit Counseling/ Disclosure/E-Sign**

Exit Counseling for borrowers  
via the Web, including presentation of  
Disclosure Statement and Electronic Signature

##### **Imaging**

Use of Imaging technology for  
document retention and retrieval

##### **Cohort Management**

Additional service to assist in  
managing the Cohort Default Rate

#### Other Future Enhancements

##### **Planned Enhancements for myamsloan.com**

Interactive Forms  
Secure Messaging

##### **Planned Enhancements for System 3i**

Ad Hoc Reports  
Payment Posting  
In-School Adjustment  
Deferment Processing

##### **Planned Enhancements for the Collections System**

Variable Data Input for Collection Letters  
Workload Balancing for Collectors  
New and Improved Management Reports





# Student Loans 202

## Training for Experienced Student Loan Administrators\*

\*Administrators with more than 2 years experience

- When:** May 13-14, 2004  
October 7-8, 2004
- Where:** AMS Servicing Group  
Reynolda Business Center  
2400 Reynolda Road  
Winston-Salem, NC 27106
- Fees:** \$100 per person for the two-day workshop
- Provided:** Lunch and Training Materials
- Lodging:** Ramada Plaza Hotel  
(336) 723-2911  
Call for rates
- Courtyard by Marriott  
(336) 727-1277  
Call for rates
- Deadlines:** May Session - April 29, 2004  
October Session - September 30, 2004

All registration fees are per person. AMS Servicing Group cannot guarantee a refund of registration fees for any cancellations made after 4/29/04 for the May session and 9/30/04 for the October session. Late registrations received after 4/29/04 for the May workshop and 9/30/04 for the October session will be charged a late registration fee of \$10 per person. Registrations received in the final week before the workshop will be accepted based on available space.

**What's happening in Winston-Salem?  
Visit the Winston-Salem Convention and Visitors Bureau at  
<http://www.wscvb.com>**



**Registration Form  
Student Loans 202  
Winston-Salem, NC**

Please indicate which session you will attend.  
☐ May 13-14, 2004  
☐ October 7-8, 2004

Institution Name \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

NAME \_\_\_\_\_  
TITLE \_\_\_\_\_ TELEPHONE \_\_\_\_\_  
E-MAIL ADDRESS \_\_\_\_\_  
☐ \$100 - *Student Loans 202* – 05/13-14      ☐ \$100 - *Student Loans 202* - 10/07-08

NAME \_\_\_\_\_  
TITLE \_\_\_\_\_ TELEPHONE \_\_\_\_\_  
E-MAIL ADDRESS \_\_\_\_\_  
☐ \$100 - *Student Loans 202* – 05/13-14      ☐ \$100 - *Student Loans 202* - 10/07-08

NAME \_\_\_\_\_  
TITLE \_\_\_\_\_ TELEPHONE \_\_\_\_\_  
E-MAIL ADDRESS \_\_\_\_\_  
☐ \$100 - *Student Loans 202* -05/13-14      ☐ \$100 - *Student Loans 202* - 10/07-08

**Registration Deadline:  
May Session-April 29, 2004  
October Session-September 30, 2004**

After receiving your registration form, we will send you a confirmation, hotel and workshop locations, directions, and program information. We cannot guarantee a refund of fees for registrations made less than 14 days before the workshop or cancellations made less than five business days from the workshop

\_\_\_\_\_ Registration fee enclosed      \_\_\_\_\_ Registration fee mailed separately to address below

Signature   x  \_\_\_\_\_

**School Relations Assistant  
AMS Servicing Group  
P.O. Box 3176  
Winston-Salem, NC 27102-3176**

**Questions?  
(800) 458-4492 Ext. 2272  
fax (336) 607-2025**

# *Vicki Vogler*

## *"V is for Very Exceptional"*

Vicki Vogler, Senior Systems Analyst for our company, finds herself building Web pages by day and changing multiple diapers by night and could not be happier about it. It is as if she said "super-size it" to life because her job responsibilities have grown during the four years that she has worked here, and she recently became the mother of twins.

Vicki started out as a programmer for the System III mainframe, but is now responsible for PC-Web development programming. This new responsibility puts her in a key position as our company implements its new technology plan. Currently she is working on building web pages so customers can access and download *eXpressReports* through [amsservicing.com](http://amsservicing.com) and System 3i, and she will be heavily involved in the Web projects for e-billing, e-prom notes, e-signatures, and exit interviews. These projects are all scheduled to be completed this summer.

She supports our Interactive Voice Response (IVR) automated telephone system and provides backup for our telephone system and the software applications we use in our Call Center. She works closely with team member, Jan Blalock, to support our company's telecommunications infrastructure. In addition, Vicki is creating an Intranet for our company and is working to automate some frequently used company forms.

Before coming here, Vicki worked as a programmer for US Airways for 8 years. She finally left the company because she hated to fly, and it was routine for her to fly to Washington or Pittsburgh. When job changes would have required her to fly frequently to Dallas, she decided to look for more grounded employment in the IT field. Making a switch was easy, because in Vicki's words, "Programming is programming. The logic is the same regardless of the language."

Vicki loves the IT field. "I really like what I do for a living. I like sitting at my desk listening to music while I code a program. It's fun, like solving a logic puzzle." Programming is not just an abstract exercise for Vicki. "I like making a difference. I like making someone else's workday easier," she said with conviction. She has great admiration for her co-workers in IT and likes the way they band together to support our systems. Because of her expanded Web responsibilities, she was recently taken out of the on-call rotation for providing 24/7 system support. She unsuccessfully tried to remain in the rotation because she wanted to share the load with her IT colleagues. She also has special praise for her co-worker, OH Walker, whom she terms, "a technical guru. He truly understands computer systems."

**Vicki Vogler:**

*"I like making a difference. I like making someone else's workday easier,"*



When she is not at work, Vicki stays very busy. She and her partner of 15 years are the proud parents of Brady, age 6, and Rosie and Riley, their 8-month old twins. These days her hobbies are "making bottles and changing diapers," she said with a laugh. In addition to the twins, the couple stays busy with their son, Brady, who is in kindergarten and plays soccer, T-Ball, and basketball. Vicki, a self-professed "computer nerd," introduced Brady to the computer when he was 18 months old, and he now uses it independently. Obviously fearless, the family has a driving trip to Disney World scheduled for later this year. The last time they visited there, they just had Brady, but still did not have room in their van for even "one more toothbrush." To prepare for this trip, they have purchased a carrier for the top of the van and a small trailer for the back.

Vicki is also an excellent photographer. She was able to take professional quality photos at a Bon Jovi concert, and has giant posters of her favorite band covering the walls of her office. She also likes to read mystery novels, and Agatha Christie and Sue Grafton are two of her favorite authors. She especially likes the comedic edge Sue Grafton brings to her main character, Kinsey Millhone. In fact, if you are a fan of this series, just imagine Kinsey with three children and a packed minivan speeding down to Disney World, and you will have a pretty good picture of Vicki. In Vicki's case, the "V is for Very Exceptional."