Happy Autumn,

I hope that everyone has had a good start to your autumn term; numbers are up (if down, hopefully not by much), your students have completed all their To Do’s (one can dream), and now you can take a breath and think about yourself for a bit. For me, classes started on September 24, 2012. August is busy but there are no students around. Then the day after Labor Day all H. E. double hockey sticks breaks loose and it doesn’t calm down in my office until Thanksgiving break.

So what has been happening with me and WASFAA since our last newsletter? Let’s see…

In the summer newsletter I forgot to mention that the 2012-13 Executive Council met June 28-29, 2012 in Las Vegas. Lately many of our meetings have been in Las Vegas mainly because of two reasons: it is cheap and for most EC members it is an easy trip in and out of the city. It was at this meeting that the EC voted for the 2013 Annual Conference to be held at The Pointe Hilton Hotel and Resort in Phoenix, Arizona. Make sure you save the date: May 19-21, 2013. Terri and Paula, the Conference Co-Chairs, promise it will be a great conference and lots of fun. Congrats to Zack Duffy and the Communication Committee for launching the WASFAA blog, “The WASFAA Water Cooler” at the beginning of July. This was great timing as it provided me the ability to post messages while attending the NASFAA Conference in Chicago. If you have not checked it out, please do so and if you want to post a message, send it along to Zack. Thank you to those who have already posted messages.

October will be a very busy month for me as President. More than half the normal working days (M-F), I will be traveling to four state conferences. By the time you read this, I should have been at least to Idaho (October 8-9) and Nevada (October 11-12) and possibly to Washington (October 17-19) and Arizona (October 25-26). Unfortunately I will not be able to attend the Alaska state conference (October 25-26) since it is being held at the same time as Arizona. I will miss the opportunity to visit with the Alaska folks, but I know WASFAA will be well represented by Past President Kay Soltis who will be attending in my place. Hopefully there will be a chance I can visit Alaska in the future representing WASFAA. All of the Conference Chairs for each of the states have put together excellent conferences and I am so glad to have the opportunity to participate. I am looking forward to seeing all of you in your home states. Please watch “The WASFAA Water Cooler” for more postings as I visit each of the conferences.

Registration for the Jerry R. Sims Management & Leadership Institute has already begun. MLI will be November 7-9, 2012 in Lake Tahoe, NV. Laura Hughes, Chair of the event, has been busy preparing for MLI, securing her faculty and creating the agenda. MLI provides a higher level management learning experience with opportunity to share perspectives as well as expand your professional network with the faculty and colleagues.

As for other activities, the Training Committee is currently investigating what programs to offer the membership for fall and spring. We are in the final stages of securing a location for the 2013 Sister Dale Brown Summer Institute. For the last two years, SI has offered both a basic track and an intermediate track. The addition of the intermediate track has proven to be very popular. Nichole Doering, Chair for the 2013 SI, has some additional ideas for expanding what SI has to offer.

There are lots of things going on in all of our lives now that we have begun a new academic year. I hope that I get the opportunity to meet many of you as I travel around the WASFAA region. As the next year progresses, please take time to think about the training opportunities WASFAA has to offer. After all, we all work in some capacity or affiliation to higher education and we owe it to ourselves to also expand our knowledge for professional growth, no matter where we are in our career.
WASFAA Blog?
Are you kidding me?
We can blog now?
Yeah Dude!
Check out Zack’s Blog
info on the next page...
“Note from the Editor”

WASFAA Executive Council

President: Jack Edwards
Stanford University
edwards_jack@gsb.stanford.edu

President-Elect: Frank Green
Travel Institute of The Pacific
green@tiphawaii.com

Past President: Kay Soltis
Pacific Lutheran University
soltiskw@plu.edu

Vice-President: Luhui Whitebear
Scholarship Coordinator for the Confederated Tribes of Grand Ronde
Luhui.whitebear@grandronde.org

Secretary: Paula Cady
Universal Technical Institute
pcady@uti.edu

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Truckee Meadows Community College
pmiller@tmcc.edu

Treasurer-Elect: Mindy Bergeron
John F Kennedy University
Bergeron@jfku.edu

EDAC Chair: Lawrence Persky
UCLA
lpersky@saonet.ucla.edu

Segmental Rep at Large: Tami Soto
Southern California College of Optometry
tsato@scco.edu

AK Representative: Ashley Munro
University of Alaska - Fairbanks
akmunro@alaska.edu

AZ President: Shirley Vaden
Embry-Riddle Aeronautical University
Shirley.vaden@nelnet.net

CA President: Deborah Barker-Garcia
Corinthian Colleges Inc.
dbarkergarcia@cci.edu

PacFAA President: Jodie Kuba
University of Hawaii – Manoa
jodie@hawaii.edu

ID President: Kevin Jensen
College of Western Idaho
kevinjensen@cwidaho.cc

NV President: Breena Conlin
Prospect Education
bconlin@prospecteducation.com

OR President: Donna Fulton
Klamath Community College
fulton@klamathcc.edu

WA President: Jordan L Grant
Klamath Community College
fulton@klamathcc.edu

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Note from the Editor

Zack Duffy
Newsletter Committee Chair
Financial Aid, University of Oregon

The editorial staff is happy to present you with the fall newsletter. This month our newsletter is full of great information, from presenting at financial aid nights, updates on the Graduate side of things as well as a 60 Minutes worthy interview of Frank Green our President-Elect.

We also wanted to remind you to subscribe to the WASFAA's blog, the Water Cooler at www.wasfaa.org. Subscribing to the blog allows you to receive notifications to your email of recent blog posts and additional information. It’s a great and easy way to get involved with WASFAA! If you would like to write for the blog (300-400 words per submission) please let us know and contact me at zduffy@uoregon.edu.

WASFAA Editorial Staff

Judy Saling
Transitions/Copy Editor

Ashley Coleman
Copy Editor

Emily Smith
Copy Editor

Helen Faith
Copy Editor

Isabelle Mora
Copy Editor

Transitions

New positions:
Ashley Salisbury is now Financial Aid Advisor at the University of Nevada, Reno.

Jeff Ransford is just beginning duties as a Financial Aid Counselor at the University of Oregon.

Promotions:
Luhui Whitebear has been promoted to College Advising and Scholarship Coordinator with the Confederated Tribes of Grand Ronde.

Rachel Durbin has been promoted to Director of Financial Aid at Oregon Health Sciences University.

Cherie Honell (previously Director of Financial Aid) is now Associate Vice Provost for Enrollment Management at Oregon Health Sciences University.

Announcements:
Mary Causey, Director of Financial Aid at Prescott College, has recently returned to work from maternity leave. Melissa Lee Causey was born July 16, 2012. Mary’s 5 year old son, Tennyson, is happy to have her join his family.
Beautiful Lake Tahoe is inviting you to take advantage of this great opportunity to share perspectives, expand your professional network, and participate in the full agenda your faculty has planned for you to experience with your colleagues.

Ethics in the Office and in the Profession, Policies and Procedures, Customer Service, Personnel Issues, and Staff Retreats and Training are just some of the topics to be covered.

**Registration closes on Friday, October 26, 2012.**
Register at [www.wasfaa.org](http://www.wasfaa.org)

If you have any questions or need more information, please watch the WASFAA website or contact **Laura Hughes**, Management & Leadership Institute Committee Chair, lhughes@lcsc.edu.
ALASFAA Report

Ashley Munro
Alaska Representative

We’ve been busy in Alaska! This fall, we held our first face-to-face Executive Council meeting in Fairbanks. We made some major updates and changes to our By-Laws and reorganized our materials to prepare for the new school year. We also worked hard to create a conference schedule that would provide training for both new and not-so-new financial aid professionals. We’ll have another face-to-face Executive Council meeting before our fall conference to work on more details regarding the organization of the association.

Our conference is scheduled for October 25-26 in Anchorage. To increase our attendance, we have created a half-day workshop geared towards high school counselors and academic advisors. Part of the workshop will include introductions and discussion with the ALASFAA members and conference attendees, and the rest will be sessions on Financial Aid 101, the FAFSA, and Financial Aid Policies. We’ve had such a great response to the workshop that we’ve scheduled a second workshop in Fairbanks in November. In fact, we have twice as many registrants for the workshops than we do for the conference! We’re very excited to see non-financial aid professionals attend training, interacting with ALASFAA members, and showing interest in joining the association.

Alaskans have endured a lot this fall: wind storms, early snow, unusually warm weather, flooding, and much more. We’re looking forward to gathering together in Anchorage to receive training, see our co-workers, and find a way to make our association sustainable.

CASFAA Report

Deborah Barker-Garcia
CASFAA President
Corinthian Colleges, Inc.

Autumn Greetings from California!

In my last update I spent time discussing CASFAA 2012 goals as they relate to membership, training and professional development. I’m happy to report that this year we have been able to provide our membership several training sessions in addition to rolling out a web training series done in conjunction with our vendor partners. We need to thank the College Board, FSA, and our lenders for truly partnering with us to ensure that our members have been able to grow in their understanding of concepts and issues so that we can help what is truly most important, our students. Membership is continuing to grow and we’ve also seen a redesign of our website and newsletter, making it easier than ever to stay on top of important trends. We’re all excited about the upcoming conference, especially in light of the fact that CCCSFCAA members will now join us for all conference activities. Many have already registered and we’re on a quick roll towards the culmination of the 2012 CASFAA EC year.

This year has also brought about critical changes to the administration of the Cal Grant program. Our State Issues Committee, led by Craig Yamamoto, has been fully engaged in the conversation, helping to ensure that school needs and potential limitations are taken into consideration while also ensuring that all California students are given the opportunity to be awarded and utilize their Cal Grant funding at a college of their choice. We are fortunate to have such a wonderful grant program for the students of California and it is imperative that the access that was created many years ago be maintained. It’s because of our membership dollars, that we are able to support important initiatives and regulations that face our California schools and the students we serve.

I do hope that as we enter into this season of returning students, changing regulations and busy times that you still take a moment for yourself. Maybe it’s just that brief walk across campus or a lunch shared with friends in the campus courtyard or a glance out your window at the students scurrying back and forth to class. Remember that what you do is important and that you have the power to change a person’s life by the work you do every day. Not everyone can say that about their chosen profession, I think we’re all pretty fortunate and I’m thankful that we’re all in this together.
WASFAA STATE REPORTS

IASFAA Report

Kevin Jensen
Director of Financial Aid
College of Western Idaho

Greetings from Oregon!

Summer weather is lingering in Oregon, but the Fall term is upon us and we are all very busy processing student’s aid and preparing for financial aid presentations.

The Summer Drive In was held in August and was a great success. The event provided training on a variety of topics including Financial Literacy, Financial Aid Fraud Investigations, and Surfing the Stress with Laughter. Suzanne Scheldt from the US Department of Education provided a federal update and an Ask-a-Fed breakout session. A huge thank you to ASA/SALT, ECMC, Financial Aid TV, and Great Lakes for sponsoring the training. The co-chairs, Helen Faith and Chippi Bellow, as well as committee members Sarah Arslanian, Melinda Dunnick, Darcie Iven and Lloyd Mueller worked very hard to provide a valuable training.

Additional trainings in the planning stages include our FA 101/201 and our annual conference that has been themed “Financial MasquerAID: Reveal the Possibilities”.

Second, IASFAA is happy to announce that we have a new website! The IASFAA EC worked diligently over the summer to implement a new membership website and re-establish our web presence at www.iasfaa.org. We’re still building some of our content areas but are making great progress. Check us out when you have a chance! Our new website will allow the IASFAA membership to connect with one another in new ways, will help IASFAA manage our membership records, finances, payments, event registrations, and much more!

Lastly, but certainly not least, IASFAA has been preparing for our Fall Conference in Boise on October 8th & 9th. With the help of our new website, we’re happy to have about 70 attendees registered for the conference (pretty good for Idaho!) and are very excited about our conference agenda/presenters. Our new website has also allowed us to reach out more effectively to colleagues within the state who have not previously been IASFAA members and we’re expecting a number of conference attendees who have not attended an IASFAA, WASFAA, or NASFAA conference previously.

Fittingly, our fall conference theme is “Rising to the Challenge!” We’ve made much progress toward our goals this summer and we have much more to do as well. As always, we’re excited about the work that lies ahead and hope to see as many of you as possible at the FSA Conference in Orlando in November and/or the WASFAA Conference in Phoenix in May!

First, I would like to recognize and thank the 2012-13 IASFAA Executive Council:

Kevin Jensen, President
Nicole McMillin, Vice President
Jennifer Zimmers, Past-President
Roxanne Merle, President-Elect
Jennifer Worden, Secretary/Treasurer
Alex deGolia, Secretary/Treasurer-Elect
Nichole Doering, Representative-at-Large

OASFAA Report

Donna Fulton
OASFAA President
Klamath Community College

Greetings from Oregon!

Summer weather is lingering in Oregon, but the Fall term is upon us and we are all very busy processing student’s aid and preparing for financial aid presentations.

The Summer Drive In was held in August and was a great success. The event provided training on a variety of topics including Financial Literacy, Financial Aid Fraud Investigations, and Surfing the Stress with Laughter. Suzanne Scheldt from the US Department of Education provided a federal update and an Ask-a-Fed breakout session. A huge thank you to ASA/SALT, ECMC, Financial Aid TV, and Great Lakes for sponsoring the training. The co-chairs, Helen Faith and Chippi Bellow, as well as committee members Sarah Arslanian, Melinda Dunnick, Darcie Iven and Lloyd Mueller worked very hard to provide a valuable training.

Additional trainings in the planning stages include our FA 101/201 and our annual conference that has been themed “Financial MasquerAID: Reveal the Possibilities”.

Fall is a beautiful season and I hope everyone has an opportunity to take some time to relax and enjoy the scenery.
PacFAA Report

Jodie Kuba
PacFAA President
University of Hawaii at Manoa

Aloha!
PacFAA is going strong with a total membership of 112 members currently. We are gearing up for our Financial Aid Night at the high schools, which begin in November. Prior to that, PacFAA will host a High School Counselor Training event on the islands of Oahu, Maui, Kauai and Hawaii. We are very excited and grateful for our continuing collaboration with our high school counselors.

WFAA Report

Ted Haase
President WFAA

WFAA (Washington Financial Aid Association) will hold their annual conference October 17-19 in Wenatchee, WA. The theme is “Come Together,” based on Eastern and Western Washington meeting in the middle. The conferences for the following three years will all be held in Leavenworth, WA in October. There has recently been a transfer of roles at WFAA. The President of WFAA, Jordan Grant, is unable to continue in his position due to personal reasons. Therefore, I am taking over the WFAA President position, and we will be conducting a special election to fill the vacancy of WFAA President-Elect.

This past summer the WFAA training committee provided excellent one-day workshops conducted July 16-17 (one in the eastern side of the state, one in the western). The trainings included Federal updates and state financial aid updates from the new state agency, the Washington Student Achievement Council.

The Executive Committee reviewed bylaws and developed recommendations for changes. A Strategic Planning task force is being developed. The Electronic Services committee is considering various improvements, working with ATAC and gathering input from members. The Early Awareness Committee will be working to strengthen member participation in College Goal Sunday.

SAVE THE DATE

Management & Leadership Institute
November 7-9, 2012
Lake Tahoe, Nevada

WASFAA Conference 2013
Discovery in the Desert
May 19 - May 21, 2013
Phoenix, AZ
I’ve been reading NASFAA’s new book, “You’re the Director.” It has some very good information, many from our colleagues. The back has some questions and answers and gave me the idea to ask some WASFAA Executive Council members and their colleagues this question: Can you give one piece of advice you wished you’d had when starting out in your first financial aid job?

Mine would be that you should not panic about not knowing everything. Nobody does. Even if you have been a director for 20+ years, you’ll be asked a question no one has asked you before. The important thing to learn is where to find the answers.

Here are some other replies and some very good advice:

“I wish I had known I was not alone. There are great colleagues in WASFAA who are more than willing to help. The first time I went through recertification I seriously thought about leaving financial aid. I asked another director how hard it was going to be and they were so helpful in answering my questions and told me to call anytime. Once I really sat down with the paperwork it was not as difficult as I thought it would be. Since then I have not hesitated in asking for help and offering it when I can.” (Sandi Guidry)

“Make connections both within the institution and the profession. Remember people for the most part want you to succeed! Don’t be afraid to ask questions.” (Kay Soltis)

“I guess the thought that sticks out to me is from counseling...that really listening and sincerely empathizing with their situation does wonders for defusing an escalated student. Don’t waste your time defending or explaining a situation. We can’t undo what happened, so let’s focus our energy on what we can do to fix it.” (Abril Hunt)

“I would say knowing your resources. But also, knowing that not one question has the same answer, it DEPENDS! This was very difficult for me to grasp in my early experience of financial aid.” (Ashley Salisbury)

“Be careful, it’ll suck you in! Along with that, would be to keep focused on the students and be flexible, resilient and student centered. Expect change and new regulations to be the norm.” (Kathleen Koch)

“Get to know other departments and develop partnerships/alliances with staff from other departments. Many problems or issues will impact other areas, so having a strong team will help mitigate much of that and also provides higher quality service to the campus community.” (Lynette Splinter)

“I’ll end with this funny but true advice from the book: “Don’t expect to ever take a long vacation in the summer...”

I’ll end with this funny but true advice from the book: “Don’t expect to ever take a long vacation in the summer...”

Financial Aid Limerick
Anonymous
The Department of Ed makes us look evil
For taxes they require retrieval
Something new filled with issues
Not absorbed by mere tissues
Only results in great filer upheaval
I’ve worked in financial aid for almost ten years and have become increasingly concerned about, as I see it, a shift in priorities within the Title IV programs. Over the last 3-4 years graduate students’ Title IV benefits are slowly being chipped away. It started in 2008-2009 when graduate students were excluded from the decrease in fixed interest rates for Stafford Loans. In that same year, graduate students were also ignored when undergraduate students’ annual loan limits increased with the addition of the $2000 of unsubsidized funds. Then more recently in 2012-2013, graduate students became ineligible for subsidized funds—the only need based aid they were eligible for.

While I have worked with graduate populations at previous institutions and was aware of what was happening, the significant impacts of these changes became clearer when I joined Palo Alto University (PAU) in 2011. PAU, formally known as Pacific Graduate School in Psychology, is a small private non-profit university primarily offering doctorates and masters in Psychology. In 2006, the school launched two bachelor degree completion programs, also in Psychology, so the school was renamed. Currently we have approximately 600 graduate students and 180 undergraduate students, with the largest enrollment in the doctoral programs. We offer a PhD in Clinical Psychology, a JD/PhD, and a Doctor of Psychology. While we are price competitive, our student budgets are fairly high due to the high cost of living in the Bay Area (San Francisco and San Jose—and all the cities in between on the Peninsula—ranked in the top five most expensive cost of living cities/areas). Further, because of the demanding nature of the programs, most students cannot work (in addition to class work, they have to complete 30 hours of personal therapy/counseling and a year of practicum and internship each. As such, it is not uncommon for our students to take loans for their entire budget for all five years (7 years for the JD/PhD) in attendance. The situation becomes even more dramatic when realizing that the annual limit on Unsubsidized Loans only covers about 40% of what they need; thus, most students also secure a Graduate PLUS Loan to cover the gap.

When our average student leaves with approximately $200,000 of student loan debt at fixed rates of 6.8% and 7.9%, and the median income according The U.S. Department of Labor, Bureau of Statistics is only about $68,500 (likely because most clinicians end up practicing in public organizations—schools, Veterans Administration, hospitals), the repayment of student loans is overwhelming at best. It’s hard enough for students to digest that they have to finance this much debt, but to add that the financing that they are eligible for has (what seems to them) high interest rates and that they are no longer eligible for subsidized funds, it really highlights the inequity between the levels of degrees. Several of my students have questioned the value that legislators and the government has for graduate level education—particularly in a field where a graduate degree is required for the job. Clinical Psychology takes 9 years of education (4 years of undergrad and 5 years of graduate education) and there is no alternative. In other words, there isn’t a choice of going to graduate school or not. Though it can be argued that students have a choice in what they decide to pursue, no one can deny the fact that these occupations are needed and thus require students to choose this discipline. And while I do my best to minimize their feelings of inequity, I can hardly blame them for how they feel.

Despite the high debt, we have a fairly low cohort default rate. Although I’ve only been at the school a little over a year, PAU does a good job of providing its students with the knowledge necessary to be able to successfully manage their loans. It starts at the point of admission where we counsel them about not only the logistics of student loans and capitalization of interest (we spend a lot of time on this topic), but also to be mindful that financial aid shouldn’t be used to replace a salary. Although I make it lighthearted, I spend a lot of time talking about how they need to be living like a student again: “You’re going to need to learn to love Redbox movies, Ramen Noodles, and 2Buck Chuck Wine…no iPhone 5’s or vacations for the family while you present at a conference. It won’t be easy, and you’ll have to budget, but you can do it if you live like a college student.” Several times we’ve made students sign statements acknowledging their annual loan debt, total loan debt, and student loan forgiveness. Of course, students complete the obligatory entrance counseling, and we require completed exit counseling before we will release their diploma. In sum, we try (and I think succeed) to ensure that we teach our students to be informed consumers, smart borrowers, and to know who to contact if they need help so that regardless of the amount of debt or the higher interest rates, students are able to manage their debt. And at the end of the day, all our efforts provide some counterbalance to my concerns for graduate Title IV aid.
Your Conference Committee has been making much progress in planning a fantastic conference in May. So, remember to….

**Save the Date!**

**WASFAA Conference 2013**

**May 19 – May 21, 2013**

**Phoenix, Arizona**

**Pointe Hilton**

7677 North 16th St., Phoenix, AZ 85020

Stay tuned to the WASFAA website and listserv for upcoming information on the conference. In the meantime, we’re already looking into the following activities, session topics and/or tracks:

- ✔ Proprietary
- ✔ Grad and Professional Issues
- ✔ Financial Aid Basics
- ✔ Birds of a Feather
- ✔ Fraud
- ✔ Professional Development Topics such as:
  - Managing Stress
  - Balancing Work and Life
- ✔ Federal Issues
- ✔ Debt and Default Management
- ✔ VA Update
- ✔ “Ask a Fed”
- ✔ Silent Auction
- ✔ Federal Update
- ✔ COD Update

Our conference site, the Pointe Hilton on N. 16th St., is quite spacious and we anticipate having more breakout sessions than you may be accustomed to! There should be something for every level staff, from beginner to intermediate and beyond!

If you have any suggestions for other session topics please contact Terri Eckel, Conference Committee Co-Chair, at 928-776-2129.
So You Want To Be A Financial Aid Director!

Working with the Media

Doug Severs
Financial Aid Director
Oregon State University

One of the things that new directors don’t realize is that they have a good chance of being contacted by the local or even national media. It generally happens when a national financial aid story hits the headlines and the local media wants a local take on the story. Don’t be surprised if a staff member brings you a note and says Channel 6 wants to be over in 15 minutes to do an interview. While being interviewed on camera is not a fun activity for everyone, I believe that it is important that you participate. The media has come to you as the local expert. If you turn them down, they will probably find a “non-expert” to comment and it is unlikely that the “non-expert” will provide as accurate information as you would. Also, I believe doing the interview will boost your standing on campus. It will help feature your school and by you providing good information the financial aid profession will be favorably highlighted.

Your chance of being contacted by media relates to the number of media types in your community and whether or not your school is looked to as a resource. When I was at Idaho State University (ISU) there were three TV stations located within 50 miles and ISU is the major school in the area. When a story hit, I could expect one or two news crews to request interviews. Now at Oregon State University (OSU) the major network stations are located in Eugene and Portland where there are other professionals they can interview. I rarely get on-camera interviews, unless the story is specific to OSU.

When you begin at a school as the director, find out what their policy is in regard to working with the media. Some school administrations are very concerned with what their staff says to the media. These schools introduce policies that would require you to get permission before meeting with any media. This can be an issue as it seems the media always needs the story ASAP. You may have to defer the interview until you can get the go ahead. Several times at my last job I had to make multiple calls before gaining clearance. You might try to establish an agreement that would allow you to participate in an interview if the topic is one of general financial aid information.

Prior preparation for interviews is helpful. I created a data sheet that had our school’s average student debt at graduation, annual dollar amount of loans, grants, work study and state scholarships, as well as our current loan default rate. Also, it looks good on TV and in photos when you wear something that identifies your school. I have a “Power of Orange” pin that I put on before interviews now. It is also good strategically to work your schools primary financial aid or scholarship program into the interview. I always try to mention our Bridge to Success program if it in any way fits the direction of the interview.

If you have a media relations office on campus, they may provide you with assistance in regard to working with direct media inquiries and they may be willing to help with any office video or audio projects. At OSU that office provides new staff a two-day training that takes new administrators through mock TV and radio interviews. This experience provides a good idea on what you can improve and also helps one feel less threatened by the media.

One thing that you will find in an interview is that what ends up on tape is a lot less than was recorded. I have given interviews that lasted ten minutes with only thirty seconds or less used on the air. Don’t be disappointed if they miss something you thought was important. It is just the nature of the news business!
**6 Tips to Help You Prepare Your Alumni to Enter Repayment**

**Colleen MacDonald**  
Vice President of School Channel  
Simple Tuition

For the students who graduated college this spring, November and December is not just the holiday season – it also the time to start paying on their student loans. Consider working with your alumni office to send positive communications about successful repayment strategies in newsletters, blog posts, and upcoming publications to help your alumni start off on the right foot. Here are six tips to share:

1. **Update your address with your lender or servicer.** Are you one of the many students who moved after graduation? Make certain you’re getting your latest loan communications from your lender or servicer.

2. **Pay as much accumulated interest before its capitalized.** Many students have unsubsidized Stafford’s at 6.8%. That means a $2,000 loan is accumulating $136 of interest in 12 months. Consider making a payment in the 4th or 5th month of the grace period so that the interest is not capitalized - that is added to the principal when entering into repayment. It will save you over the life of the loan.

3. **Choose the smarter repayment option based on your situation.** There are lots of repayment plans – standard, graduated, extended, income-based, income-contingent. Understand which one works by comparing the options side-by-side. Remember federal consolidation is not a repayment plan per se, but it can help manage loan repayment as well.

4. **Set-up auto debit to maximize borrower benefits.** US Department of Education offers borrower benefits to Direct Loan borrowers. This reduces the interest rate by 0.25% if a borrower enrolls in auto-debit from a bank account. Other lenders for private loans and other student loans offer similar borrower benefits, so contact each loan provider to find out how to qualify or enroll.

5. **Consider private loan consolidation.** In some cases, private loan consolidation may be a good choice for borrowers who struggle with managing multiple private lenders and making several minimum payments each month. By combining one or more education loans into a single, new loan with single monthly payment, borrowers may benefit from the convenience and in some cases get more competitive interest rates, extended repayment options, and/or co-signer release options. Just beware when applying, lenders will look at your credit score and may look at your debt-to-income ratio to determine your eligibility and rate.

6. **Explore postponement options if concerned that you can’t make any payment.** Federal loans have some stellar deferment options. Yes, they require completing some paperwork or documenting circumstances, but deferment keeps your good credit standing. In the worst case, request forbearance. This helps with keeping in good credit, but the feds will not pay any interest accrual on subsidized loans.

Have some more ideas of easy tips? We’d love to hear them and share them with the community. Send an email to cmacdonald@simpletuition.com with your ideas.

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**May 19-21, 2013**  
**Phoenix, AZ**
Although FACTA be cautious about what they post on social media sites. Many job that this should go without saying, you should advise students to through Career Arc; it highlights individuals who may be working hard. To utilize these types of resources, Career Arc has a Facebook events in your target industry, strike up conversations, and ask people you barely know on LinkedIn—that’s not networking. Go to opportunities. Aaron Weber, communications specialist at ASA® and connected with their peers and keep an eye out for new job opportunities. Students can also use Facebook and LinkedIn to stay-retooling their career. These students often have a wealth of experience in a specific field, but these themselves apart from those competing for the same jobs. As a college administrator, there are three ways you can help students get an edge in the job marketplace: internships, social media, and credit reports.

In recent years, internships have taken on a life of their own in the employment arena. Career Arc—a company that provides job placements and internships—notes that on a national level, students who complete an internship have a 70% chance of being hired by the company that provided it. In addition, internships provide a springboard for more non-traditional students who may be dislocated workers retooling their career. These students often have a new degree and no practical experience in their field. Internships provide just that: practical and measureable work experience. The same is true for young graduates who lack practical experience in their field. American Student Assistance® (ASA) intern Mike Restiano reflected working on SALT, ASA’s financial education program for students and alumni: “In terms of the work I’ve done and experience I’ve gained, it was spot-on . . . SALT™ has equipped me with the skills necessary to be a great copy and marketing writer, and given me the tools I need to carve out a future career path” (09/07/2012). Mike’s internship brought about a new employment opportunity, and now he’s off to Oxford.

As important as what you know is who you know. According to SALT and Career Arc, students are 20% more likely to receive a job offer if their contacts at the company provide a referral or recommendation. Students can also use Facebook and LinkedIn to stay-connected with their peers and keep an eye out for new job opportunities. Aaron Weber, communications specialist at ASA® and SAL blog contributor, has some advice for students: “Network your butt off, but don’t be sleazy about it. Don’t just spam people you barely know on LinkedIn—that’s not networking. Go to events in your target industry, strike up conversations, and ask for advice. Seriously, people love to give advice” (07/24/2012). To utilize these types of resources, Career Arc has a Facebook button that students can use when they apply for employment through Career Arc; it highlights individuals who may be working at a company where the student is applying. Although it seems that this should go without saying, you should advise students to be cautious about what they post on social media sites. Many job opportunities have been squandered due to inappropriate Facebook posts.

Last but not least, remind your students that they’re competing with their peers for the same limited amount of jobs. One way to help distinguish themselves from the pack: their credit score. In prior years, creditors such as banks, insurers, and credit card companies have used credit scores to assess an individual’s lending risk. In more recent years, employers use it to determine if someone poses a potential risk to the company. Many companies are now checking credit scores, specifically in jobs related to finances. Although there’s some discussion about the effectiveness of using credit scores to determine an employee’s worth, companies are doing it none-the-less. There are a couple of tools you can provide to your students to help get their credit score in financial shape.

The Fair and Accurate Credit Transactions (FACTA) entitles individuals to receive one free credit report from the three major consumer reporting agencies. Students can request a free credit report from www.annualcreditreport.com. Although FACTA doesn’t require agencies to provide a “free credit score,” they do have to provide it for a reasonable fee. You can also refer students to Credit Karma. This simple and easy-to-use financial tool actually provides a free credit score. They even give a detailed “credit report card” that can help students identify how they’re doing on factors that influence their credit score. On the downside, it does also contain a page of credit card advertisements. But whether students use annualcreditreport.com or Credit Karma, just reviewing their credit report will indicate problem areas that could impact their score. That gives students time to clear up any potential errors. During the last year of school, helping students get their credit score into shape before employment is probably one of the best things you can do for them.

As you can see, there are several ways you can help students get ready for employment—though that’s often easier said than done due to staffing constraints. Some institutions have career placement offices and dedicated staff that can provide workshops to get students ready for the job search process, but many can’t. That’s why some institutions are leveraging low-cost partnerships with multi-channel programs that offer live webinars, on-demand recordings of live webinars, and self-service learning modules to provide these resources. These eco-environments also showcase bloggers who can present difficult messages to peers in a successful way. According to SALT blogger Amanda Abella, common unrealistic expectations relating to employment include desired salaries, jobs and their locations, and hiring patterns during a recession (09/06/2012). Students may not want to hear this type of message from administrators, but they’re more likely to listen to one of their own.

Regardless of the tools you have available, you can still help students get their edge in a challenging job market by promoting internships and the effective use of social media, and by encouraging them to monitor and improve their credit report. Whether changes will be made to the gainful employment rule for colleges or not, remember: Helping students always helps your institution, too.
I had the chance to chat with Frank Green (current WASFAA President-Elect) and get to know him a little better! Frank has been a great mentor to me, so I was interested in how he got started in WASFAA and where he sees the association going.

1. Can you tell me a bit about yourself?

I am a pure ‘Campus brat’–born and raised on a college campus. I was born on the campus of the University of Colorado, learned to ride a bike on the campus of San Diego State, sold lemonade on the campus of ASU, ran wild in the Medical Center of UCLA, spent several summers at Portland State. Both of my parents were college professors and that’s all I knew growing up. Colorado, California, Paris, Arizona, Oregon and Vermont – all in a 15 year period! After high school, the last thing I wanted to do was go to college, so I hit the road and traveled the world for two years. I managed to make it all the way around – twice! After my extended ‘walk about,’ I settled in the Alps of northern Italy, where I worked my way through the ‘Universitàdeglistudi di Trento – Facolta di Sociologia as an International Tour Escort based out of Milan and London. Got tired of all the travel and cold and moved to Hawaii in 1980, and I’ve been here ever since. I live on the windward side of Oahu in Kaneohe with my wife Suzanne and adorable 12 year old daughter Paris. My free time (that would be on Sundays between 1 pm – 4 pm) I spend my time growing tropical and lei flowers.

2. How did you get involved in WASFAA?

I showed up at my first WASFAA EC meeting as an absolutely clueless, newly elected President of PacFAA. When I agreed to serve as the PacFAA President they neglected to mention that I would have to attend WASFAA with all the big time heavy hitters of our profession! I can remember walking into my first meeting not knowing a soul, thinking that I was in way over my head and severely intimidated by the institutions, names and titles of those in attendance. As I walked into my first meeting, a very sweet little lady grabbed me by the shirt and asked if I was the guy from PacFAA. When I confirmed that I was, she pulled me to a chair saying, “you’re with me!” That kind lady was Addalou Davis, the WASFAA President. After two days I found that I had made not only a bunch of new contacts in the profession, but also people whom to this day I consider some of my best friends. It was one of those moments when you figure out that there are others out there with the same concerns, problems, struggles and challenges – and they’re really nice!

3. You are the first WASFAA President from PacFAA - what types of issues do PacFAA members face that the rest of the regions do not? How do you plan to share your issues at the national level?

Geographically, PacFAA is the nation’s largest state association – starting in Hawaii, through the Marshall Islands, Federated State of Micronesia, Palau, Guam, Saipan, and all the way down to American Samoa. Our greatest challenge has always been training: getting it! As difficult as it is for us in Hawaii to get training to our Islands, our colleagues in the Pacific are all but forgotten. PacFAA has been working very hard through special sessions at our conference and through scholarship opportunities to get as much training as we can to our Pacific Island colleagues.

4. Travel must be a concern to you - how do you plan to manage your time?

Managing my time – now there’s a concept! Travel is certainly a major concern, along with the costs associated with flying back and forth to Hawaii. The good news is that no matter how tough the trips are, I still end up back in Hawaii! Coming from the Islands tends to add at least two extra days to every trip and with four WASFAA EC meetings; four NASFAA Board meetings; seven state conferences, the WASFAA and NASFAA conferences, I realized early on that this was going to be a problem. One of the truly great things about WASFAA is that when you have a problem, there are a lot of people out there willing to help. I’ve spoken with a few of the past Presidents who have agreed to assist me by representing WASFAA at several of the conferences, which will take some of the pressure off and greatly reduce travel costs. And then there’s always the red-eye flights – I’ve just realized that in the next 8 weeks, I will be sleeping on a plane four times!

Back in the office - I have great staff members (both of them!) who are very supportive, and with the exception of signing paychecks, do quite well without me.

Interview continued on next page
5. What are your goals during your presidency?

I think first and foremost, my goal is to keep the momentum going. WASFAA has had excellent leadership and has made some tremendous strides forward in the most difficult of times – this has to continue. There are some very talented people within WASFAA with some really innovative ideas. We need to see that they have what they need to make their ideas work.

We are currently updating the WASFAA strategic plan, which I feel is crucial to get into place and follow.

We will be looking at ways that we can reduce our expenses while at the same time looking for new ideas to increase our fund development activities. I would like to see expanded training offerings, especially in the area of leadership development – not only for individuals at their institutions, but also for the future leadership of WASFAA.

I’ve always felt that the role of leadership is to surround yourself with the brightest, most energetic people, make sure they have what they need to do the job, and let them do their thing. Success – every time!

6. What was your thought process when you decided to run for WASFAA President?

What was my thought process?
That's pretty simple - no, no, no, no, no, ok maybe I'll think about it, and then ok the time is right - and then the reality check: ‘Am I Crazy????’

It seems that in all the previous years there was always a reason not to run - reaccreditation, recertification, missing a few employees, changing locations - but last year, when I got the call from Sandi, it just seemed that the stars were all aligned and the time was right. It was my turn to give back, in a small way, to the association that has given me so much.

7. What concerns do you have for the future of our profession?

I feel that we are losing touch with our students and they are losing access to us – and not through our own doing! One of the detrimental effects of the current direction Congress seems to be headed in is that we are being forced into collecting data, creating reports, and enough other administrative chores to choke a horse (apologies to the horse!), all at the student’s expense.

Students are fast approaching the point of information saturation, and if it keeps up like this there won’t be anyone to explain it to them. We’ll all be locked away in our offices collecting data and preparing more reports, all so that we can provide the students with more information. At some point all the good intentions are going to bury the student – and there won’t be anyone available to help them sort it all out.

8. What would you say to someone who is hesitant to volunteer?

Go for it!!! E komo mai – welcome! I can promise you that you will come out of the experience with much more invaluable knowledge than you came in with, a great bunch of new friends, and who knows—someday, you may be working with one of them.

Discovery in the Desert

WASFAA Conference 2013
May 19 – May 21, 2013
Phoenix, Arizona
Pointe Hilton
7677 North 16th St., Phoenix, AZ 85020
Self-Service Websites Can be a School’s Best Friend

Kevin Struckhoff
TG Vice President for Relationship Management and Consulting

Make it simple and they will come — that’s the motto many colleges subscribe to as they put school resources online and at the disposal of students and parents. More institutions are going one better — automate it and they will love you. Like other industries, higher education has quickly found the ease and efficiency of letting customers do it themselves. From applying for admission to picking courses online, many students can complete all the work of getting into college without even setting foot on campus.

Financial aid offices have found self-service websites to be a particular boon. Enrollment continues to grow — some 21 million college students will start or continue their degree this fall, according to federal statistics — while state budgets continue to shrink. Florida offers a case in point. As with many other states, Florida is looking to balance its budget by, in part, cutting higher education funds. This move comes as large universities like the University of Central Florida (UCF) grapple with surging enrollment. UCF’s student population has spiked in the last decade, an increase the university managed partly by automating its financial aid processes, according to Eugene Manselle, Web strategist for UCF’s Office of Student Financial Assistance.

Promoting Student Self-Service Culture

“About 2001 or so, when enrollment began rising,” said Manselle, “we started researching systems that could handle most of our financial aid processes.” According to Manselle, UCF considered a number of school-based systems, or SBS’s, before deciding on one that allowed them to tailor Web features and add more functions as needed.

The myUCF portal is one result. The portal provides a central, secure location where UCF students can access resources related to most aspects of their campus lives, from admissions and financial aid to work-study, book purchases, tuition payments, and more.

“Students can register for courses or get their grades,” said Manselle. “They can accept or decline financial aid, or complete online classes.” The portal also offers a “to-do” list for students, which reminds them what forms to submit, what “holds” they may have on financial aid, and what required workshops they have left to complete. All students have to take an alcohol awareness training, for example.

How do students like the website? “I think it gives the students a sense of empowerment and responsibility,” noted Manselle. “It also saves them a lot of time, which is a good thing. They don’t have to visit departments across campus in order to transact business.”

From the university’s perspective, the financial aid website and myUCF are a win-win. Automation cuts print costs; helps the school as a whole promote a more eco-friendly, sustainable business model; and makes a multitude of instructions, policies, and forms available at the swipe of a mouse.

A Streamlining Formula

Good office managers consider every aspect of operations as an opportunity for making the business stronger, and websites are an obvious candidate for making improvements — if only to take advantage of what the latest technology offers.

If you’re responsible for content on your school’s financial aid website, consider how you can make it a more versatile, information-rich tool for your customers. The goal is to reduce the administrative burden on your staff by providing more resources for students online.

Here are a few suggested website ideas:

- **Self-serve forms center:** Utilize electronic federal applications and forms to help your staff explain the financial aid process, work-study, student job placement, or college and career success. The more you can provide online, the more you can empower students to access information on demand.

- **Sample spending plans:** If they just graduated from high school, your freshmen probably have little experience balancing a checkbook or computing their monthly expenses. Give them a template spending plan to follow so they can plan for costs. A worksheet can help them anticipate annual cost-of-living requirements and provide handy tool for establishing smart fiscal behavior.

- **Calculators:** More colleges are offering online calculators to help students project monthly loan payments after graduation; to gauge the expected family contribution; or even to determine net earnings given a certain salary level. You could also consider offering an expected earnings calculator. A student in a chosen field could compare what he or she might expect for a reasonable wage with projected student loan payments.

- **Feedback conduit:** Offer your students a way to rate or provide an opinion about your site or about the services you provide. You’ll get useful information on how they use your site and how best to give them the resources they need.

Utilizing Student Feedback

This generation of students was born and bred to the Web, and many students prefer to do all their business there. Take advantage of their savvy, and make them a part of your website automation process. Gather their feedback on website features and then reflect that feedback in improvements or new services. To make sure your website investment pays off, be sure to explore what other schools offer and do some statistical analysis of your website’s most popular resources. This kind of research can form a basis for any services you offer in the future as well as innovations to current content.
You’ve heard it before:  
**First impressions are powerful. Believe it.**

A Financial Aid Night to Remember...  

Or, How to Avoid Blank Stares and Nodding Heads

Abril Hunt  
Financial Aid & Scholarships Counselor  
WSU Vancouver

The first 2-3 minutes of the presentation are the most important. The audience wants to like you and they will give you a few minutes at the beginning to engage them — don’t miss this opportunity.

Presenters can easily fail here by rambling on too long by giving unnecessary background information, or their personal or professional history, etc.

**PREPARE**

The more you are on top of your material the less nervous you will be. Why? We fear what we do not know. If you know your material well and have rehearsed the flow, know what slide is next in the deck, and have anticipated questions, then you have eliminated most (but not all) of the unknown. When you remove the unknown and reduce anxiety and nervousness, then confidence is something that will naturally take the place of your anxiety.

**Know your audience as well as possible**

Before you can formulate the content of your presentation, you need to ask yourself a lot of basic questions. The goal is to be the best possible presenter for that particular audience. At the very least, you need to answer the basic “W questions.”

- Who is the audience? What are their backgrounds? How much familiarity with your topic can you assume they bring to the presentation?
- What is the purpose of the presentation? Is it to inspire? Are they looking for concrete practical information? Do they want more concepts and theory rather than advice?
- Where is it? Find out everything you can about the location and logistics of the venue.
- Why were you asked to speak? What are their expectations of you?
- When is it? Do you have enough time to prepare? What time of the day? If there are other presenters, what is the order (always volunteer to go first or last, by the way). What day of the week? All of this matters.

**DEVELOP A PRESENTATION PERSONA**

Whether you realize it or not, this is a performance as much as a presentation.

**Good presentations include stories.**

The best presenters illustrate their points with the use of stories, often personal ones. The easiest way to explain complicated ideas is through examples or by sharing a story that underscores the point. Stories are easy for your audience to remember.

If you want your audience to remember your content, then find a way to make it relevant and memorable to them.

**Move out from behind the podium**

- **Move around.** You need to engage and interact with your audience. Get closer to them by getting out from behind the podium. The goal of your presentation is to connect with the audience. The podium is a physical barrier between you. Removing it will help you build rapport and make a connection.
- **Modulate the tone, pitch, and speed of your speech.** Do not speak in a monotone. Vary your voice for emphasis and effect. This may seem a bit intimidating, but the good news is that this will happen naturally when you are passionate or excited about your subject matter.
- **Never say “uh”.** Use appropriate pauses. Just take a breath and pause before moving on to the next idea or point.
- **Use gestures and facial expressions to help you explain, emphasize, and communicate the material.** But don’t overdo it. Videotape yourself to find out if you are unconsciously doing anything that may be distracting to your audience.

Also, you might want to invest in a remote control device to advance your slides and builds. A handheld remote will allow you to move away from the podium. I really like my Satechi SP400. They are about $35 on Amazon.
SHARE YOUR PASSION FOR THE TOPIC
Are you passionate about the subject?
Point out the fascinating aspects of what they are learning. If you are not interested in the subject, you can’t expect your audience to be interested either.

QUESTION: What? Financial Aid is dry, you say? Most people are interested in your interpretation of the reg, not the reg itself. Stay focused on the concepts and interpretations...

Don’t overwhelm your slides with excessive text. Remember - a picture is worth a thousand words!

If I had only one tip to give, it would be to be passionate about your topic and let that enthusiasm come out.

Yes, you need great content. Yes, you need professional, well designed visuals. But it is all pointless if you do not have a heartfelt belief in your topic. The biggest item that separates mediocre presenters from world class ones is the ability to connect with an audience in an honest and exciting way. Don’t hold back. Be confident. And let your passion for your topic come out for all to see.

THE QUICKEST WAY TO BE BORING: READING SLIDES
Don’t read your notes or slides! What a perfect way to lower your energy level and make your audience feel less engaged.

Remember the “B” key
If you press the “B” key while your PowerPoint or Keynote slide is showing, the screen will go blank. This is useful if you need to digress or move off the topic presented on the slide. By having the slide blank, all the attention can now be placed back on you. When you are ready to move on, just press the “B” key again and the image reappears.

ENGAGE YOUR AUDIENCE
Make eye contact with the audience.
Try looking at their faces rather than scanning the group. If you are using a computer, you shouldn’t really need to look at the screen behind you — just briefly glance down at the computer screen.

One sure fire way to lose an audience is to turn your back on them.

And while you’re maintaining great eye contact, don’t forget to SMILE. …unless your topic is something morose, that would be weird. But overall, a smile can be a very powerful thing.

Build a rapport with the audience. Interact with them.
Make sure they are following you, and understanding what you are discussing. If they appear to be lost, ask them. Then, take time to explain your points and to answer questions.

ADD A LITTLE HUMOR, BUT…
At all times: be courteous, gracious, & professional.
When audience members ask questions or give comments, you should be gracious and thank them for their participation. Even if someone is being a putz, you need to take the higher ground and at all times be a gentleman or lady and courteously deal with them.

A true professional can always remain cool and in control. Remember, it’s your reputation, so always remain gracious even with the most challenging of audiences.

If you don’t handle the situation professionally, your credibility is gone, your school’s reputation is damaged and you can bet your bottom dollar that as the story is told and retold, it will morph into something much worse than it actually was. I personally don’t want to be that urban legend. Do you?

KEEP TRACK OF YOUR TIME
We humans have short attention spans.
Passively sitting and listening to someone talk is just not our thing.

Your audience’s attention is going to be the greatest at your opening and then again when you say something like “In conclusion....” This is just the human condition, especially so for today’s busy (often tired) workers. But still, it’s a fascinating little factoid that can prove useful.
So, if you notice your audience drifting away. Try jolting them back with a little “In closing…” No just kidding. What I mean is, if you have 30 minutes for your talk, try to finish in 25. It is better to have the audience wanting more of you than to feel that they have had more than enough. Professional entertainers know this very well. “Always leave them wanting more” is attributed to both Walt Disney and PT Barnum. Whoever said it, the quote speaks to the showman in both.

Also, keep the lights on.
If you are speaking in a meeting room or a classroom, the temptation is to turn the lights off so that the slides look better. But go for a compromise between a bright screen image and ambient room lighting.

Turning the lights off — besides inducing sleep — puts all the focus on the screen. The audience should be looking at you more than the screen. Today’s projectors are bright enough to allow you to keep many of the lights on.

THE PRESENTATION
Don’t make the mistake of trying to include too much information. People’s attention spans wax and wane about every 8 minutes. Don’t disengage them with detailed explanations that can be saved for the Q&A. This goes for your PowerPoint slides as well. A good rule of thumb is to keep your title font at 40 point and your body text no smaller than 28 point. This will stop you from filling your slides with unnecessary text. You want them listening to you, not reading ahead.

I try to limit a one hour presentation to 5 key points.
1. What is financial aid?
2. Who can get it?
3. How do I apply?
4. What happens next?
5. Where can I get more info?

Remember to make your slides visceral and memorable
Visuals that surprise people, touch them, delight them, and support your story are best because they affect people in an emotional way. Use animation in your slides to emphasize your talking points. Instead of complicated notes pages, think of the slide itself as your notes page. If you know your subject matter, you only need key words or phrases to keep you moving along.

People are more likely to remember your content in the form of stories and examples, and they are also more likely to remember your content if your visuals are unique, powerful and of the highest quality.

Here are some examples of slides from a recent PowerPoint.

LET’S REVIEW….
Prepare, develop your presentation persona, know your material, move around from behind the podium, share your passion for the subject, engage the audience, make it fun, and watch the time.

Keep it simple, interesting, and fun!