Hello WASFAA!

I hope that most of you are just now catching your breath after the Fall rush and for some of us, particularly our friends in Oregon on the quarter system, are still in the middle of it. As I reflect on the last several weeks at my school - most of which seems to be a blur - I’m encouraged and inspired by so many things… Students. They bring a special energy to our campuses, offices and classrooms. Many of them are stepping out for the first time into the unknown, choosing college as a path to a better future. They’re nervous, but at the same time full of hope. They are busy navigating a new road, an adventure that promises intellectual and economic opportunity.

You! As students come back to campus, eager to get into class and begin their studies, they often seek out your help. For many students, perhaps MOST students, you are one of the most important members of their team . . . that’s right; you are part of a team! Their team - a team designed around opportunity and success.

With that thought in mind, each and every day I become more convinced that the future leaders of our colleges and universities are going to be leaders with student financial aid backgrounds. That’s you! As our nation and the higher education community focus more intently on outcomes - persistence, graduation, gainful employment, and doing so with reasonable amounts of debt- our colleges are counting on us more than ever before to be brilliant!

It’s not enough for us to be masters of the laws and regulations. It’s not enough for us to be top-notch student eligibility specialists. In addition, we must also be thought leaders on our campuses. While we’re constantly working to be excellent financial aid technicians, we must also be forward thinking, can-do thinkers preparing our communities for this new age of accountability. We must be collaborative and we must find ways to help our decision makers, just like we help our students, navigate this new path.

Guess what? I can’t think of more prepared group of professionals who are up to the challenge! Our students and schools need us to be great- and you are!

Go out and be great today - take a deep breath, smile, and change somebody’s future!

The West is the Best! (That’s you!)
Have you checked out WASFAA’s social media lately?
Keep up-to-date with the latest happenings in WASFAA by following us

LinkedIn, Facebook, Twitter!

Just click on the logo to get set up.

While you’re doing that, make sure to also sign up for the WASFAA Water Cooler blog!
Note from the Editor

Ashley Coleman
Communications Committee Chair
Financial Aid Counselor
University of Oregon

Welcome, Fall!
This has always been my favorite season. I love seeing the leaves changing colors and feeling the crispness in the air. Plus, Halloween is my favorite holiday! I decorate my office with a giant spider web, skeletons, and an ‘Enter If You Dare’ sign on my door. And what would Halloween be without candy? I have a basket full for students and colleagues to enjoy.

Of course, this also happens to be the busiest time in our offices. The whole summer we are gearing up for fall start, which doesn’t happen until the end of September for our school. When the rush has finally calmed down, I feel relieved! Our jobs are so cyclical that I know another rush will be coming around before I know it.

WASFAA Editorial Staff

Mary Booker
Copy Editor

Isabelle Mora
Copy Editor

Sun Ow
Copy Editor

Ashley Salisbury
Copy Editor

Monique Thériault
Copy Editor

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Preferred format is high resolution quality PDF
Ads (PDF’s) should be emailed to Sun Ow, Fund Development Chair, Sow@glhec.org

As of 10/1/14, WASFAA has 535 members for 2014-15.
Of that number, 136 are new members.
Welcome to WASFAA!
The Office of Student Financial Aid & Scholarships at the University of Oregon would like to extend a warm welcome to Jenna Greenwood, who joined our counseling staff in September. Jenna is from Denver, Colorado, and she studied at the University of Colorado at Boulder. She recently completed an AmeriCorps term of service with a non-profit in Minneapolis, Minnesota that works to support low-income students through college. Welcome, Jenna!

After 14 years of dedicated service with PHEAA, Diona Brown has been named as the new Public Sector Representative for FedLoan Servicing. Congratulations!

Yma-Richel Nabong, a Financial Aid Counselor at Palo Alto University, recently welcomed her first born child, Malaki Jensen. She was worried that coming back to work from maternity leave would be a difficult transition, but she would like to thank her Director, America Bryant, and co-worker Isabelle Sombrano for working with her and making her transition back to work less stressful for this first-time mom! Baby Malaki has visited the Financial Aid Office several times now and he seems to love it!

Financial Aid TV (FATV), an online video service that answers student financial aid questions and counsels students about SAP, would like to welcome Alan Ishida and Dianne Fulmer, who both recently joined the team as Director of School Partnerships. Formerly with Nelnet, Inc., Alan’s objectives are to educate the financial aid community about available FATV solutions, and to ensure school partners maximize the benefits of the service. In her new role, Dianne works with schools to ensure they maximize the benefits of FATV. Prior to joining FATV, Dianne was the west-coast Account Executive for USA Funds, in which she provided financial literacy and default prevention services to colleges and universities. Dianne is also active in the Arizona and Washington state financial aid associations.

Oregon Institute of Technology welcomed Michelle Frei as a financial aid counselor this summer. Michelle has years of previous experience at Klamath Community College. Jason Coatney was promoted to Senior Financial Aid Counselor, and Julie Daniels transitioned from Senior Financial Aid Counselor to Scholarship Officer.

Inceptia would like to welcome Ron Lee as Strategic Business Director for the regions including Northern California, Alaska, Oregon, Washington and Idaho. Previously, Ron served for nearly ten years at USA Funds, first as Manager of Customer Relations, then as Director, where he gained numerous accolades.

Portland Community College would like to welcome two new Financial Aid Advisors to their campus. Susan Godoy previously served students at Mt. Hood Community College in TRIO programs through the Financial Aid Office. She earned her bachelor’s degree in Business and Spanish from the University of Oregon and M.S. degree in Higher Education Administration from Portland State University. She is married and has three beautiful daughters. She loves to walk, read and enjoys hiking in the Northwest. Debora Perrault holds an M.A. in Education and Counseling which she utilized in her past employment as a Financial Aid Specialist at Santa Monica and Moorpark Community Colleges in Southern California. Having over 12 years of experience in the area of financial aid, she helped and guided thousands of students to afford and secure a good college education. Debora is originally from Brazil and has resided in Canada, the US and Europe, where she acquired a knowledge of foreign languages and experienced the multicultural aspects of such diverse countries. Debora is fluent in English, Spanish and Portuguese. “Thanks for submitting your transitions! If you would like to be included in the next edition, please email communications@wasfaa.org.”
ALASFAA Report

Cynthia Baldwin
ALASFAA President
Financial Aid Advisor
University of Alaska, Fairbanks

We are just winding down from the Fall fee payment frenzy in Alaska, and gearing up for our ALASFAA Conference that takes place in Anchorage at Alaska Pacific University on October 20-21st. Phong Moun and Sue Shogren are planning the WASFAA Fall Training in Alaska for October 22nd and taking advantage of Financial Aid processors being able to couple it with their ALASFAA Conference travel.

We’re excited to be planning the conference and getting ready to see the other financial aid faces in Alaska. We have new members in the ALASFAA Executive Council this year, and they bring fresh ideas and a new perspective.

It has been an extremely wet summer in Alaska, with record rainfalls in Fairbanks. There have also been a higher than normal number of earthquakes. Alaskans are waiting to see what the weather changes for winter might mean.

AASFAA Report

Diana Mateer
AASFAA President
Director of Financial Aid
University of Advancing Technology

Refresh, renew, rejuvenate! That is this year’s theme for the Arizona Association and our words of wisdom for our very busy members and for the financial aid profession in general! We are preparing to enact this theme full-force at our annual conference in Sedona on November 6th and 7th. The conference will feature a keynote from nationally renowned educator Dr. Brenda Combs, whose story of overcoming adversity with the power of education is sure to inspire! In fact, in Dr. Combs’ “day job” at Grand Canyon University she holds the title of Ambassador for Inspiration and Achievement. Now that is a title we can all aspire to have one day!

Our conference will also feature a “D.C. Day” at which we will hear from NASFAA, the U.S. Department of Education and a Washington “insider” who works in D.C. for one of our member institutions. AASFAA is proud to once again offer scholarships to our members for conference registration and lodging so that those members who cannot otherwise afford to be with us in these tough budget times may apply for the chance to attend.

Sedona features some of the most spectacular scenery in Arizona, and it is even more popular as a destination that truly refreshes, renews and rejuvenates everyone who visits! The AASFAA Conference promises to do just that.

AASFAA has had a very busy summer bringing live our brand new web site at www.aasfaa.org. Special thanks go out to one of our very busiest members, Rodney Landrum from Discover Student Loans, who chairs the committee responsible for AASFAA on the Web. He has assisted virtually every committee, from Membership to Vendor Relations to Conference, in making the new site functional and meaningful for us all.

Relax, Renew, and Rejuvenate
November 6–7, 2014
Sedona, Arizona
Hello from Idaho!!

Our 2014 IASFAA Conference happened very recently, October 7th and 8th in beautiful downtown Boise, Idaho, at The Grove Hotel. Our conference theme this year was “Networking: Making Every Connection Count.”

The Conference Committee worked very hard to put together a great conference. Our keynote speaker was Cheri Buckner-Webb, a fourth generation Idahoan. She is a nationally recognized inspirational keynote speaker, trainer, consultant, coach and singer, and she works with organizations to develop and sustain a healthy Bottom Line. She works collaboratively with leaders and professionals to define and reach their goals; building their abilities to identify and utilize their strengths, in order to flourish and maintain life balance in a changing workplace. Cherie’s in-depth knowledge of corporate America, attained through years of working for Fortune 500 Corporations, has made her a sought-after keynote speaker and trainer in public, private and academic environments. She was a great addition to our conference!

The Department of Education also joined us to provide the technical sessions and an update as to what we might expect in the future. In addition, we had sessions dedicated to special student populations on our campus such as Veterans and Foster Care students. The Committee also partnered with our vendors to provide sessions on Financial Education and Loan Repayment Options. To round out the agenda, we had Birds of a Feather sessions, Training Challenges with Frontline Staff and Educating your Campus about Financial Aid.

The 2014 IASFAA conference was a success! It’s always nice to get together to renew existing connections and make new ones. We are already looking forward to planning the 2015 conference!

October 15: National Financial Aid Day
October 15-17: WFAA Annual Conference, Airway Heights, WA
October 20-21: ALASFAA Conference, Anchorage, AK
November 2-4: CASFAA Conference, Anaheim, CA
November 5-7: AASFAA Conference, Sedona, AZ
November 17-19: Jerry R. Sims Management & Leadership Institute, San Diego, CA
November 19-20: WASFAA Executive Council meeting, San Diego, CA
December 2-5: FSA Training Conference, Atlanta, GA
Can you believe that it’s fall already? Each year seems to come more quickly than the last. Perhaps it’s the insistent drumbeat of regulatory change that makes time move so quickly, or it might be the pressure of cohort default rates. One thing that always surprises and delights me about Oregon is the way the seasons seem to turn on a dime. One day it’s summer, dry as a bone, without a drop of rain in weeks. Then along comes the autumn equinox, and lo and behold, it rains for 20 hours nonstop to make up for months of sunshine. In three months’ time, winter will appear, and each dark morning we’ll be greeted by a thick layer of frost on our windshields. Let’s remember to savor fall while it lasts. New students, equal parts exuberant and scared, are on our campuses again. Once we’ve ushered them through our doors and helped them work out any financial kinks in their plans, we can take a moment to pause and reflect on the importance of our work in making college accessible. The air is crisp, the leaves are changing, and the parched grass is making a comeback, so pull on a sweater and some boots, throw on your raincoat, and go crunch some leaves in celebration of a job well done!

OASFAA volunteers have been hard at work bringing high-quality, low-priced training to our members. On August 7th, we had another successful Summer Drive-In in Portland. This one-day training event included a Federal Update presented by the inimitable Kim McGlothlan and Shelle Riehl and their committee members for their hard work on this popular annual training event. Next up is the Support Staff Workshop in November, providing valuable financial aid training to financial aid and other student services staff. We’re excited to welcome WASFAA Fall Training to Oregon the following week, featuring NASFAA training materials on Need Analysis. Our Annual Conference committee, headed up by Lindsay Thaler and Ashley Coleman, is hard at work preparing another excellent conference for early next year at the Salishan Resort. Finally, co-chairs Kathy Campbell and Mike Johnson are planning the annual FA 101/201 training for February 27 in Salem, and we look forward to learning from our new faculty members, Lois DeGhetto from Oregon State University and Peter Goss from the University of Western States.

I am always impressed by the work that OASFAA accomplishes each year thanks to the dedication of our many volunteers. It’s a perfect illustration of the saying, “many hands make light work.” Nominations for elected offices will be open soon, and I’m excited to usher in a new group of OASFAA leaders. OASFAA’s professional development events throughout the year provide not just training, but important opportunities to get to know our financial aid colleagues in Oregon. It is so valuable to have a list of trusted colleagues on hand for those times that you need to talk through a complicated issue with someone else who understands “financial aid-ese.” I am so grateful to be among so many wonderful colleagues who are dedicated to college access and affordability.

NAFAA recently held our fall conference on October 8th and 9th at the Silver Legacy in Reno. Sandy Guidry agreed to chair the conference committee this year. Bruce Honer from the Department of Education did some sessions and Jessie O’Connell from NASFAA gave a federal update.

We also planned a pre-conference workshop for all schools in our system that use the Oracle PeopleSoft program. It was led by some of the experts we have within the state. A great time was had by all!
Holá from Washington!

Where did the summer go? I guess, weather-wise, we are still enjoying some warmer temps. But with students returning to campus for the Fall term, my after lunch parking options are shrinking.

The WFAA Board has been extremely busy over the past few months. Our summer training events were a great success. Mad props go out to Traci Stensland from Whitworth University for leading these events. We also held our summer board meeting in early August via teleconference, which saved on travel costs. Wendy Olson led a great discussion on our strategic plan and strategies for measuring progress towards goals.

Our Early Awareness Committee is back with a passion, planning a “Train the Trainer” event for early October. The events will be hosted by Pacific Lutheran University, Columbia Basin College and WSU Vancouver. The clock-hour approved trainings provide high school counselors and career counseling staff with overview of financial aid, COA, award letters, resources for undocumented students and scholarships. April Tovar Villa from WSU Vancouver and Ron Noborikawa from Pacific Lutheran University are doing a fantastic job leading this effort.

Another exciting update is WFAA’s move to social media! Our Facebook and Twitter accounts are both live as well as our LinkedIn group. Our Communications team will be tweeting and posting to share information with WFAA members. We are also considering moving our newsletter to a blog format.

In other exciting news, Chairs Isabelle Mora and Traci Stensland have been burning the midnight oil and are in the final stages of planning for our annual conference. After a five year absence, we are returning to the east side of the state at the gorgeous NorthernQuest Resort & Casino in Airway Heights, just outside of Spokane. The Conference Committee has partnered with Early Awareness to extend our Financial Aid 101 track to high school counselors. Attendees will receive clock-hour credits! We are also very excited to host WASFAA President Jensen and are looking forward to NASFAA updates from Megan McClain.

October is going to be a busy month for Washington as we start our high school financial aid night presentations across the state. It is our hope that our investment in our Train the Trainer events and the FA 101 track at the conference will help to offset the many requests we receive for speakers. “If you teach a man to fish...”
Fiscal Planning Committee Report

Wendy Olson
Director, Whitworth University
Fiscal Planning Committee Chair

On June 25, 2014, the Fiscal Planning Committee had its quarterly meeting. Here are some of the items that were discussed:

- Treasurer-Elect, Mindy Bergeron, provided the treasurer’s report. Mindy has been reconciling accounts monthly and all is in good order. She has modified how expense information is reported so that it is easier to monitor our expenses and plan for our future. Mindy noted that the WASFAA investments were performing well.

- This year’s annual conference auction raised over $2700 to use for scholarship funds. Thanks to all the generous donors, volunteers and the happy shoppers for making the auction a success!

- Speaking of the conference, it was not only a successful training opportunity, but it was also fiscally sound, with our expenses covered through our vendors and our participating members. Thanks to the great conference committee for all of their hard work!

- Kudos to Sun Ow and her Fund Development committee for their success once again in raising funds for WASFAA. She and her committee hosted 22 vendors at our Reno conference. The support from our generous sponsors (special thanks to them!) helps us provide the services our members depend on.

- WASFAA’s income looks like it is keeping up with our expenses this year, so we will need to use very little of our asset reserves. This is important in order for us to stay fiscally sound.

- President Kevin Jensen has been committed to providing lots of scholarships for our membership, so you will see that there have been more available than usual for our various conference and training opportunities.

The Fiscal Planning Committee has and will continue to work hard to make sure that WASFAA remains fiscally viable and continues to serve its members well into the future.

Volunteer Development Report

Diana Dowling
WASFAA Volunteer Development Chair
Assistant Director, Yavapai College

Are you still wondering if you should jump in and volunteer for WASFAA? I thought it would be good to hear from one of our members who made the leap and see what motivates her!

Lakia Wilson is currently at the University of Portland where she is a Financial Aid Coordinator. She has 3 children: Ulexus, 13, Ujeyja, 7, and Uso, 5. Lakia has been a member of WASFAA since 2011 and is currently the Membership Chair. A full time job and 3 kids is hard enough, so why does she volunteer? I will let her answer that question… “I chose to get involved with WASFAA because of the passion, drive, and ambition we have to support one another and create pathways to communicate and encourage our peers, institutions and communities about financial aid. I want to be a part of the results, and learn from other financial aid administrators.” Thank you Lakia, for making a difference in our association! You can also be part of the results and choose to get involved! Are you nervous that you won’t have enough time to volunteer? You can volunteer as little or as much as you like. Pick a small project to get your feet wet- just get involved and let your voice be heard. Go to the WASFAA website and fill out the volunteer form. This association does not work without you. Have questions? Contact me at Diana. Dowling@yc.edu.

We’ve even shown you the Form!

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Training in need analysis is a fundamental part of any financial aid administrator’s preparation to serve students and their families fairly, while being good stewards of the federal funding we’re entrusted with. Financial aid professionals should be able to explain accurately how an EFC reflects the FAFSA data provided, and why aid eligibility is likely to change if that data changes. This helps ensure transparency and inspires public confidence in the work we do.

Join us for Fall Training to learn more about need analysis. If you’re unable to participate in one of the live, instructor-led workshops being offered throughout the western region, we’re also planning to offer the same content as a series of webcasts in December. For more information about this training, and to register, please visit the WASFAA website (www.wasfaa.org) and check out the “Training” page.

With any questions, or if you have suggestions for ways in which WASFAA can help meet your training needs in the future, contact Training Committee Co-Chairs Nicole McMillin (nicole@widaho.ww) and Sue Shogren (susan.shogren@usafunds.org).

The Importance of Fall Training

Once again, WASFAA’s Training Committee is providing training for association members across the region on an essential and timely aspect of financial aid administration. Experienced financial aid professionals are presenting interactive sessions on college and university campuses, and in conjunction with several state conferences, in an effort to reach as many members as possible.

WASFAA has provided this kind of training, usually in partnership with NASFAA, for many years. Doing so represents one of the most important aspects of the association’s existence: WASFAA’s mission is to “promote student financial aid and educational opportunities for students by providing personal and professional development to its members.” In fact, the first goal of its 2014-16 strategic plan is to “be a leader in providing training and professional development opportunities that are responsive to member needs.”

This year, the Training Committee is collaborating with several state associations to reach even more aid professionals throughout the WASFAA region. During October, WASFAA is sending Nicole McMillin to present on verification during WFAA’s annual conference in Airway Heights, Washington. We’re also training on need analysis during a preconference workshop at CASFAA’s annual conference in Anaheim, California, and we’re hosting a Fall Training workshop immediately following ALASFAA’s annual conference in Anchorage, Alaska. We’re proud to be working with the leadership of these associations to align our training efforts and achieve our mutual goals for serving more of our members.

This fall, the topic is Need Analysis – yes, hand calculations are happening! It’s hard to think of a more essential or timely topic than this:

- Essential, since it’s at the core of how we determine the types and amounts of aid students are eligible for and how we explain the process and its results to students and parents; and

- Timely, in light of recent FAFSA changes to how marriage and parents are defined – changes that are part of a larger federal effort to ensure that we award the right funds to the right students.

Since computers can do these calculations for us, why do we need to know the details? Interestingly, and perhaps somewhat ironically, computers make the need for training in need analysis take on added importance. Without an in-depth understanding of the process – including the math involved – our explanations to parents and students are incomplete and our ability to make appropriate and meaningful changes to FAFSA data elements in response to applicants’ documented special circumstances is limited.

Training Committee Report

Sue Shogren
Training Committee
Co-Chair

Nicole McMillin
Training Committee
Co-Chair

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2014 Fall Training

Need Analysis

-- REGISTER NOW --

WASFAA is partnering once again with NASFAA to offer top-quality training and resources on topics of importance and relevance to our association’s membership. Developed by the NASFAA Training and Professional Development Committee, and presented by WASFAA Training Committee volunteers who are seasoned financial aid professionals, this fall’s training workshops will provide a comprehensive training and discussion on Need Analysis.

Participants will:

- Review the key components of the determination of financial need;
- Examine how student and parent contributions are calculated using Federal Methodology, including the effect of changes to key data elements;
- Gain a hands-on working knowledge of the Need Analysis process to be able to fully explain to students how their need was calculated and to handle professional judgment cases;
- Explore the effect of changes to the Defense of Marriage Act (DOMA) and recent U.S. Department of Education guidance that have a direct impact on a family’s level of need; and
- Exchange resources and best practices with colleagues.

This is the perfect opportunity to roll up your sleeves, pull out your calculator, and dive into the nuts and bolts of EFC calculations and the determination of financial need. Whether you’re new to financial aid, or you simply want to know more about where those mysterious EFCs come from, this workshop will help you to help your students and their families understand their eligibility for financial aid with even greater confidence.

Workshops

Join us for a workshop held on the campus of various colleges and universities throughout the western region during October and November. Specific dates and locations:

- 10/02 Alaska, Alaska Pacific University (Anchorage)
- 10/24 Arizona, University of Advancing Computer Technology (Tampa)
- 10/29 Idaho, Boise State University (Boise)
- 11/1 California, CASFAA Preconference Workshop (Anaheim)**
- 11/13 Washington, Seattle Pacific University (Seattle)
- 11/14 California, Ceritas Community College (Norwalk)
ARE YOU READY???

- to step up your game?
- to increase your professional knowledge?
- to enhance your leadership skills?
- to get more involved with largest regional association in the nation?
- to expand your professional network throughout the region?

If you answered yes to these questions, WASFAA wants to hear from you! Now is your chance to run for an elected officer position and serve on the 2015-16 WASFAA Executive Council. The Nominations and Elections Committee is working on putting a slate of candidates together for elections that will occur in late November/early December.

The four positions currently available are:

2015-16 President-Elect
Responsibilities include learning the duties required of the President as well as the organizational structure of the Association. The President-Elect:

- Serves as a voting member of the WASFAA Executive Council
- Serves as a member of the Fiscal Planning and Strategic Planning Committees
- Serves as an ex-officio member of the Membership Committee
- Serves on the Nominations and Elections Committee
- Serves as chair of By-Laws and Policies & Procedures Committees

The 2015-16 President-Elect will be the 2016-17 WASFAA President, where duties include:

- Prepares agenda and presides over Executive Council meetings
- Attends the NASFAA Board of Director meetings as an observer
- Appoints their Conference Chair(s) and oversees conference planning
- Fills chair positions and segmental/associate member-at-large positions
- Serves as the official representative and spokesperson for the Association
- Serves as a member of the Fiscal Planning and Strategic Planning Committees

2015-16 Vice-President
Responsibilities include performing the duties of the President in his/her absence, collecting and disseminating information for the WASFAA/NASFAA calendar, reviewing monthly bank/credit card statements and approving reimbursements for the Treasurer. The Vice-President:

- Serves as a voting member of the WASFAA Executive Council
- Serves as a member of the Fiscal Planning Committee
- Checks for conflicts with other FA-related conferences and meetings

2015-16 Secretary
Responsibilities include recording the minutes of the Executive Council meetings and distributing a draft document within 30 days, as well as recording the minutes of the Strategic Planning and Fiscal Planning Committee meetings and making sure that the final draft of the minutes are sent to the WASFAA website and to the Historical Archives Chair. The Secretary:

- Serves as a voting member of the WASFAA Executive Council
- Reviews the minutes and lists at each Executive Council meeting
- Prepares a separate list of action items (To Do’s) and motions from the minutes
- Ensures the minutes are referenced in the Newsletter
- Provides the Conference Committee the minutes from the previous year’s business meeting at the conference

2015-16 Representative-at-Large for Ethnic Diversity
Serves as Chair of the Ethnic Diversity Action Committee and brings up issues of importance to achieve balance for an ethnically diverse membership by encouraging active participation in WASFAA, writing articles for the newsletter, and soliciting applications for EDAC scholarships. This position also:

- Serves as a voting member of the WASFAA Executive Committee
- Provides conference sessions on ethnically diverse issues and encourages such sessions at all the state conferences in the WASFAA region
- Assists in organizing the EDAC Reception at the annual conference

If you are interested, or if you would like to nominate a colleague, please complete the Nomination form online. Forms may also be printed and submitted manually, by emailing (green@tiphawaii.com) or faxing (808-591-2709) to Frank Green. If you have any questions, you can reach me via email or phone at 808-591-2708.
Are you looking for career advancement, trying to determine your next training opportunity, or were recently promoted to an administrative position? WASFAA has the training opportunity that can meet all your needs! Join potential leaders like yourself at an intensive 2 ½ day training program at the Jerry R. Sims Management Leadership Institute (MLI)!

Have you ever wondered how the financial aid Director determines how funds are earmarked for awarding—how much to overcommit to net the correct dollars to expend, how to leverage limited funding to obtain the enrollment goals of the institution? MLI is offering a session that will discuss the topic of budgeting, including the process of planning, requesting, justifying and allocating expenditures. Hear from longtime financial aid administrators with expertise and an exploration into how to gather data and historical information to guide management decision.

Over the years, you have probably received extensive training on the nuts and bolts of financial aid programmatic responsibilities, but do you know how to create and maintain a winning team? Hear from our guest speaker, Ms. Erin Milligan Hill, Director, Employment & Professional Development, with San Diego Community College District on Human Resources issues – hiring, training and managing the winning team. There will be opportunity to discuss your unique personnel concerns and potential resolutions offered by colleagues and experts in a safe and confidential environment. Where else can get such expertise and diverse opinions?

Financial Aid is an intricate part of the university community, and as a result we need to work cooperatively with all departments of the institution. How do we keep the institution informed and abreast of the financial aid picture? By communicating! Financial aid is complicated and has many requirements that have nothing to do with financial aid but are required in order for institutions to continue to provide Federal Title IV funds. Here are examples of federal reporting requirements that have nothing to do with financial aid: providing information and programs on Constitution Day, providing campus security reporting, gainful employment reporting—and these are just a few of regulatory requirements! Come hear how offices are keeping their institutions informed and determine if some of these solutions might work for you. Maybe you could share some innovative ways you keep your colleagues and institution up to date on the latest requirements.

These are only three of many topics being offered at MLI. Look over the agenda and see what other interesting sessions are being offered. Don’t miss this exceptional and unique training institute! Instructors are working financial aid directors, dedicated to sharing their experience and expertise in financial aid administration.

Register now and receive 2 ½ days of training, two nights of lodging, most meals (all except one dinner on your own to explore the local San Diego area), including snacks, and training materials. All of this is included with your registration at the low price of $680 for members and $460 for commuters. MLI will be at the beautiful boutique Handlery Hotel located on Hotel Row in sunny San Diego just minutes from the San Diego International Airport. The Institute will begin at noon on Monday, November 17 and run through noon on Wednesday, November 19, 2014.

Register today! Time is running out and there are limited spaces available. Attendees from last year found the experience helpful, the materials valuable and enjoyed the wonderful network of colleagues they were able to gain through the institute. Don’t miss out!
I have a confession to make. As much as the changes in laws, regulations, leadership, interpretations, technology, and reporting frustrate, scare, stretch and exasperate me, I love the change. I love that we as financial aid administrators get chances to troubleshoot, smooth over, communicate better, and walk along side legislators, administrators and policy analysts every year. Probably because of all that change, I cannot think of a single financial aid administrator whom I have met who has ever said that he or she was bored. Each day, each week, each month and each year brings on new challenges, new ways to look at things and new ways of doing things.

I must admit that during my first year in financial aid, we kept track of students’ financial aid awards on oversized note cards, printed with columns to report the changes. Aid was disbursed by typing up a list of recipients for each of the programs, including the amounts to be disbursed with a total at the bottom that was then walked down to the “Business Office” now often referred to as the Student Accounting Services Office. Students’ financial aid awards were typed with carbon copies for the students’ files. For loan checks (from banks – no direct loans then), we sometimes would sit down on the floor and sort all the checks there because it was the only place with enough space in the office.

I am so grateful that those days are gone and that so many amazing and wonderful changes have taken place since that time. Everything is so much faster, more accurate and (much of the time) better overall. Financial aid administrators have walked along side school, state and federal policy makers and have done remarkably well navigating all of the changes, twists and detours. While I am sad that I do not see students nearly as much as I did those many years ago, I know that for the students it is much better for them to be spending their time studying or with friends and professors, rather than sitting in the financial aid office with me.

Constant changes and regulations that don’t make sense (think SULA) can be frustrating but they can also be opportunities. Hopefully, these opportunities allow us to work together with our teams to create new and better ways to accomplish things or to at least develop new ideas for how to handle the new and crazy regulations that come our way.

George Covino
Vice President for Consulting
USA Funds

If you’re following the best practice of involving many areas of the campus in your default prevention efforts, are you including students in that mix? If not, you’re missing a valuable resource for driving home messages about debt management, financial literacy and student success.

When trying to effectively communicate to students about the importance of completing their education and repaying their student loans, it’s important to enlist the help of current and former students to spread the word. Students relate to their fellow students, and their message often resonates better than anything a faculty or staff member can do or say.

Here are a few ways to include students in your default prevention efforts:

Peer mentoring. I’m a big believer in this approach, which has been successful at a number of schools. Your students most likely are going to discuss money matters with their peers on campus anyway, so why not make sure they’re hearing from peers through a formal mentoring program that offers guidance based on accurate, relevant information?

Entrance and exit counseling. Student testimonials make a strong statement, so include in your loan counseling current and recent students who can speak to the lessons they learned about borrowing for college. These current and former students can provide valuable information about how to successfully manage debt, based on their own money management successes and failures.

Financial literacy presentations. Train a group of students to be financial literacy presenters. Whether in classes or at special events, these students can follow a prescribed set of lessons that provide helpful information about financial literacy and succeeding in higher education.

Need more ideas? Check in with student government, professors, student-employees and alumni relations staff at your institution to find current and former students who can help you with your plans.
Beware of the Quick Fix:

Myth: Consolidation is the only option I have to reduce my monthly student loan payment.
Truth: While student loan consolidation may be a beneficial option, it’s not the only option. Federal student loans allow you to lower the payment amount, postpone your payments, or sometimes even have your loans forgiven depending on your life circumstances. And again—these options are all available to you free of charge. In addition to contacting your servicer for assistance, you can also visit studentloans.gov for information on loan consolidation, requirements for loan forgiveness, and helpful information on picking the repayment plan that best fits your situation.

Myth: There are student loan forgiveness programs, with names like "the Obama Forgiveness Program," that aren’t on ED’s website and that my servicer hasn’t told me about.
Truth: Some student loan brokers use sophisticated marketing tactics, such as advertising enticing student loan debt relief offers that appear to be United States Government-affiliated, to attract potential customers. While it’s true the federal government may forgive part, or all, of your federal student loans under special circumstances (e.g., for teachers whose schools serve low-income communities, in cases of total and permanent disability, etc.), not everyone qualifies for loan forgiveness. As always, these programs are available free of charge. Your servicer is your best resource to find out what student loan forgiveness programs are available. Contact your servicer to find out which ones you may qualify for.

Myth: My loan servicer contacted me, requesting personal information and/or offering services for a price.
Truth: The student loan servicer you trust and work with will never ask you to pay to get help with your student loans. If you’re contacted by a company with a similar name and website asking you to pay a fee, you should know they are NOT affiliated with your servicer. If you’re ever unsure of whether you’re dealing with your loan servicer or an imposter, you can always contact your servicer at the phone number listed on their official site.

Sun Ow
Senior Marketing Associate
Great Lakes Higher Education

As student loan debt levels continue to rise, some struggling student loan borrowers are seeking out relief through the "student loan debt relief industry," an offshoot of the debt settlement industry. The student debt relief industry poses a real danger to some of the most vulnerable borrowers. The best way to protect borrowers is to provide them with information about their student loans and student loan brokers.

Student loan brokers attract some of the most vulnerable student loan borrowers:
- Students who have completed less than 2 years of schooling, and who have dropped out.
- Students who have little to no contact with their schools or student loan servicers, and are therefore unaware of the repayment options available to them.

Some student loan brokers use the following tactics to appeal to borrowers:
- Some charge borrowers high upfront or recurring fees for programs otherwise offered for free through the U.S. Department of Education (ED).
- Some use lead-generation firms to find and get personal information about vulnerable borrowers.
- Some claim to be affiliated with the United States Government or ED servicers.
- Some advertise loan forgiveness programs that do not exist.
- Some offer the same solution—consolidation—to borrowers irrespective of whether consolidation is in borrowers’ best interest.

What Your Students Need to Know
The best way to protect borrowers is to inform them so they do not fall prey to misrepresentations or false hopes, and are able to make informed decisions about student loan brokers. Here are a few things you can share with your student loan borrowers to keep them protected and on the path to successful student loan repayment.

Myth: I have to pay a fee to consolidate my student loans.
Truth: Remember—you never have to pay to get help with your student loans. You can always get information about your student loans, including additional information on federal student loan consolidation, from your servicer, or at studentloans.gov.
Becoming a Paperless Office

In 2006, the Financial Aid Office at the California Institute of Technology embarked on its voyage to the brave new world of paperless operations. It took four years, a new financial aid management system (PowerFAIDS), a third-party imaging service (IDOC), a document imaging and management system (ImageNow) and a financial aid student portal (NetPartner), but we couldn’t be happier with the results. Our offices are now airy and clutter free, the ranks of filing cabinets have shrunk to one, and the black hole behind the credenza is no longer a purgatory of lost student files. Whereas completing a file for review used to occupy a week, it is now accomplished in typically two days. Similarly, responding to student inquiries regarding the status of a document now takes minutes rather than days. Freed of the tedium associated with tracking paper, our staff is meeting their application processing goals more efficiently, and with far less stress.

Year 1: The paperless application review.

We started by implementing a new financial aid management system [FAMS]. This was by far the largest task and the most important one to get right, because the FAMS was the central infrastructure around which all other processes were defined. With the new FAMS, we were able to automate packaging and—most importantly—the generation of missing-information emails to students.

The next step was the engagement of a third party imaging service (IDOC), which provided us with electronic versions of documents submitted to them by applicants, as well as a document manifest file that directly updates an applicant’s tracking status. An important decision made up-front was that we would introduce changes incrementally, using hybrid processes during the transition as necessary. This minimized pushback from staff. Therefore, while we reviewed student documents for application processing online, we still created paper student files, populated with printed ISIRs and documents not directly associated with the application itself—e.g. copies of outside scholarship checks, award letters, etc.

Years 2 and 3: Doing away with the paper file

The big change came the second year when we implemented a document imaging and management system ImageNow, doing away with the paper student file. ImageNow—which is software running locally within our office—became the repository that integrated documents transferred from IDOC (instead of viewing those documents online on the IDOC website), as well as locally scanned versions of all paper documents received in our office.

As is often the case with large software packages, ImageNow had many more features than we chose to use. This was consistent with our general approach of introducing changes incrementally. We did not change any process already implemented in PowerFAIDS—e.g. defining document requirements for applicants, and generating tracking-emails—even though ImageNow had comparable capabilities.

The switch away from having a physical student file was probably the most difficult change for the financial aid professionals in our office. Therefore, from a human interface point of view, it was important to maximize commonality with the properties—and limitations—of paper files. A simple example is file-locking. While the system would permit simultaneous access to a student-file by multiple users, we chose to limit access to one user at a time—just like a paper file. Another example is the assignment of files for review. While the system would support a free-form approach to matching files to evaluators, we chose instead to retain the practice of having one person in charge of making assignments, populating an evaluator’s virtual “Inbox” instead of placing a physical stack on his or her desk.

Year 4: Becoming a paperless office

The final step in becoming a true paperless office was the implementation of paperless award letters—both the notification and the acceptance steps. Notification was now via automatically-generated email, while award-acceptance utilized a student financial-aid portal, for which we chose NetPartner. NetPartner was a locally hosted web server which integrated with PowerFAIDS. While the function it provided was straightforward, the fact that it was locally hosted was behind the two year deployment time-span, most of which were taken up with security vetting by the Caltech IT staff.

What you need to make it happen for you:

1. A solid return-on-investment proposal to get the necessary technology funding, and enlist the support of your superiors. Most of the companies we worked with were more than happy to provide the data.

2. A very competent analyst/diplomat to bridge the gap between the users and the IT staff, who is fluent in both financial aid and IT-speak.

3. Extensive communication with students, parents, colleagues and the entire campus community throughout the transition process.

I wish you the best of luck on your journey.
David Downing  
Assistant Director of Communications,  
Washington State University

I recently moved from my hometown of Gilbert, Arizona to Pullman, Washington where I started on July 1st at Washington State University as the Assistant Director of Communications for the Student Financial Services Office. Moving my entire family—including my wife, who was 8 months pregnant at the time, 3 year old son, 3 dogs and a cat—was no easy task. The first thing I learned after my arrival is that I couldn’t be more excited to be a part of an office reorganized and dedicated to improving customer service and enhancing the financial aid experience, which solidified my decision to move my family across the country!

Over the last year the WSU Student Financial Services office had made some key improvements to making financial aid faster, easier and friendlier.

Faster: Waiting in line to meet with a counselor to find out the status of your financial aid package is a thing of the past. Technology has been crucial this year, as seen when WSU began awarding students in April, several months earlier than in previous years. A FinAid Scheduler has been developed, where students can make online appointments to see a counselor at a time that is convenient to them. The scheduler provides specific information on the nature of a student’s visit so counselors are better prepared to help students when they arrive. Over 15,000 appointments were made through our FinAid Scheduler over in the past year, in which 3,359 of them were made during the first 4 weeks of this Fall semester!

Easier: A new feature on our website called SubmitSFSDocs allows students and parents to submit forms and supporting documentation electronically. This has reduced the need for follow-up information and had eliminated a backlog of paperwork needing to be manually scanned into the system for review.

Friendlier: In April, a new Student Financial Services Communication Center was launched to handle calls and emails from students quickly and effectively. Since April, the Communication Center has handled almost 16,000 phone calls from students and parents.

These initiatives are only a start to our office providing faster, easier and friendlier financial aid to our students. Over the next year, we plan to focus on streamlining processes and to find new and innovative ways to expanding our communications with students through outreach, social media, and a complete overhaul of our website. I look forward to reporting more on our progress in the coming year! GO COUGS!

SAVE THE DATE!

Jerry R. Sims Management and Leadership Institute

When: November 17–19, 2014  
Where: Handlery Hotel, San Diego, CA  
Cost: $680 for members and $460 for commuters

The Jerry R. Sims Management and Leadership Institute provide a higher level management learning experience for financial aid administrators. Some of the topics that may be covered include: Ethics in the Profession, A Year in the Life of a Financial Aid Director, Keeping the Administration Informed, Policy and Procedures, Personnel: Hiring the Best, Continued Training, Supervising and Conflict Resolution just to name a few of the interest sessions.

Chair for this event:  
Kay W. Soltis, Pacific Lutheran University  
E-mail: soltiskw@plu.edu  
Telephone: 253-535-8725
Helping Students Avoid Costly Mistakes

Kathy Dixon
Manager, Business Development & Account Executive, MOHELA

Managing student loan debt can be overwhelming, particularly if borrowers are struggling to make their monthly payments. Many “debt-relief” companies offer help to consolidate, postpone, lower or even forgive student loan payments for a price. What they won’t tell borrowers is that these same services are available already, free of charge, directly by the U.S. Department of Education and federal student loan servicers.

“Debt-relief” companies may charge student borrowers up-front fees and require monthly fees in exchange for their promise to deliver services. For these fees, they may simply complete applications on the borrower’s behalf that can be done for free with assistance from the borrower’s servicer.

There is no need for a borrower to pay a third party to complete forms or help manage their student loan debt. Their loan servicer may be able to provide them with:

- Lower Monthly Payments and Repayment Plan Changes
  - Income Driven Repayment Plans may offer payments as low as $0 per month based on a borrower’s income and family size. Applying for and changing plans can be completed free of charge by the borrowers’ servicer. Each repayment plan has distinct requirements which may result in paying less interest over time or offer greater benefits such as loan forgiveness. Borrowers should contact their loan servicer to discuss which plan may work best for them.

- Loan Consolidation
  - The Federal Direct Loan Consolidation program may offer borrowers lower monthly payments through extended terms. There are several advantages and disadvantages they should consider before consolidating. Borrowers can complete an application for free through Federal Student Aid.

- Interest Rate Reduction for Active Duty Military and borrowers participating in automatic debit program
- Temporarily postponing payments to help borrowers get back on track
- Options for loan forgiveness available through Public Service

Borrowers can find information about student loan options on their servicer’s website or on the U.S. Department of Education’s website: www.studentaid.ed.gov.

Help Protect Students from Becoming a Victim of a Scam

Borrowers should research any company carefully that claims to be able to assist with student loan debt to ensure they are legitimate. Remember that student loan servicers are here for free to help borrowers and offer options to help manage their debt.

It’s especially important that borrowers don’t give a third party company “Power of Attorney” or legal authority to negotiate for them with their student loan servicer. And although federal student aid Personal Identification Number (PIN) may seem harmless enough to share with someone else, it is the equivalent of the borrower’s signature on documents related to their federal student loans. It’s important that they keep their PIN to themselves for their security.

If a borrower has been harmed by a ‘debt-relief’ company, they may report them to their state’s Attorney General’s Office, the Consumer Financial Protection Bureau (CFPB) or the Federal Trade Commission (FTC).

Regardless of whether a borrower has contracted with a debt-relief company, it’s important for them to remember that their name is signed on the promissory note and any account activity will affect them and their credit directly.
Insourcing or Outsourcing: Which is Right for Your School’s Default Prevention?

If your institution is stepping up efforts to manage its cohort default rate, a key question to consider is: who should do the default prevention work?

Can your institution and its staff manage default prevention activities? Should you contract those efforts to third parties? Or should you take a blended approach involving some in-house activities and some activities contracted to others?

General considerations
As you evaluate who will handle your default prevention activities, start by considering these high-level questions:

How does default prevention fit with your school’s mission?
- Is there a firm commitment and buy-in from leadership?

What are your default prevention goals?
- Are you working only to maintain your existing cohort default rate?
- Are you trying to reduce your rate?

Will you leverage existing relationships with your students or work with an outside entity?
- Who knows your students better?
- Who is the trusted adviser?

What are the necessary resources?
- What is the staff reporting structure?
- Will staff be dedicated only to default prevention activities or a combination with other responsibilities?
- What are staff working hours? Will they be available after normal business hours and on weekends when borrowers are most likely to be available to answer phone calls?

Pros and cons
Next, consider the plusses and minuses of each option for performing the default aversion activity identified by your institution.

Insourcing: Performing default prevention activities internally leverages the existing relationships you already have with your education loan borrowers.

Determine your current and projected account volume levels and portfolio amounts.

Identify internal resources and campus partners to be involved.

Consider the necessary staff resources.
- What is the staff reporting structure?
- Will staff be dedicated only to default prevention activities or a combination with other responsibilities?

Outsourcing: Supplementing default prevention efforts through an external entity offers assistance for schools that may not have the tools and resources to perform all activities and functions.

Evaluate whether vendors can — or should — cover the entire portfolio.
- Does it make sense to use a vendor for skip-tracing or for late-stage delinquencies?

Consider the budget for using external vendors.
- Will the investment occur at the beginning or will it be spread out over time?
- Is an auto-dialer a good option?

How will the vendor contact my borrowers?
Ensure experience, competence and financial strength of vendors.
- Are the financial statements available in the annual report?
- Do vendors have strong ties with lenders and servicers?
- Should you use more than one vendor to create a competitive environment?

Conduct regular business reviews and audits.
- What are the defined goals and performance standards?
- Are there established benchmarks to monitor over regular periods of time?
- Is there a performance dashboard to assist with evaluation?

Develop an incentive agreement and revisit it on a regular basis.
- What is the incentive for cures that occur during the cohort window?
- Is there a rebate percentage for non-performance, default or missed objectives?

Blended approach: A third option is to manage some of the default aversion activities in-house while contracting out services that require more specialized staff, technology and processes. For example, skip-tracing borrowers for whom current contact information is not available is a specialized service schools frequently outsource.
Five Quick Steps to Navigating the NSLDS

National Student Loan Data System (NSLDS)

Dennis Christich
Strategic Business Director
Inceptia

The world of financial aid is broad and complex. From policies that span federal requirements to internal guidelines and everything in between, financial aid professionals are challenged to provide all of this information to students in a way that makes sense and engages them in managing their educational finances. Easier said than done, right?

Luckily, there are tools like the National Student Loan Data System (NSLDS) that empower students to manage their federal loan borrowing as they progress through school. To help you guide your students towards utilizing this site, we thought this quick overview on the basics of NSLDS may be a helpful resource for you to share with students.


Paying off student loan debt can feel like a long and complicated process for the students you advise. So give them all the goods! By guiding students towards useful online tools like NSLDS, it is easier than ever for them to keep tabs on the details of their loans so they may repay their debts successfully. They can feel more confident about their loan status with just a few quick clicks. Be sure you advise them to log on today to get started!

continued on next page
Five Quick Steps to Navigating the NSLDS (continued)

2. Click “accept” on the next two pages. These pages simply provide details regarding privacy rights and the NSLDS’s security measures, as students will be entering sensitive information - like their social security number - into the system. NSLDS wants to assure you their website has a safe and secure online setup.

3. Student borrowers may log in to the system by entering their social security number (SSN), the first two letters of their last name, their birthdate, and the same federal PIN used in order to sign up for FAFSA. Click “submit” to enter.

Please note - many student borrowers may not remember their assigned PIN, but don’t fret. It is easy for them to recover their pin by visiting [www.pin.ed.gov](http://www.pin.ed.gov). By simply clicking on “request a duplicate PIN,” entering ID information and answering a quick security question, they can gain immediate access to their PIN.

4. Student borrowers can now view their profile, including all federal loans and grants in their name. Something important to note: this summary isn’t all inclusive. If a student also has private loans, or if their parents have outstanding parent PLUS loans, these will not be listed on NSLDS, so borrowers will need to tally these debts separately.

Under the profile page, simply click on the number icon to the left of each loan to view the details associated with each loan (see below for more info). Keep in mind that each loan may have a different servicer, so you should advise borrowers to familiarize themselves with each of their loans’ specific details.

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Five Quick Steps to Navigating the NSLDS (continued)

5. Once the number icon to the left is clicked, borrowers can view details like which type of loan it is, the current status (i.e. in grace period, in repayment, loan originated, etc.), the principal amount of the loan, and any interest that has accumulated.

Details on the “current servicer” of each loan are also available. This is notable because student borrowers are able to reach out to this contact for any questions regarding that particular loan and to discuss repayment options. Many student borrowers aren’t keenly aware that their loan servicers are often willing to proactively work with them to provide a multitude of repayment options to help prevent default.