President’s Letter
Jim White, WASFAA President

I hope that the mad rush of the start of your fall term is over and you have had a suitable length of time to recuperate. As I write this, we are in the last-minute frenzy before our fall quarter starts. (I love the quarter system—if I repeat that over and over again, someday I might actually believe it). I do love the start of a new academic year! It is a very busy, somewhat insane time, but it is also a time filled with excitement and hope. It is fun to see the energy of our new students as they adjust to campus life. I feel sympathy for the parents who have a glazed look in their eyes as they cope with the incredible sensory overload they must be experiencing. (As my daughter starts 8th grade and we begin exploring high school options, I appreciate more and more, how overwhelming the start of college can be for parents). Finally, I like the satisfied feeling that I get when the quarter starts smoothly. It is nice to see our hard work and planning pay off. I hope that you had the opportunity to savor the fruits of your hard work.

It is a busy time for WASFAA too. The training committee is in the midst of putting the final touches on our fall training series. By the time you read this edition, I expect many of you will have registered and attended the training. Final plans are being made for the Jerry R. Sims Management and Leadership Institute that will be held in November in Arizona. Please check the WASFAA website frequently for updates.

I encourage you to pay attention to the federal updates that are being sent to the WASFAA listserv, by Federal Issues Committee Chairwoman Tami Sato. There are many issues that need attention from WASFAA members. Please communicate with your congressional delegates as appropriate. Make your voice heard.

This fall I will be traveling to state conferences as a WASFAA representative. If you see me lurking in a session or in the vendor area, please feel free to introduce yourself. I look forward to visiting with colleagues throughout WASFAA.

Best wishes.
**WASFAA Membership Information**

If you received information about this WASFAA Newsletter, but your colleague did not, chances are your colleague did not renew his or her membership. To check membership status anyone can go to the WASFAA website, www.wasfaa.org to view his or her status.

Membership records can be updated and renewed at the website as well under “Member Services.” WASFAA members are charged less for training events, have access to extensive WASFAA information on the WASFAA website, and are able to vote for future WASFAA leaders. Encourage your colleagues to join WASFAA and be a part of this vital organization.

Have you or a colleague changed jobs or positions recently? Please keep the WASFAA membership data current by going to the WASFAA website and updating your membership profile. And while you are at it, encourage your colleague to do the same! Here is the link:

http://www.wasfaa.org/docs/restricted/Members/mem Access.html

**Note:** If you are currently a member, you simply need to “update your profile,” not renew your membership.

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For any questions about membership, please contact Wendy Olson at 509-777-4306.

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**Hurricanes don’t stop us.**

**Wednesday**

On September 17, Hurricane Isabel causes the governor to order offices and businesses closed for the next two days.

**Thursday**

On September 18, your disbursements arrive on time, as they did in the past, as they will in the future — despite any state of emergency.

*We do whatever it takes. It’s the Access Group way.*

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The Smart Choice

Federal and private loans from the graduate loan specialist
H.R. 4283 Hearing on Proprietary Institutions
By Tami Sato, WASFAA Federal Issues Chair

A hearing was held on whether students at proprietary, or for-profit institutions, are treated equitably under the current laws for Title IV programs. Barmak Nassirian from the American Association of Collegiate Registrars and Admissions Officers (AACRAO) testified with some interesting information.

The for-profit sector’s participation in Title IV was first authorized in 1972. At that time, the majority of proprietary schools were small privately-held trade-schools that provided vocational training. Today, the for-profit sector’s participation in Title IV programs has grown to 2,214 schools, some 789 of which are degree-granting institutions. Among these are a number of publicly-traded institutions with large enrollments and multiple campuses. While the for-profit sector accounts for a significant percentage of the total number of institutions participating in Title IV, the percentage of students enrolled in the sector is quite small. Students in this sector represent about 4 percent of the total student population, and only 2.1 percent of those enrolled in degree-granting schools.

The small size of the population served by this sector should not detract from a number of trends within higher education that can be substantially credited to the proprietary sector. For example, for-profit schools were at the forefront of innovations such as flexible course scheduling, convenient locations for working adults, and accelerated programs. In addition, their model of student services—a model which treats students as consumers—has been significantly adopted by other sectors.

Mr. Nassirian stated that the profit motive which drives proprietary schools’ responsiveness to market conditions has been the primary force behind many of the positive innovations associated with this sector. But realistically, the same profit motive can, unless constrained by reasonable protections for consumers and taxpayers, induce schools to engage in practices that include waste, fraud, and abuse. This was documented in an investigation more than a decade ago. In response, the 1992 reauthorization of the Higher Education Act included a series of program integrity measures. Since 1992, components of the program integrity measures have been modified, relaxed, or undone. An example is the 90/10 rule which was originally the 85/15 rule. Nassirian believes the proposal to eliminate this rule would be ill-advised because for-profit schools which could survive only by the heavy influx of federal payments would gain Title IV eligibility.

Mr. Nassirian also testified against eliminating the 50 percent rule which limits the number of courses offered and number of students enrolled via distance education. AACRAO believes this safeguard continues to be necessary and believes, as the GAO does, that continuation of the Demonstration Program, which allows for waivers and provides monitoring and technical assistance, is the more prudent approach to the federal financing of entirely distance-delivered programs.

Although most doubt that reauthorization of the Higher Education Act will occur with the 108th Congress, hearings will continue to be held to address specific issues.
NEW COHORT MANAGEMENT SYSTEM

The latest to help you prevent defaults!
Visit www.edfund.org to learn more about these services and tools:

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The Sallie Mae Fund’s Nationwide Bus Tour Brings Workshops, Resources to Latino Communities

By Susan Corsini, The Sallie Mae Fund

Currently, Latinos are the largest and the fastest growing minority population in the United States. In comparison to Caucasians and African-Americans, however, the percentage of Latinos attending colleges and universities is low. For undergraduates (age 18 to 24), for example, 37 percent of Caucasians, 28 percent of African-Americans and 20 percent of Latinos are currently enrolled in higher education institutions.

U.S. Census estimates project that in the next 50 years, one quarter of all the nation’s school children will be Latino. This means that America’s competitive future—which is integral to its educational future—will increasingly depend upon the Latino community. Improving higher education prospects for Latinos is thus a national priority.

In 2003, The Sallie Mae Fund, a charitable organization sponsored by Sallie Mae, commissioned The Tomás Rivera Policy Institute at the University of Southern California to conduct an in-depth study of Latinos and financial aid. The study identified a number of key challenges for Latino families:

- Awareness of financial aid options is critically lacking in the Latino community, and that lack of awareness has a direct impact on college attendance.
- Three out of four young adults who are not currently in college would have been more likely to attend college if they had had better information about financial aid.
- More than half of Latino parents and 43 percent of Latino young adults reported that they were not aware of even a single source of college financial aid.
- More than two thirds of Latino parents did not receive any financial aid while their child was in K-12 and more than half (56 percent) of the young adults who were not attending college indicated that they had not received any financial aid information in K-12.
- More than 30 percent of Latino young adults and 22 percent of Latino parents would like to receive information on financial aid two years earlier than they are currently receiving it.
- Most Latino parents and young adults want to receive financial aid information from face-to-face interactions (for example, a workshop or counseling session).
- Nearly 90 percent of survey respondents indicated that a college education is “very important” for success in today’s world.

In response to the need identified by this study, The Sallie Mae Fund launched On the Road: The Paying for College Tour, a 22-city, coast-to-coast bus tour, designed to help educate thousands of Latino families about planning and paying for college. The tour kicked off on September 8, 2004 with a launch event at Belmont Senior High School in Los Angeles, featuring educators and celebrities.

At each stop of On the Road: The Paying for College Tour, The Fund will conduct workshops and participate in community outreach activities. Free resources in English and Spanish on planning and paying for college also will be distributed. A public service radio campaign featuring the tour’s celebrity spokesperson, Telemundo Network personality, Maria Celeste Arrarás, will help to publicize the workshops and the availability of financial aid.

The Fund also is partnering with local higher education associations, school districts, universities and Latino community-based organizations to encourage Latino students and families to attend the Paying for College workshops. Components of those workshops include:

- A 45-minute presentation in Spanish (with simultaneous English interpretation by a professional interpreter) on college admissions and financial aid.
- Advice on the admissions and financial aid process from financial aid administrators and admissions officers from local colleges. Experts will address state aid available to residents, and answer questions from students and parents.
- Information about services and programs from local partnering organizations.
- A $1,000 college scholarship awarded from The Sallie Mae Fund via a random drawing to a local high school student.

“Latinos represent the fastest-growing population in America, yet their rate of enrollment in higher education lags far behind that of other population groups,” says Susan Corsini, chair of The Sallie Mae Fund. “The results of Caught in the Financial Aid Information Divide demonstrate that awareness of financial aid is a key factor in the path toward college for Latinos. With the bus tour, The Sallie Mae Fund hopes to educate Latino families about the availability of financial aid and to make them aware that a college education is indeed a viable and valuable option for them.”

“Empowering families by spreading this message is one of the most important tools in opening the doors to higher education,” added Corsini. “On the Road: The Paying for College Tour will unite financial aid professionals, local and national political stakeholders and community-based groups in a journey to change the status quo for Latinos in higher education.”

**On the Road: The Paying for College Tour** will culminate with a final tour stop in Miami, Fla., on Nov. 20.

For more information about the 2004 Paying for College bus tour or The Sallie Mae Fund, including tour stops and locations, please visit www.salliemaefund.org.
Investment in higher education provides significant dividends for graduates who reap the many social and financial rewards that a degree offers. But a new report shows that financial support for postsecondary education also pays off in ways that reach far beyond individual achievement to affect all of society.

Entire communities and the nation as a whole benefit from greater higher-education access — thanks to higher tax revenues, less unemployment, greater productivity, reduced reliance on public assistance, increased consumption, greater civic participation, less crime, and better quality of health, civic life and social cohesion.

The recent report “Investing in America’s Future: Why Student Aid Pays Off for Society and Individuals” shows, for example, that the unemployment rate for those with bachelor’s degrees was 2.9 percent in January 2004, compared with 4.9 percent for those with high-school diplomas and 8.8 percent for those with less than a high-school diploma. In the 2000 national elections, 77 percent of Americans with bachelor’s degrees voted, compared with 54 percent of high-school graduates and 38 percent of those who did not have a high-school diploma.

Despite higher education’s compelling public benefits, access to college is at risk for many families. Thirty years of relative declines in grant aid based on students’ financial need and decreasing state funding for colleges and universities have dramatically shifted the burden of rising college costs to students and their families. Low-income families in particular are bearing the brunt of this shift.

Need-based-grant aid now represents 22 percent of federal student aid, down dramatically from 61 percent three decades ago. The purchasing power of the Pell grant, the largest federal grant for higher education, has declined significantly. As a result, the gap in college-going rates between low-income and high-income students has remained virtually unchanged during the past 20 years. Without an increase in financial support, this gap likely will widen.

Stemming the higher-education-access crisis will require the efforts of both the public and private sectors. By taking the following three steps, you can play a role in making higher education a reality for all qualified students:

1. **Urge your congressional representatives to support increases in funding for federal Pell grants.** Bolstering funding for these grants would reduce the burden on low-income students.
2. **Ask your state officials to refocus state student-aid dollars on need-based grants.** This action would reverse a trend of awarding aid based on academic merit alone, a practice that has reduced funding for low-income and minority students.
3. **Encourage your business community to become an active partner in the college-financing equation, particularly through scholarship aid.** Scholarships help students meet college costs that remain after federal, state, and institutional financial aid is applied. The business community can also promote higher-education access by providing tuition-reimbursement support for employees.

The broad impact that postsecondary education has on graduates and the communities in which they live should make investment in higher education a priority. The financial and social future of our nation demands a renewed commitment to making college affordable for all.

USA Funds sponsored the report, “Investing in America’s Future,” in observance of National Scholarship Month. The report is available for downloading from USA Funds’ website, www.usafunds.org.
Hawaii was well represented during the state competitions at the 2003/2004 WASFAA Conference in Scottsdale, Arizona. In forming Team Hawaii, Capitan Silva drew heavily upon the broad depth and talent of the PacFAA Membership and affiliated supporters. The PacFAA team performed admirably throughout the competition, scoring victory after victory in the challenging series of events. Ignoring the rumors of power stacking, Team Hawaii competed with true Aloha and felt confident of ultimate victory.

Winners were announced at the award ceremonies that evening, and when Team Hawaii failed to place, rumors of judge tampering began to circulate throughout the crowd. To date, these rumors have not been proven; however, several supporters and team members did report witnessing secret meetings, money changing hands, and the consumption of performance-enhancing fluids. We are confident that Team Hawaii will be vindicated once the WASFAA Executive Council completes its review of the instant replay tapes and investigation of the competition.

As the evening grew late, Team Hawaii (which had now grown, with colleagues from the Navajo Nation joining ranks) scored our final victory. While the refreshments were taken away, last call given, and the music faded, we realized that we were the last remaining celebrants, once again, closing down the joint! With music from Brother Iz (Over the Rainbow) and enthusiastic dancing until the very end (all photographs have been destroyed!), Team Hawaii left the building.

"Team Hawaii" members include (front row from left) Jannine Oyama (Honolulu Community College), Lisa Joy Huynh (US DOE, Region IX), Lorraine Teniya (USA Funds), (back row from left) Team Capitan Frank Silva (UH Manoa), Frank Green Travel Institute, Marianna Deeken (US DOE Regions IX,X,XI), Ron Lee (EdFund), and Edward Sanchez (Educaid).

**Calendar of Events**

**10/20/2004-10/22/2004**
WFAA Fall Conference (Washington)

**10/20/2004-10/22/2004**
AASFAA Fall Conference (AZ) in Laughlin, NV
Mike Johnson is the NELA Client Services Representative responsible for schools in Oregon. He began his career in financial aid in 1987 as a work-study student at Washington State where he was in graduate school studying archaeology. As he transitioned out of academia he spent about a year as a financial aid counselor at WSU then moved to Oregon to become a financial aid counselor at Portland State University. He moved to Pacific University in Forest Grove, Oregon, in 1995 where he was assistant director until 1998, when he was named director. In 2002 he moved to Clark College in Vancouver, Washington, and was its financial aid director for about a year and a half. He left that position in December 2003 and started his job at NELA in January 2004.

Mike has been active in a variety of roles in OASFAA and WASFAA. He is currently co-chairing the 2004 Jerry R. Sims WASFAA Management & Leadership Institute Committee and the program sub-committee of the 2005 WASFAA Annual Conference Committee. He has previously served as OASFAA Annual Conference Committee co-chair, segmental vice-president, and president; as a trainer for two WASFAA/NASFAA Fall Workshops; and as a faculty member at two WASFAA Summer Institutes and at last year’s Sims WASFAA MLI. He has also helped with OASFAA’s “Getting Started with Financial Aid” video and the Oregon Public Broadcasting television show, “Financial Aid for College.” Last year he had an article published in NASFAA’s Student Aid Transcript.

When he isn’t working, Mike enjoys spending time with his family, reading science fiction and history books, and playing golf whenever he has a chance.

Kathie Anderson is the director of financial aid and scholarships at California State University-Northridge. She has been the director since October 2001. For thirteen years, Kathie was an assistant director of student financial services at University of Nevada, Las Vegas. Prior to Las Vegas, Kathie worked at The Ohio State University and Denison University. Kathie has over 25 years of financial aid experience.

Born and raised in Ohio, Kathie is a true Buckeye. She received her bachelor’s degree from The Ohio State University and is an avid fan! While attending, Kathie played powder puff football and played in the finals in the ‘Shoe! When she worked at the university as its scholarship supervisor, she was the liaison to the athletics department. She even got to meet Woody Hayes!

Kathie has been involved in several organizations and has served in a number of capacities. In Nevada she served as the president of NAFAA and while at UNLV, she was the president of the Western Association of Student Employment Administrators (WASEA). She has chaired or worked on conference committees for the state, regional, and national associations and has spoken/presented at several association conferences. Kathie completed her master’s in Education Administration from UNLV and is waiting to hear about being admitted to the doctoral program at UCLA. She currently serves on two advisory boards: Chela Education Financing and Wells Fargo.

Kathie lives at the beach with her better half, Ron and their two children: Sheila and Wookie. Sheila is a lab/greyhound mix and Wookie is a toy poodle—both were rescue animals. Kathie and Ron enjoy camping (the children get to go!), smooth jazz, wine, and just hanging out at the beach.

Someone asked Kathie several years ago why she has stayed in financial aid so many years. Jokingly, she said, “Because I can’t find a normal job!” But seriously, it is a position that gives her the greatest pleasure. While dealing with paperwork, regulations, unhappy parents/students, and pressures from administrators, it is helping students achieve their dreams which gives her the biggest reason for being in this profession. Coupled with the ability to pick up the phone and get advice from a colleague, this makes a great job!
Sometimes you just have to go with the flow. That's my current philosophy with planning for the WASFAA Annual Conference. Originally I had a meeting scheduled for the committee in August. After not being able to set up a conference call at my school in time (don't get me started on our telecommunications department) and realizing that not too many committee members had anything to report, we decided to cancel the meeting and wait 'til after fall semester for everybody had started. One of the hard things for me to do is see a lot of items on a self-created To Do List and not being able to cross them off. Yes, I'm a type "A" personality and I like to do things in a certain way and also get them done EARLY. However, sometimes you just can't do that and you have to accept that things will get done and you can't do them all yourself. You have to trust your committee members and know that it will all work out. My fall semester start-up was fairly smooth, but always in the back of my mind was the nagging thought of all the conference stuff that I wasn't working on and wouldn't have time to do for another few weeks.

One of the things that a committee chair gets to do is review all sorts of requests from presenters who call you and send you e-mails and letters asking to be your keynote speaker. We have already confirmed our luncheon speaker and are 90% done with confirming our opening keynote speaker. This makes it very easy when a person contacts you and says, “Hey, I’d be a great speaker for your conference and all you have to do is pay me $5000 and all my first-class travel expenses!” (where do I sign up for that gig?). All I have to do is say, “Sorry, we’re already set, but you can contact next year’s chair,” so Leonard Walker can think about what he wants to do in 2006 in Reno.

There is also the scary thought of having to figure out the two-way radios that committee members use during the conference. For the 2004 conference, WASFAA purchased 10 radios to keep and use for future conferences instead of renting them from the hotels each year. Wonderful idea, but you have to learn how to use them! One of the funniest stories from the 2004 conference was seeing the difference between the men and women on the committee. The women were actually reading the instructions, but the guys were just putting in the earpieces and trying them out. Leonard now knows they won’t work if you don’t turn them on! Sorry Leonard, I couldn’t resist. I have visions of me walking around like the Sprint Telephone Guy in the commercials going, “Can you hear me now?” I almost went on a road trip to Disneyland for research purposes to find out their range and if they’d work when wet (really, what better way to test these puppies!). However, they are still sitting in their box waiting for me to get over my fear to learn how to use them. It’s probably another one of those things that always sounds worse than it actually is once you start doing it. I’m learning a lot about that type of stress with this project.

But the committee is hard at work finalizing the agenda and plans to meet in early October in Portland. Some updated information is already on the website and we hope to have more in the near future. Stay tuned for the next installment of “A Year in the Life of a Conference Chair” as the saga continues...
People Updates
Laura Whitelaw has agreed to serve on the NAFAA board as past president, to fill the position vacated by Marsha Dupree. Thanks, Laura for your willingness to serve. We appreciate your knowledge and expertise.

Christina F. Twelves transferred to Nevada State College as the new director of financial aid on August 2, 2004. She began her financial aid career as a federal work-study student 14 years ago at UNLV and has experienced many opportunities while working within the field of financial aid. She is very pleased to have been asked to join the NSC family and looks forward to watching this gem in the desert shine brighter and brighter. She enjoys working with the NSC Student Financial Services team which consists of two financial aid advisors, Anita Daphnis and Jennifer Tubwell. Together, they will create an environment which promotes access to higher education for all students using the various means available to students through federal, state, and private funding.

The University of Nevada, Reno Financial Aid Office brought on several new staff members over the summer. The three new financial aid advisors are Nicholas Boschert (formerly of Sonoma State), Corinne Soltis (formerly of Pacific Lutheran University), and Stephanie Nichols (formerly of Dyersburg State Community College). Kathy Imasaki and Jannine Haggard have each joined the UNR staff as administrative assistants for scholarships and student employment, respectively.

Earlier this summer, Paige Hurley and Pat Barnett, both of Truckee Meadows Community College, were recognized by the U.S. Department of Education and U.S. Attorney General’s office for being instrumental in uncovering a $1 million student loan scam. The Las Vegas Review Journal article detailing the incident can be found at http://www.reviewjournal.com/lvrj_home/2004/Jun-08-Tue-2004/news/24057256.html.

Also this summer, Truckee Meadows Community College welcomed Summer Willis, their new full-time administrative aid for application processing.

Conference News
Planning for the 2004 NAFAA Conference is well under way. The theme is “Reflections of Change” and our keynote speaker Eileen Kean, of Kean Government Services, promises to provide some interesting insights from the financial aid lobbyist perspective.

We have also selected the school for Project Starfish: Reynaldo Martinez Elementary School in Las Vegas. This school’s enrollment is 785 children—kindergarten to 5th grade. The school has a 71% student transience. This is the highest school transience in the state of Nevada; the school has the highest population of homeless children in the state. Many of the Reynaldo Martinez School children are residents of The Shade Tree.

We encourage everyone who attends to donate as many books as possible. Books may be shipped in advance to Rhonda Groce at UNLV, Department of Financial Aid, 4505 Maryland Parkway, NV 89129.

Training
WASFAA Training is scheduled for both southern and northern Nevada at the times, dates, and location listed below:

Southern Nevada
Location: UNLV
Date: October 29, 2004
Time: 9:00-5:00 p.m.

Northern Nevada
Location: Career College of Northern Nevada
Date: November 5, 2004
Time: 9:00-5:00 p.m.
Scholarships
USA Funds awards $192,000 in scholarships to Nevada residents
Submitted by: Ryan Chase, USA Funds Services

USA Funds®, the federally-designated guarantor of education loans in Nevada, has awarded 132 new and renewal scholarships totaling $192,000 to deserving college-bound students in Nevada. USA Funds Access to Education Scholarships® assists students in financial need, particularly students who are members of ethnic-minority groups or are physically disabled, as they finance their higher education.

Because USA Funds serves as Nevada's designated guarantor, residents of the state receive priority consideration for the scholarships. The awards include 60 new scholarships totaling $86,250 and 72 renewal scholarships totaling $105,750 for Nevada residents.

The scholarships provide each full-time undergraduate and graduate student with $1,500; each half-time undergraduate receives $750. Students who maintain grade-point averages of at least 2.5 on a 4.0 scale may receive renewal scholarships annually until they receive their final degrees or certificates. The maximum total award for each student is $6000.

Scholarship Management Services, a program of Scholarship America, the nation's largest private-sector scholarship and educational-support organization, administers the program.

Visit the USA Funds Web site, www.usafunds.org, for a list of scholarship recipients. Information about USA Funds' 2005 scholarship program will be posted on the USA Funds website beginning Oct. 1.
A Toast to Larry Wolf

We know a director named Larry
Of audits understandably chary.
When faced with his bi-annuals,
He consulted his manuals
To find things of which to be wary,
To his staff he appealed
That they find and reveal
Any items potentially scary.

So they pulled all the files
Which extended for miles,
Searching for data contrary.
Missing documents were sought
And corrections were wrought
Until everything satisfied Larry.

When the green-visored man from Coopers
Came looking for errors & bloopers,
Our director prayed to St Mary.
The he turned over his books
To their meticulous looks
And went for relief to the prairie.

After playing eighteen
He returned to the scene
Where the auditors had but one query.
“How can we ever explain
To the feds so rigid of brain
That their fears were quite imaginary?”
“My staff”, he replied,
“Have simply complied
With the rules in a way extraordinary.”

Packing their pencils
And other utensils,
The auditors complimented Larry.
While he and his staff
Prepared liquids to quaff
And all through the night they made merry.

Now Larry’s retired
But he’s far from expired
And is enjoying the life ordinary.
So let’s celebrate,
At this wonderful fete—
Not just some Tom, Dick or Harry,
But let us all rise,
Lift your glass to the skies—
“Hip! Hip! Hooray for Larry!”
WASFAA Membership Statistics

Would you like to see the numbers of members from various ethnic groups or type of institution? The statistics below can give you those answers:

**Current Membership:** Total 861

**Membership by Ethnicity**
- Not Specified 376
- Other 12
- American Indian/Native American 23
- Asian/Pacific Islander/Filipino 46
- Black/African American 37
- Hispanic/Chicano/Mexican American/Latino 114
- White/Caucasian 250

**Membership by Institution Type**
- Not Specified 97
- Other 32
- Public (2 Year) 193
- Public (4 Year) 209
- Independent (2 Year) 0
- Independent (4 Year) 45
- Proprietary (Business School) 1
- Proprietary (Technical/Trade) 57
- Health Related/Nursing 0
- Graduate/Professional 7
- Consultant 0
- Government Agency 0
- Guaranty Agency 71
- Lender 140
- Secondary Market 4
- Servicer 5