Greetings WASFAA members!

February was a busy month for WASFAA, which seems appropriate since the April 30 end of the membership and service year will be here before we know it. We’re trying to finish several things – including some big ones – that we’ve been working on for the last several months.

I had a great time with my Oregon colleagues at the OASFAA Conference. Conference Co-Chair Leslie Limper had talked me into doing a session based on Alex Knapp’s 2012 Forbes article, “Five Leadership Lessons from James T. Kirk”. I wore my Star Trek – The Original Series uniform (yes, I already owned it) and gave it a shot. One of the attendees even took a selfie with me (thanks Kara). In my WASFAA update, I found myself talking more about what WASFAA membership means than about specific events that are coming up. I think I’m becoming more philosophical as I get older.

WASFAA’s team on the NASFAA Regional Thought Force that met in D.C. on February 6 found out that there is nationwide interest in continuing the conversations about a possible future alignment of state, regional, and national associations. I had thought that we might have more detailed discussions there – which would have let me provide a more detailed summary here – but as we got started it became clear that many participants were in the early stages of considering the idea. Next steps for our now much larger group will be to explore how operations, finances, and governance might look under a new model.

The WASFAA Executive Council met in Reno February 15 – 17. Thanks to Site Selection Chair Leonard Walker for working closely with the Eldorado staff, and to that staff who went out of their way to make us feel welcome. This gathering served as a regular meeting of the 2016-17 EC and an orientation for the 2017-18 EC, so it allowed current officers and committee chairs to talk with their incoming counterparts about what to expect during their service year. While we had substantive discussions about a variety of topics, three related ones stood out for me: the need to go through the Policies & Procedures Manual to ensure that it’s up-to-date, putting the finishing touches on our 2017-2020 Strategic Plan which we hope to vote on during the April EC meeting, and possibly recommending an institutional membership model.

I’d like for you to start putting some serious thought into that last one. NASFAA membership is institutional, and several state and regional associations have gone this direction. Over the last several months, the EC has been evaluating different kinds of institutional membership models. Our discussions have made me think that such a model might encourage more financial aid administrators to serve on committees, run for office, and participate in training and professional development events. We hope to send a survey soon that asks for your thoughts on making this change. Your input will be an essential part of our ongoing discussions, so I hope that you’ll all respond.

Don’t forget to register for the Annual Conference by March 9 to get the early registration rate of $395 (plus the $50 membership fee) and the group rate of $169 per night (plus taxes) for sleeping rooms. You can do that from the mini-site. As I always say, keep looking at the WASFAA home page and Facebook site for updates on sessions and other details.

Registration for the Sister Dale Brown WASFAA Summer Institute is now live! You can get to it here. Again, mark your calendars for June 5 – 9 at the University of Nevada Reno. The faculty met
I hope you are enjoying our new monthly format of the WASFAA newsletter. I received some great feedback for the month of February and we hope to continue making improvements in the months to come! If you would like to contribute to the newsletter please send your articles or submissions to communications@wasfaa.org by the 20th of each month. Please also feel free to send us your feedback on the newly improved newsletter!

**Take Our Cohort Default Rate (CDR) Quiz**

By Sun Ow, Senior Marketing Associate for Great Lakes Educational Loan Services, Inc.

Reviewing your draft Cohort Default Rates can test your brain power—and figuring out whether a student belongs in a particular cohort year might be harder than you think. How well do you know the factors that determine cohort year? Take our three-question quiz to find out.

Can You Place These Students in the Correct CDR Calculation?

1. **Emma, History Degree**
   Emma graduated and received her degree in history from your school in December 2012. She defaulted on her loan in June 2015. According to the National Student Loan Data System (NSLDS), she transferred to another school to begin graduate school. Should Emma’s loan be included in your fiscal year (FY) 2013 CDR calculation? What information do you need to answer that question?

2. **Miguel, Engineering Degree**
   Miguel graduated from your university’s School of Engineering on June 1, 2013. A stellar student and budget-conscious planner, Miguel landed a high-paying job right out of college and promptly paid his loan in full on July 16, 2013. Should his loan be included in your CDR calculation for FY 2013? Why or why not?
3. Gavin, No Degree
   After a year in school, Gavin decided college wasn’t for him, and withdrew from your school in May 2012. He defaulted on his loans in July 2013. He later realized college was the best path to a financially stable career, and consolidated his loans in December 2013 in order to regain Title IV eligibility. Should Gavin’s loans be included in your school’s FY 2013 CDR calculation?

Quiz Answers

1. Emma
   You need the actual date Emma entered repayment (DER). The key here is that, if the DER is delayed by re-enrolling in school prior to the end of grace, inclusion in a CDR calculation is also delayed. If Emma entered repayment in June 2013—six months after she graduated from your school—and enrolled in graduate school after her grace period, her loan would be included in your calculation for FY 2013. But if Emma started a graduate program at another school before her grace period ended, and entered repayment in October 2013 or later, she will be included in a later fiscal year CDR for your school.

2. Miguel
   Yes, his loan should be included for FY 2013. His estimated date entered repayment (DER) based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Miguel repaid his loan in full on July 16, 2013 (in FY 2013, which runs from October 1, 2012 to September 30, 2013) rather than entering repayment as anticipated in December 2, 2013 (FY 2014), his loan should be included in CDR calculations for FY 2013 rather than for FY 2014. This also holds true for loans discharged due to death, bankruptcy, and disability.

3. Gavin
   Yes. The date his underlying loans entered repayment is the date used in the CDR calculation. In this case, Gavin entered repayment during FY 2013 for the underlying loans on which he defaulted—and these loans should be included in your FY 2013 CDR despite the consolidation in FY 2014.

Important CDR Reminder: Regulatory changes recently announced to the CDR challenge process for the Participation Rate Index do not take effect until 2017!

Sun Ow is a Senior Marketing Associate with Great Lakes, serving schools in California, Idaho and Oregon. You can reach Sun at (866) 348-0710, or by email at sow@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.
The WASFAA Sister Dale Brown Summer Institute is a 5-day training on financial aid administration. Three tracks are available. Each track will receive specialized training from NASFAA University and WASFAA created curriculum. Using the NASFAA University materials allow each participate that graduates from SDBSI to credential in provided topics at no additional cost.

In addition to training sessions, participate will work on case studies and network in small groups lead by our experienced faculty.

Registration Fees:
- On Campus $750
- Commuter $500

Beginner Track: 0-2 years
The Sister Dale Brown Summer Institute is WASFAA’s financial aid boot camp. The Beginner Track is designed for financial aid professionals with less than 2 year experience or for financial aid technicians. We’ve picked sessions that will help attendees learn the basics of financial aid; specifically how a student applies for and is awarded various types of federal financial aid.

All participants in the beginner track will be placed into small groups of 10-12 attendees and will have a faculty mentor during the week.

Intermediate Track: 2-5 years experience
The Intermediate Track that is geared towards administrator with 2-5 years of experience or for advising/counseling staff. The sessions we’ll offer are taught by experienced and credentialed faculty who can guide you beyond the basics of administering financial aid. The Intermediate Track is perfect for financial aid staff that understands the basics and is looking for the next level of training.

Advanced Track: 5+ years experience
SDBSI is excited to host the first Advanced Track in 2017. This track is designed for financial aid professionals with 5 or more years experience, Assistant/Associate Directors or Directors. You’ll learn the more advanced topics of financial aid and will have materials to review and credential in topics offered to the Beginner and Intermediate Tracks. In addition to a general Federal Update, attendees in the Advanced Track will have an opportunity to meet with a US Department of Education trainer.

Small Groups
Small group time has always been a favorite part of the WASFAA Sister Dale Brown Summer Institute. All attendees will be placed in a small group, which is lead by an experience faculty member. You’ll meet with your group every morning and afternoon to work on a financial aid case study or to discuss the topics covered. Your small group is where you’ll network and gain hands-on experience in administering financial aid. 4 of the faculty at the 2017 institute attended the 2006 institute at UCLA: Ashley and Nichole were new financial aid administrators while Nick and Kay were faculty; 11 years later.

Visit the 2017 Summer Institute Website for more information and a sample list of sessions to help determine which track is right for you!
Have you registered and reserved your room for the College: May Access Be With You, 2017 WASFAA Conference yet? You can look forward to sessions from some of your favorite Feds, NASFAA President Justin Draeger, NASFAA Chair Lisa Blazer, and many WASFAA Colleagues representing almost every state in the region!

- Registration is $395 through March 9, 2017. To register, click here
- To book your room, click here
- Don’t wait reserve your room! The cutoff date to reserve your room at our conference rate is March 9th at 5:00pm PST!
- Visit the Conference Site for to view the draft agenda, things to do, and more information.

This year, conference attendees will have the opportunity to donate to YouthCare, a non-profit organization serving homeless youth by providing a continuum of care including outreach, basic services, emergency shelter, housing, counseling, education, and employment training.

Each night in Seattle, nearly 1,000 young people have no safe place to sleep and homeless youth are forced to live in survival mode. We hope that you will consider donating to this worthy cause.

Donations large and small make a significant difference in the lives of youth living on the streets. In some cases, items might be found in your home. Please consider donating in one of the following ways:

- While at the conference, donate cash, check or gift cards (Target, Fred Meyer, Ross, Payless etc.)
- Bring survival supplies with you to the conference. Information about items needed can be found by clicking here.
- Order from YouthCare’s wish list on Amazon by clicking here! Orders will be shipped directly to YouthCare.

We appreciate your help in supporting this great cause in Seattle!

We look forward to seeing you in Seattle!

TIPS ON COUNSELING DACA STUDENTS UNDER A NEW ADMINISTRATION

By Leo Vogel, Financial Aid Counselor, UCSD Financial Aid and Scholarships.

As a new federal administration begins, policy changes can be expected. Financial Aid professional staff are required to follow local, regional and federal mandates, and therefore, are at the will of decisions made by our government officials. Financial aid counselors must be cognizant that a change in policy can have significant impact to our students. These principles hold especially true when counseling DACA (Deferred Action for Childhood Arrivals) students under the new administration. If you work with DACA students at your campus, odds are you have already had a few visit your office with questions.

For assistance with answering these, we have compiled some suggestions from The Immigrant Legal Resource Center, a national nonprofit resource center that provides immigration legal trainings, technical assistance, and educational materials, and engages in advocacy and immigrant civic engagement to advance immigrant rights, as well as the University of California Undocumented Legal Services Center. This article does not constitute legal advice. We recognize that each individual case is different, and advice may vary depending on the situation, however this list is
to serve as a reminder for common things to keep in mind when counseling DACA students.

• If DACA is revoked, students will most likely no longer be able to work, even with a social security number received through the DACA program.
• It is not advisable for students to file a renewal DACA application at this time or submit a first time DACA application at this time.
• Even if a student has been granted Advance Parole (for study abroad or to see family), it is not advised to go abroad at this time or apply for Advance Parole.
• If you have already applied for Advance Parole and the payment has been processed, it is not necessary to withdraw your application, but still not advised to travel outside of the US.
• For students who are worried about their safety and the safety of their family, you can recommend that they develop a safety plan (something every family should have, regardless of immigration status, to help in the event of an unexpected crisis). Here is a link for details.
• Traveling inside the US by plane should be ok for current DACA holders, however if DACA is repealed that may no longer be the case. Students are recommended to check the TSA acceptable ID’s prior to any plane trip.
• Ensure students know their rights granted by the constitution to all people in the United States, regardless of citizenship status. Click here for more information.
• Refer a student to legal counsel if your campus offers this as an option. If not, provide them with this link to assist them in finding low cost immigration counsel services.

We hope that the new administration will provide clarity on their DACA stance in a timely manner, so that financial aid counselors across the nation can provide accurate counseling and services to undocumented students. Until then, we must do our best to educate ourselves, so that we may help DACA students remain calm and be aware of the resources available to them, while going through this unsteady time.

Quick disclaimer: This is not a pro or anti political piece. This is just a few suggestions for counseling DACA students, based on the current administration’s stance on immigration and undocumented individuals. Once clarity is provided by the DOE, we can provide more clear and concise counseling to our students and their families.

*For more information on DACA student counseling, please click here.

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5 REASONS SCHOOLS SHOULD SEND A YEARLY DEBT LETTER TO STUDENT BORROWERS

By Amy Glynn, Vice President of Financial Aid & Community Initiatives for CampusLogic, Inc

What IS a loan letter, and why do you need one? Good questions. A loan letter, sometimes referred to as a debt letter, is a “letter” sent to student loan borrowers each year. The letter recaps for the student pertinent information about his or her loan debt to date. That information might include, for example, estimated monthly payments and percentage of loan limits used.

**Loan Letters Gaining Traction**
Indiana University (IU) implemented a loan letter to all student borrowers in 2012. Since implementation of this communication, student borrowing has declined by 18 percent at IU. States including Indiana and Nebraska have passed laws mandating annual debt letters while other states have proposed legislation. Georgia’s chancellor requires a debt letter for all students, a move impacting all four-year public institutions in the University of Georgia System. Here are five reasons you should send a yearly debt letter:

**1 - Master Promissory Notes Aren’t Enough**
What other industry allows an open-ended loan application—one that can be added to for up to 10 years? I don’t know of any. The introduction of the Master Promissory Note (MPN) simplified and reduced the amount of paperwork that needs to be collected over a student’s lifetime, only making them complete the loan application once every 10 years.

But in this case, is easier really better? Each time a student is going to take student loans out, wouldn’t it be beneficial for him/her to complete a new loan application? Having a student complete an MPN reminds him/her that there is real money trading hands. A loan letter would make student borrowing more tangible.
2 - Students Need To Physically Handle Debt
The importance of students seeing the money they are borrowing as more than numbers on a page is monumental. We live in a digital age and this can be amazing and problematic at the same time. It’s hard for student borrowers to understand the real-life impact of student debt. They need something a little more tangible to go on. There was a time when students would sign loan documents each year, then later sign the physical check over to the school. I’m not saying we want to go back to the days of paper checks, but I do think sending a letter each year to remind students of their growing debt is important. Right now, for many, there’s no other place students regularly receive this information.

3 - Students Don’t Know How Much They Have Borrowed
A Brown Center on Education Policy at Brookings study found that among Federal Loan borrowers 28% said they had no Federal Loan debt. An additional 14% said they didn’t have any student debt. This means that, at minimum, 42% of students with loan debt are unaware of it. Reportedly, at minimum 50% of first-year students seriously underestimated how much they had borrowed. It’s a little scary to me that we have borrowers making the largest financial decision of their lives to-date, yet they don’t know how much they are going to have to repay. Can you imagine this type of mentality transferring over to any other area in personal finance?

If we want students to borrow responsibly, we need to ensure they know how much they have borrowed in aggregate student loans. Providing this information to students annually can be very helpful, keeping it top-of-mind.

4 - Students Don’t Know The Repayment Terms On Their Loans.
According to LendEDU’s recent study of student loan borrowers:
• 93% don’t know the difference between subsidized and unsubsidized loans
• 94% don’t understand their loan repayment terms
• 73% thought Sallie Mae was a person, not a company

If we are being honest, the last one made me laugh. As someone with over a decade of financial aid experience, I would never think of Sallie Mae as a person. But it’s eye-opening to know that that’s what 73% of respondents thought. All of these statistics indicate that students do not understand the terms of their loans. The current processes and tools in place are not successfully transferring important information about loan repayments to student borrowers.

5 - Student Loan Debt Is On The Rise
According to MarketWatch, student debt is higher than ever before and sitting at just about $1.38 trillion. Visit their debt clock to watch real-time as current student loan debt increases $2,726 every second. StudentLoanHero’s latest statistics show that the average graduate from the class of 2016 holds $37,172 in student loans—an increase of 6 percent from 2015. I’d venture a guess that many students would be surprised to hear average debt has increased, given many of them can’t identify their current debt levels anyways.

How do we help combat this problem? Education. And more education. And more. We need to find new, relevant ways to educate students on potential loan debt, both before and during the borrowing process. A good loan letter can do just that—just ask the schools that are seeing tremendous results from implementing them.

A proven leader in higher education, Amy Glynn spent more than a decade in financial aid, ensuring products and services were in compliance with Federal Title IV regulations while meeting the highest service levels possible. Today she is the Vice President of Financial Aid & Community Initiatives at CampusLogic. She earned her Master of Science in Higher Education from Walden University.
Mary Frances Causey  
Associate Dean, Enrollment Services  
Director of Financial Aid, AASFAA, Arizona State President  

Arizona had a great year with five successful trainings this past fall - we had a Federal Update with Bruce Honer via webinar in September, then three NASFAA U drive in’s - one each in Tucson, Phoenix and Flagstaff, with over 100 total attendees.  

A big thank you to Pat Peppin at Mesa Community College, Leslie Lloyd at Northern Arizona College and Norma Navarro at Pima Community College for hosting these trainings. Another big THANK YOU to the trainers themselves, who were credentialed in the topic and then volunteered their time and travel to train at our Fall Drive Ins: Julio Durazo, Joan Kraszewski, Bobbi Lehman, and Amanda Cornelius. Thank you for helping further AASFAA’s mission of providing professional development and growth.  

Arizona also hosted a WASFAA training in December (thank you Rosanna Short at Estrella Mountain College!) with approximately 35 in attendance, where new and existing WASFAA members brushed up on professional judgment and other topics.  

We are currently working on our ballot for 2017-18 which kicks off over the summer.  

Our conference will be in late Spring this year, where I hope to meet many of our financial aid administrators in person. Our co-chairs have a great agenda planned that will be posted to our site very soon. We will be at a beautiful location at the Embassy Suites Phoenix-Scottsdale on Thursday April 27 - Friday April 28.  

For any out of staters looking for an excuse to come to a warmer climate, come to our conference and come early for Student Employment Essentials (SEE) Training hosted by WASEA on Tuesday April 25 - Wednesday April 26!!
time that happened was 1996! I think it is safe to say that we were all disappointed when Punxsutawney Phil predicted six more weeks of winter...

Despite the weather conditions, the WFAA Executive Council has been busy since the annual conference in October: Oscar Verduzco (Heritage University) stepped in as interim VP of Ethnic Awareness and wasted no time in gathering a committee (Kafiat Beckley, Heather Morgan, Rosee Murray, Chippi Bello, Kimberly Hall, Elvira Lopez, and Michelle Story) to review the 51 scholarship applications received. The committee awarded four - $1,000 scholarships to the following students:

- Soleil Marie Lewis, Highline Community College
- Evelyn Beltran, Heritage University
- Lisa Marie Davis, Olympic College
- Ahmed Abdirahim Ali, Seattle Central College

The WFAA EC has also been working with the Washington Student Achievement Council (WSAC) to form a partnership for Early Awareness activities in the state. The idea involves both organizations consolidating efforts to continue to bring early awareness to Washington high schools. More information will be available soon!

The annual WFAA election results are in! Thank you to all who participated in the election!

I would like to welcome our new Executive Committee members, who will begin their terms on July 1, 2017.

- Isabelle Mora from Pierce College will be our incoming President-Elect
- Maria Rios from Central Washington University will be our incoming Vice President for Ethnic Awareness
- Heather Jones from Central Washington University will be our incoming Vice President for Training
- Jessica Hernandez from Eastern Washington University will be our incoming Secretary
- Kelly Forsberg from the University of Puget Sound will be our incoming Treasurer-Elect

Congratulations to all!

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MARCH FREE TRAININGS

WASFAA is pleased to share web based training opportunities for financial aid administrators provided by our industry partners during the month of March. Topics range from financial aid compliance, to helping students managing debt and repayment. These training and informational sessions are available to you free of charge. Click here for more detailed information on the sessions offered and the registration links