As I sit here on a Sunday night watching football, I begin writing my fall WASFAA newsletter article. It is a typical fall evening, wind is blowing, and rain is falling and the perfect time to reflect on the past few months. One of my charges as WASFAA President is to visit each state in our region and attend their state conference. As of the writing of this article I have attended the Alaska State Conference in Anchorage and the Washington State Conference in Vancouver, Washington. My predecessors warned me October was rough – I am beginning to see why. I have seen a lot of old friends and have met many new ones. It has not mattered where I have been or who I have talked to the story is the same – the number of applications keep going up, up, up and the number of staff keeps going down, down, down. Everyone talked about the challenges they faced this summer and fall and were grateful they survived…..for now!

WASFAA is committed to providing a variety of training opportunities. We hope that one or more will meet your needs.

Wendy Olson, Jerry R. Sims Management Leadership Institute Chair, has been hard at work to put together a great program. Join her and her faculty in beautiful Lake Tahoe, Nevada, February 14-16, 2011. The registration form is now available at www.wasfaa.org.

Frank Green and Leonard Walker, WASFAA Conference Co-Chairs are working to put together a great conference. You will not want to miss it so mark your calendar for April 17-19, 2011 and join us in Honolulu, Hawaii. To keep up with the latest information follow “WASFAA Conference 2011” on facebook.

Training Co-Chairs, Susan Shogren and Nichole Doering have put together a training schedule that includes both on site training and webcasts. Topics include NASFAA’s Cost of Attendance and Budget Construction and WASFAA’s Applying Professional Judgment Authority. Information and registration is available at www.wasfaa.org.

We hope that you will take advantage of these training opportunities. WASFAA offers scholarships for Management Leadership and the Annual Conference. The applications are available on the WASFAA website.

Federal Issues Committee tackled the NPRM’s and Gainful Employment this summer and wrote letters of response. They are available to view on the WASFAA website.

Coming in the next few months I will be traveling to the Arizona and California State Conferences and will attend the NASFAA and WASFAA Board meetings. I will update you on those activities in the winter newsletter.

Even though the work we do is difficult and sometimes we feel unappreciated remember you are making a difference in someone’s life.

WASFAA 2011 Conference
April 17-19, 2011
Honolulu, Hawaii
**WASFAA Executive Council**

- **Sandi M. Guidry**, President  
  University of Nevada - Reno  
  sguidry@unr.edu

- **Kay Soltis**, President-Elect  
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  sottiskw@plu.edu

- **Mindy Bergeron**, Past President  
  John F. Kennedy University  
  bergeron@jfku.edu

- **Adam Hatch**, Vice President  
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- **Erin Welborn**, Arizona State President  
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- **John Bender**, Idaho State President  
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- **Patti Brady-Glassman**, Oregon State President  
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  Patti.brady-glassman@oregonstate.edu

- **Jeff Scofield**, Pacific Islands State President  
  University of Hawaii - Hilo  
  jscofield@hawaii.edu

- **Rebecca Wonderly**, Washington State President  
  Seattle University  
  wonderlr@seattleu.edu

**WASFAA Calendar**

- **December 12-14, 2010** – Plan to attend the CASFAA Conference in San Diego

- **February 14-16, 2011** – Plan to attend the Jerry R. Sims Management and Leadership Institute in South Lake Tahoe

- **April 17-19, 2011** – Plan to attend the WASFAA 2011 Conference in Honolulu, Hawaii

**Birthday Calendar**

- **October**  
  Wendy Olson  
  Sandi Guidry  
  Pat Peppin

- **November**  
  Bert Logan  
  Howard Fischer  
  Susan Shogren  
  John Bender  
  Ashley Guidry

- **December**  
  Peter Miller
Note from the Editor

Judy Saling
Assistant Director of Financial Aid, University of Oregon
Newsletter Committee Chair

Gosh I’m glad the phones and student visits have slowed down! Love the energy and excitement, but the first two weeks of this term and our Week of Welcome preceding that were the busiest I can remember. We’re already hot on what communications we can improve to be even more proactive in anticipating what snags families and students may encounter in the future. From what I hear from you, my colleagues, numbers of applicants and increases in enrollment have you all examining the same thing.

Communication has become so important and diverse in methods available that it can be a full time job. Do we email—easiest for us but not particularly popular with students. Do we text—and if so, how do you collect cell numbers? Facebook pages may seem too intrusive on personal time for some students as does Twitter. So how do we make sure our message is received? Even with a well-designed webpage it is hard to inform folks if they don’t know what it is they need. I think ours will be a bit of a scattergun approach in trying to offer various types of communication hoping our audience finds one that appeals to them. Yes, we will even resort to paper letters and the US mail on occasion!

Speaking of communication—Have you looked at the WASFAA Conference Facebook page? Enticing comments and pictures that will get you in the mood for conference in Hawaii next April can be found there. A Western Association of Student Financial Aid Administrators Facebook page is in the infant stages right now. The idea behind the page is to be able to link us all together and provide a method to “push out” information to our membership. If you have ideas and/or expertise in this area, please consider joining our Communication Committee. Anyone interested can contact me at jsaling@uoregon.edu. I look forward to hearing from you.

WASFAA Editorial Staff

Renee Davis
Copy Editor

Colleen MacDonald
Fund Development
Newsletter Committee Liaison

Samuel Collie
Transition Editor

Advertising Rates

Newsletter Ad Dimensions and Cost:

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Julie Yeager Arthur of the U.S. Department of Education in Seattle reports:
The Seattle and San Francisco offices of Federal Student Aid, US Department of Education hired seven new employees who all started on August 30. Here are the new FSA Employees, their positions, and their most recent jobs:

**Seattle:** Michael Hargrave, Institutional Review Specialist, Seattle; most recently was Corporate Director of Financial Aid, Pioneer Pacific College, Wilsonville, OR.

**Lana Walter,** Institutional Review Specialist, Seattle; most recently was Director of Financial Aid Services, Northwest University, Kirkland, WA

**San Francisco: Renee Gullotto,** Institutional Improvement Specialist, San Francisco; most recently was a Senior Client Relations Manager with EDFund

**Adeline Espinosa,** Institutional Review Specialist, San Francisco; most recently worked for the California Student Aid Commission, Sacramento, CA.

**Hyun Jhong Yi** - Institutional Review Specialist – San Francisco; most recently worked for ELM.

**Pilar Diaz** - Institutional Review Specialist – San Francisco; most recently Corporate Director of Financial Aid at Center for Employment Training, San Jose, CA.

**Anna Archilla** - Program Support Assistant – San Francisco: worked most recently for the US Department of Labor, where she worked as a wage and hour compliance specialist.

**Jennifer Knight** is now Director of Financial Aid at Warner Pacific College in Portland. Jennifer most recently worked for EDFUND.

**Renee Davis** is now employed by the Nevada System of Higher Education in the System Computing Services Division. Renee previously worked for Truckee Meadows Community College and now says her new duties will include supporting financial aid functional users at TMCC and four other institutions. We’re very happy she will remain a member of WASFAA’s Executive Council!

**Zack Duffy** was promoted to Financial Aid Counselor at the University of Oregon. He had previously been an Office Specialist on the front lines.

**Colleen MacDonald** is now the Assistant Vice President of the School Channel at SimpleTuition. Colleen previously worked for EDFUND.

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**TG default prevention – Support for student loan borrowers**

TG is committed to helping borrowers succeed in repaying their student loans. TG stays in touch with borrowers so that they understand their repayment obligations and have support when they need it.

- **Default prevention call centers**
  TG’s specialized call centers help borrowers stay informed about their repayment options.

- **Financial literacy**
  TG provides useful financial literacy information before repayment begins.

- **Contact tools**
  TG uses phone, e-mail, and letter campaigns to reach borrowers throughout the life of a loan.

Learn more about TG’s default prevention services at: [www.tgslc.org/WASFAA](http://www.tgslc.org/WASFAA)

**Making a difference for student loan borrowers**
**AASFAA Report**

**Erin Welborn**  
AASFAA President  
Associate Director of Financial Aid, Prescott College

Well, we are finally up and running. This year got off to a shaky start, but thanks to some amazing people involved in AASFAA, we’re doing great!

Our annual conference is scheduled for October 28 – 29th in Mesa, AZ. We’re piggybacking on WASFAA’s theme this year. Our conference is titled “Catch the Wave” regarding the wave of change we have all been through this year. I’m pleased that registration is higher than initially predicted. I’m also pleasantly surprised by our vendor sponsorship for the year. This too exceeded my expectations. It is great to know that we still have support out there. I thank all of our vendors for their generosity in these tough economic times.

It truly is an exciting time to be in this industry and it’s great to know that there is so much support out there. Here’s to an exciting year!

**CASFAA Report**

**Yvonne Gutierrez-Sandoval**  
CASFAA President  
Associate Director of Financial Aid, Pitzer College

We are in the final stretch! Our transition meeting for CASFAA is scheduled at the conference hotel, the Manchester Grand Hyatt in San Diego, for November 7–9. Outgoing officers and chairs are preparing their end-of-year reports and the training team is putting together the annual “boot camp.” It is normally a very fast-paced and productive 3 days.

The Conference Committee is working to finalize the plans for the CASFAA Conference scheduled for December 12–14 at one of our favorite hotels, as mentioned above. There are several pre-conference events: our annual Proprietary Certification Workshop and the Graduate and Professional Forum. Even though the law requiring certification for our proprietary colleagues sunsets, it is still strongly recommended that continuing administrators complete training to keep them up-to-date and that new colleagues take beginning classes. CASFAA will still issue certificates for the training. The Graduate/Professional Forum is an ever-popular way for these colleagues to address issues of concern for grad/prof schools.

We are also offering a Leadership pre-conference session that continues throughout the conference with Terry Everson. The pre-conference session will include: Leadership Principles for Rising Financial Aid Leaders, Leading Change Across a Financial Aid Team and Project Management: The Secret to Financial Aid’s Impact.

We invite everyone to attend our conference—it is not just for California schools, especially this year—Jeff Baker will be our final speaker and will give his federal update. With the NPRM rules on program integrity due to be issued in November, CASFAA will be among the first to get the “scoop.” Also, if Orlando is a bit out of your budget, a Southwest flight to San Diego and a stay at beautiful Seaport Village can yield similar training information. The Manchester Grand is also close to Horton Plaza—so you can also get some holiday shopping done with your free time. Check out the information at: www.casfaa.org.

Even though I am out of office as of January 1, I will remain on the WASFAA Executive Council until the WASFAA Conference and am looking forward to continuing that privilege.
IASFAA Report

John Bender
IASFAA President
Program Coordinator, Lewis-Clark State College

Fall is in the air. Cooler weather, turning leaves, and mid-terms! That can mean only one thing—students are starting to worry a little and office traffic is picking up again.

John Bender (IASFAA President) and Jennifer Zimmers (President-elect) attended the National College Access Conference as the guests of the Idaho State Board of Education. The conference topics included college access and success, program evaluation, education policy, nonprofit management and much more. We also came away with some great contacts within the secondary education sector in Idaho.

We would again like to recognize the J.A. & Kathryn Albertson Foundation for their significant contributions to the Idaho schools. Besides contributing $1,000,000 to each of the public four-year institutions to be used for scholarships over the next five years, the foundation is continuing to address the financial obstacles facing students. They are currently working on a new continuous enrollment initiative with participating schools. This project is in the preliminary stages with the first meeting scheduled for late September at the Foundation’s Offices in Boise.

Lewis-Clark State College is pleased to welcome Stacey Wendt to their staff.

That’s it from Idaho. Esto perpetua.

NAFAA Report

Neil Woolf
NAFAA President
Director of Financial Aid and Student Employment
Nevada State College

The Nevada Association of Financial Aid Administrators (NAFAA) recently held executive officer election for the upcoming year (May 2011– May 2012) for the President and Secretary positions. Scott Nielsen, Director of Student Financial Services and Veteran’s Affairs at Great Basin College, was elected as President for the upcoming term. In addition, Tawny Crum, Assistant Director of Student Financial Services and Veteran’s Affairs at Great Basin College, was elected as Secretary of NAFAA. Both Scott and Tawny bring a wealth of experience and will be wonderful executive officers.

In addition to the elections, two of our Nevada institutions went live with a new software and data management system. The University of Nevada, Las Vegas and Truckee Meadows Community College launched a successful Fall term using the new PeopleSoft system. Both institutions are serving as the pilot schools for a Nevada System of Higher Education system-wide launch of PeopleSoft with the other public Nevada institutions following into PeopleSoft this upcoming year. UNLV and TMCC worked very hard to build and customize the software and their successful implementation is an achievement that warrants much congratulations.

Don’t miss next year’s informative and educational event of the year

Sister Dale Brown Summer Institute

Look for the dates coming soon!
OASFAA Report

Patti Brady-Glassman
OASFAA President
Associate Director of Financial Aid
Oregon State University

OASFAA held our one-day Summer Drive In Workshop on August 5th at Portland State University. A great training agenda was provided which included a Federal Update with Marianna Deeken as well as Chuck Hirman with the Direct Loan Program.

Fall training is underway with the 2010 NT4CM training. OASFAA partners with OUS, the Oregon University System, to provide training sessions throughout the state for high school counselors and mentors. Six sessions are scheduled throughout the month of October.

Our FA101 which is a one-day training is scheduled for January 12, 2011 to be held at Reed College in Portland. This hands-on full day workshop is an excellent opportunity for individuals new to financial aid to get the details on how financial aid eligibility is calculated and awards are packaged.

The Annual Conference Committee has been hard at work planning our annual conference scheduled for February 2-4 at Salishan Lodge on the beautiful Oregon coast. The conference theme is “Financial Aid: The Next Generation.” Our conference chairs are doing a wonderful job of creating an agenda with sessions relevant to each of the different sectors within our financial aid community. Visit our website at: http://www.oasfaaonline.org/ for more information about our conference and consider attending!

OASFAA is looking forward to the NASFAA Fall 2010 Training that will be conducted by WASFAA on November 15th at Chemeketa Community College in Salem.

We finalized our brochure about OASFAA as an association to share with our constituents and state financial aid professionals to encourage them to join the association. The final version was completed by Sue Shogren and we are grateful for her commitment to helping us complete this project.

PacFAA Report

Jeff R. Scofield
PacFAA President
Director of Financial Aid, University of Hawaii at Hilo

Another year of PacFAA activities is well underway. Over 225 people are registered for our popular High School Counselor Workshops which will be held on Oahu, Kauai, Maui, and the Big Island in early November. We are busy scheduling High School Financial Aid Nights which will keep many of us out late for many evenings in November, December, and January. Last year we delivered our financial aid message to almost 4,000 students and family members.

The PacFAA membership is especially looking forward to hosting the 2011 WASFAA Conference. As the host, the Pacific Financial Aid Association (PacFAA) invites you to the conference and an opportunity to experience our unique island hospitality.

The 2011 WASFAA Conference will be held in Honolulu, Hawaii April 17-19, 2011. The conference theme is “Surviving in a Sea of Change - Ae hiki no! (Yes we can!).” Could there be any better place to “survive the sea of change” than in the middle of the Pacific Ocean?

The membership of PacFAA is looking forward to your arrival!
WA S FA A  S TAT E  R E P O R T S

WFAA Report

Rebecca Wonderly
WFAA President
Associate Director, Seattle University

A lawnmower droning outside my office window reminds me that final landscape clean-up is in full swing as we prepare for the start of fall quarter in less than two weeks. Meanwhile, my semester school colleagues who started last month know we’ve got nothin’ on them! As we face the typical-for-this-time-of-year increase in contacts from students, the calendar might say it’s still summer but the air’s turned crisp, leaves are turning and beginning to slip away and we find ourselves wondering how, once again, September snuck up on us so quickly.

Our annual, one-day summer workshops, held July 14 on the west side of the Cascades in Seattle and July 15 in Spokane on the east side, were very well received and attended, thanks to our hard-working VP for Training and his talented and creative committee. Attendance of 121 was up 34% from last year...including five of our colleagues from the University of Idaho who joined us at the Spokane site.

Speaking of talented and creative, the WFAA Conference Committee is hard at work putting the finishing touches on several months of planning for the highlight of our WFAA year: our annual, fall conference which this year is themed “Reflect, Release, Renew.” This year we’ll gather in at the Hilton Hotel in historic, downtown Vancouver, Washington on October 20-22. The agenda is chock full of interesting topics ranging from DL Processing – Tips, Tricks and Ask-an-expert to It’s Not Your Mother’s Verification System to Working with Emotionally Challenged Students and much, much more. There’s also intentional time built in for re-connecting and networking face-to-face in this once-a-year opportunity to do just that.

Getting ready for the Executive Committee meeting that takes place in conjunction with our conference, we’re working to fill three vacancies... Historical Archives Chair, Electronic Services Chair and a WFAA representative to the WASFAA Training Committee... and to make progress on the tasks we’ve each committed to completing during this year of service to our membership. With so very much to be done in our individual offices, I’m beyond grateful for the hard work of the WFAA volunteers who go above and beyond... even as far as contributing precious weekend and evening hours... to get important WFAA work done. WFAA volunteers rock!

WASFAA Federal Issues

Guest Reporter Doug Severs
Oregon State University

Growing up in the Midwest we learned to look west for the dark clouds that often brought tornados. Well folks there are darkening clouds in financial aid which in the New Year may bring tornados. There hasn’t been much legislative action with the ongoing election. Even when Congress has been in session legislation has been difficult to accomplish. I would like to say that it will be easier for Congress to accomplish what we need them to accomplish after the election, but I can’t. We still have Perkins not reauthorized, Pell Grant still has a shortfall and Leveraging Educational Assistance Partnership (LEAP) program is not yet part of the new federal budget. So, there is work to do. There is a bill in the works to extend Perkins for an additional year. The bill is called The Perkins Loan Extension Act of 2010 and would extend Perkins till October 1, 2013. If the bill is not passed or if the Administration does not get their version of Perkins passed, schools will have to return Perkins funding beginning October 1st. 2012. If Perkins is essential to your students it is important to have your representatives aware of how it helps students. I always find having students outline how important the program is for their success to be the best information for representatives to receive. It is important to get LEAP funded. Many state grant programs depend on this program and are already hurting with budget reductions and increased applications. The Senate did include LEAP in their budget, but the House followed the Administration in not funding it. We also need to have Pell fully funded and more! So, watch the elections and get ready for a stormy time in D.C. We will need all the friends we can find to tell the financial aid story so we can serve our students and make college a continuing reality for all.
Start Thinking About Our Super WASFAA Volunteers!

Tami Sato
Director of Financial Aid, Southern California College of Optometry
Awards & Scholarships Chair

Do you know of a WASFAA member who has been a dynamo for WASFAA? Many of your WASFAA colleagues volunteer their time and support the Association to keep its activities going. It is time to start thinking about those individuals and consider nominating them for one of our annual awards.

The following is a summary of our awards that you can begin to put some names to. It is quick and easy to nominate someone online – just enter demographic information about the nominee and you, select which award and why you are nominating the individual. The official nomination period opens later this year but you may submit a nomination at any time until the deadline. The Award Nomination Form is located under Online Forms.

**Meritorious Achievement Award:** This award is presented to an individual who has either made a single important contribution to the profession or contributed continued support of the Association which may include behind the scenes efforts. The recipient does not have to be a WASFAA member. The award is approved and granted by a majority vote of the executive council.

**Distinguished Service Award:** Presented in recognition of outstanding contributions by an individual to the field of financial aid through leadership, research, scholarship and/or exemplary service to the Association’s activities, at the highest level, over a sustained period of time. The recipient does not have to be a WASFAA member.

**Lifetime Membership:** The substance of this award is for an individual who has made continued and significant contributions to the financial aid profession and WASFAA. The recipient will have WASFAA dues waived for all future years.

**Honorary Membership:** This is the highest honor that WASFAA can bestow and is bestowed upon individuals because of their exceptional contributions to the Association and to the profession over a sustained period of time.

**Outstanding New Professional Award:** This award focuses on individuals who have been in the financial aid profession for less than 5 years, are current members of WASFAA, and have made outstanding contributions at the institutional, state, regional and/or national levels.

**Outstanding New Volunteer Award:** This award recognizes new volunteers with a WASFAA committee in their first year volunteering.

You may find a list of previous recipients at the WASFAA website under About WASFAA.
WASFAA Membership/Volunteer Report

Tracey Lehman
Oregon Institute of Technology
Member & Volunteer Committee Chair

Membership

Happy Fall WASFAA members, I hope this issue of the newsletter finds you happy, healthy and ready for winter. As of October 18th WASFAA has 456 members. Of those numbers; 126 are new memberships and 330 are renewal memberships. I expect with the Jerry R. Sims Management and Leadership Institute coming up in February we will have some new members and hopefully some renewals as well. We also have some folks who signed up for membership but have not paid their invoices. Peter Miller, our treasurer, has just sent out reminder invoices to those folks at the beginning of October. If you have a colleague who mentions they are not receiving information from WASFAA, please have them double check if their membership fee was paid. The top five reasons to be a WASFAA member as posted on our website at http://www.wasfaa.org were shared with State Presidents late this summer. It is my hope that they are passing those reasons along to their state association members and encouraging them to join WASFAA. Information about WASFAA membership will be shared by our WASFAA president, Sandi Guidry, as she visits annual conferences across our region.

Volunteers

This year WASFAA has 58 volunteers on Executive Council and WASFAA committees. We appreciate you signing up for your areas of interest when you fill out your membership application. While we would like to put all volunteers to work, it is not always possible to use everyone. Please do not get discouraged and do continue to volunteer. Events such as our annual conference require the help of many people to pull them off successfully. If you plan to go to the conference, you might want to consider facilitating a session or assisting at registration or the volunteer booth. Please contact either of our conference chairs, Frank Greene or Leonard Walker for more information.

Membership by Institution Type

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Membership by State

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Alaska  •  Arizona  •  California  •  Idaho  •  Nevada  •  Oregon  •  Pacific Island  •  Washington  •  Out of Region
Mindy Bergeron  
Past-President

For any of you who have been thinking about one day possibly running for a WASFAA office, now may be the time. WASFAA is always looking for new volunteers especially representatives for the Executive Council. Some of the advantages include: being able to learn and practice leadership skills in a collaborative, safe environment, having access to the latest and most cutting-edge information in the financial aid world and meeting and making new colleagues and friends throughout our region. You can also get out of the office a few times a year by attending the WASFAA Executive Council meetings in one of the WASFAA regional states. The four positions currently available are:

2011-12 President-Elect
- Responsibilities include learning the duties required of the President as well as the organizational structure of the Association
- Serves as a voting member of the WASFAA Executive Council
- Serves as a member of the Fiscal Planning and Strategic Planning Committees
- Attends the NASFAA Board of Director meetings as an observer
- Participates in the NASFAA regional exchange program and attends another region’s executive council or board meeting
- Serves as an ex-officio member of the Membership Committee
- Serves on the Nominations and Elections Committee
- Appoints their Conference Chair(s) and oversees conference planning
- Fills chair positions and segmental/associate member-at-large positions
- Serves as chair of By-Laws Committee

And as 2012-13 President some duties include-
- Prepares agenda and presides over Executive Council meetings
- Serves as the official representative and spokesperson for the Association
- Serves as a member of the Fiscal Planning and Strategic Planning Committees
- Attends meetings of and serves as a voting member of the NASFAA Board of Directors

2011-12 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, approves reimbursements for the Treasurer
- 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
- Authorizes and reviews a biennial fiscal review
- Selects giveaway items for the major events

More positions on next page
2011-12 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 is sent to the WASFAA website and to the Historical Archives Chair
- 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

2011-12 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
- 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’re interested or if you know of a colleague you would like to nominate, you can complete the Nomination form at: http://wasfaa.org/docs/forms/exec_nom.html and send it to Mindy Bergeron at bergeron@jfku.edu. If you have any questions you can reach Mindy Bergeron via email or call her at 925.969.3388.
WASFAA Training Update

Sue Shogren & Nichole Doering
WASFAA Training Committee Co-Chairs

This fall, WASFAA is pleased to once again offer training designed to help with effective administration of Title IV aid. We are partnering with the National Association of Student Financial Aid Administrators (NASFAA) and, in addition, developing our own training sessions on topics of direct relevance to aid administrators and industry partners, including:

- An Institutional Approach to Developing & Revising Cost of Attendance Components
- Applying Professional Judgment
- Influencing Cohort Default Rates
- Using Social Media to Create Community Spirit

For fall 2010, NASFAA’s Training team developed materials on Cost of Attendance (COA) for several reasons. This subject has widespread relevance to colleges and universities of all types and in all regions, and it’s a topic about which NASFAA continues to receive many questions and identify issues during peer reviews. It’s also one of the few areas of Title IV aid administration unlikely to be affected by this year’s round of negotiated rulemaking, and therefore, more likely to remain relevant even after final rules are published. Aid administrators of all levels of experience will benefit from learning about how COA is constructed and reviewed each year.

The WASFAA Training Committee selected several additional topics from among many under consideration, which are likely to appear as part of either fall, winter or spring training. We believe a discussion of the practical application of professional judgment will be helpful, as it pertains to COA and adjustments to data elements affecting the calculation of the expected family contribution. We also believe that many aid administrators are still searching for ways to address the potential increase in their institution’s cohort default rate (CDR) due to the challenges being faced by borrowers in today’s economy and the effect of the change in the calculation of CDRs. During the spring, we plan to revisit the subject of the use of Social Media, with particular emphasis on the nuts and bolts of how to use specific forums to create, grow and foster a greater sense of community. For each of these topics, we’re looking forward to some lively discussions and sharing of opinions and solutions!

We’ve given careful consideration to the format in which we will offer training this year. In surveys conducted over the past several years, WASFAA members indicated that in-person workshops are valuable for the opportunity to meet new colleagues and learn from each other through discussions and group activities. Budgetary concerns restrict many members from traveling to training events and workshops, however. To accommodate the needs of as many members as possible, we are preparing fall training as both in-person workshops and webinars. This fall, we plan to travel to locations throughout the western region where we’ve typically drawn the largest number of attendees in the past, and we’ll also offer the same content as a series of webcasts. You’ll be able to choose the location, time and format that works best for you.

More information and registration will be available soon. Watch the WASFAA list-serve and the WASFAA Training Committee’s web page (www.wasfaa.org/docs/toc_training.html). In the meantime, check to make sure you’re a current WASFAA member so you continue to receive announcements and updates.

2011 WASFAA Conference
Honolulu, Hawaii
April 17-19, 2011.

The conference theme is “Surviving in a Sea of Change"
WASFAA is offering training during November and December! For your convenience, you can choose whether to attend one of several workshops offered throughout the WASFAA region or join us for a webinar, presented in two parts.

Workshops are scheduled to run from 9:00am - 4:00pm (local time):
- Monday, November 15: Chemeketa Community College in Salem, OR
- Tuesday, November 16: Thunderbird School of Global Management in Phoenix, AZ
- Thursday, November 18: Boise State University in Boise, ID
- Friday, November 19: Truckee Meadows Community College in Reno, NV
- Thursday, December 9: Seattle Pacific University in Seattle, WA

Webcasts are scheduled for these dates and at these times (Pacific):
- Tue Dec 14 (2:00pm - 3:30pm) - Cost of Attendance
- Wed Dec 15 (2:00pm - 3:30pm) - Professional Judgment
- Thu Dec 16 (11:00am - 12:30pm) - Cost of Attendance
- Fri Dec 17 (11:00am - 12:30pm) - Professional Judgment

The registration fee is $49 for one workshop or two webcasts (Cost of Attendance + Applying Professional Judgment Decisions). WASFAA annual membership dues of $50 will also be charged unless the person registering for the workshop or webinar is already a WASFAA member.

Webinar registration entitles you to a site license to attend each of the two webcasts you select, so invite your friends and colleagues to join you at no additional cost. To join as a group of two or more, we recommend arranging to meet in a relatively private or sound-proof space with internet access and a speakerphone. To take full advantage of this web-based training - and other online events - on your own, consider obtaining a USB headset with a noise-cancelling microphone...and a mute button so you can be heard only when you want to be!

USA Funds® Life Skills® allows you to track your students’ progress and their gains in knowledge about key personal finance topics, including:
- Financial aid and paying for college.
- School and personal life management.
- Preparing for life after college.
- Credit management.
- Personal finance for graduate, medical and married students.

To learn how USA Funds Life Skills can help make a difference for your students, visit www.usafunds.org.
Interview with a WASFAA Winner

Breena Conlin
Students Accounts Manager, Prospect Education
Member, WASFAA Awards and Scholarship Committee

I had the pleasure of meeting Ashley Munro last month at the WASFAA Training Committee meeting in Tempe, AZ. I jumped at the chance to interview her after she was honored with the WASFAA 2010 Outstanding New Professional award. Ashley has only been in financial aid for a short while and has already accomplished so much. Please take a look at our interview so you can get to know Ashley Munro.

Breena - You have only been in Financial Aid a few years and have already accomplished so much, what is on the horizon for you?

Ashley - I just want to continue to grow in the industry. I find financial aid fascinating and enjoy learning all the twists and turns! I hope to be able to continue to volunteer within my state association, as well as WASFAA, as this provides great opportunities for meeting the people who know the answers to those odd ball questions.

Breena - What advice would you give to a new State President on how to hold a conference?

Ashley - Plan early! There is nothing worse than trying to shove together a conference during that “busy part of the year!” It also allows for time to talk it up amongst the state. Attendance is something that most state associations are struggling with, so the longer you have to plan, the more you can talk people into coming and the more time you have to make it a personalized conference. Talk to your potential attendees to find out what they would like to see at the conference. And lastly, think outside the box! Financial Aid Administrators aren’t the only people concerned with financial aid. Look at inviting high school counselors, scholarship agencies or student government officers.

Breena - How were you able to turn a profit on your 2009 conference?

Ashley - We set up 2 tracks: one for experienced FAAs and another for beginners, such as the high school counselors and scholarship agencies mentioned above. We reached out to new members and it worked! I worked with our Visitors’ and Convention Borough, which helped us get great discounts on room rates and talked to a newer hotel. They were struggling a bit and needed the business, so they offered us free meeting space and our meals ended up being free as well! We ended up with a very small bill for pastries in the morning and a rental van that we used to take everyone out to Chena Hot Springs one evening.

Breena - If you could have one Federal Regulation revised which would it be and why?

Ashley - Good Question! I’ll try not to go with the obvious FFELP issue! I would like to see some provision for the cost of living to be included in the EFC calculation. The cost of living is extremely high in Alaska, especially if you live outside one of the 3 major towns. It seems that a lot of our students who should probably receive needs based aid, don’t qualify. I think that a student who pays five times the national average for a gallon of milk or three times as much for a gallon of gas isn’t assessed fairly.

Breena - As a financial aid administrator what is the #1 must have?

Ashley - Good peers! You need the opportunity to network at conferences or meetings. The ability to talk to someone that deals with the same issues as you is wonderful! No one else can understand the issues we deal with. Complaining about an issue to my husband is nothing like complaining to one of the state presidents I served with on the WASFAA EC! I absolutely love the sharing of ideas and concerns that happens when FAAs get together.
Tracey Lehman  
Oregon Institute of Technology

The summer has ended, the campus will soon be bustling and I have been thinking about all of the students who will soon be lined up outside our doors. Even though they will be on your campuses for a couple months before you read this, I thought it might be interesting to talk to a few incoming freshmen (recent high school graduates) and get an idea of what they are thinking. I talked to two young ladies; both from Klamath Falls, Oregon. One, Darien, leaves for Oregon State University (Corvallis, OR) next week, the other Danae had planned to go out of town, but a few weeks ago found herself in the position of having to stay in her hometown and attend Oregon Institute of Technology (OIT) because of a lack of funds. Both graduated from a 5A public high school.

Tracey: Do you have any brothers or sisters who went to college and if yes, did they give you any advice?

Darien: No, I am the oldest.

Danae: I have a sister who is a junior and a brother who is a sophomore, at the same school that I am attending. They really didn’t give me any advice but they helped me decide on a major.

Tracey: Have you both always known you would go to college, or when did you know you would go to college?

Both ladies answered that they had always planned on going to college; they expected to from an early age, their parents had always talked about it and always expected them to attend college.

Danae: It wasn’t an option.

Darien: You pretty much have to go to college these days if you want a future.

Tracey: How did you pick your college?

Darien: I did internet searches.

Tracey: What did you look for when you were searching?

Darien: The school in general, sports they offered, clubs, the residence hall options. I wanted the school to be far enough away, but close enough to home to visit. I went on college visits and this one just felt right, felt comfortable, it clicked.

Danae: I ended up at my default school, not my first choice. But when I was searching, I was looking for a good environment and some of the things that Darien mentioned.

Tracey: Did you both plan to stay in state?

Darien: I thought about looking into WUE schools (Western Undergraduate Exchange) but really didn’t look very far.

Tracey: Do you think you are academically prepared for college?

Both women: “Yes. We both took college classes in high school.” “We transferred 30-36 credits into our colleges.”

Darien: “I can be a sophomore by spring term of my freshman year.”

Tracey: Were your guidance counselors helpful? Did they encourage you to pursue college and take college level classes in high school?

Danae: They were OK. They just put you where you wanted to go (class selection). They didn’t encourage you to take college level classes or head in any certain direction.

Darien: It was my teachers who encouraged me to take college level classes and go to college. I liked just about all of my teachers and feel that they did a good job.

Tracey: What are you excited about?

Danae: The experience, being on my own, the independence.

Darien: Meeting new people, trying new things.
Tracey: What are you most worried about?

Danae: Worried I won’t be successful, that I won’t figure out what I want to do.

Darien: That the classes will be too hard. I know they will be hard, I expect that, but that they will be too hard.

Tracey: Do you plan to work?

Danae: Yes, I have no choice. I will work 25-30 hours off campus.

Darien: Not at first. I may check our ROTC. If that does not work, I will look for a job on campus about 10 hours a week.

Tracey: Will you play sports?

Darien: (who was a softball All American): I hadn’t planned to; I thought I was ready to be done. But, I might try to walk on. Maybe I am not done.

Danae: I am retired (laughing). Between working and school I won’t have the time. In college, sports are a job.

Tracey: Do you think you will have enough money/resources to pay for this year?

Darien: Yes, loans. And my parents want me to ask you about PLUS loans vs. private loans.

Danae: Only because I stayed in town. I will take loans and work. There are three kids in college in my family, I couldn’t get the private loans I needed to go out of town. I tried every place.

Tracey: You were willing to take on a large debt to go to your first choice?

Danae: Yes.’

Tracey: What do you think your parents are worried about if anything?

Darien: Money.

Tracey: What about money?

Darien: They want me to get a good paying job, make money and have a future.

Danae: Me too, but they also tell me I need to be able to budget my money when I get some—spend wisely.

Tracey: What do you think you want to do professionally?

Danae: A teacher. I want to teach high school.

Tracey: High school, you are crazy!

Danae: Everyone tells me that, but that is what I want to do-I think.

Darien: A physical therapist, maybe for the Air Force if the ROTC thing works out.

Tracey: What will you miss from home?

Darien: The people, my friends.

Danae: Being comfortable, being in a safe place. That is what high school was, a safe place. We are leaving our comfort zone.

Tracey: Is there any advice you would give or anything you would like financial aid people to know?

Darien: (Laughing) In high school, get a 4.0 and be a valedictorian, so you get all the scholarships.

Danae: Scholarships are so hard to get, so many people apply, they say students don’t apply but the ones I know do. You need scholarships for average people who do their best and it is not a 4.0.

Darien: Yeah, a “She-did-her-best Scholarship.”
Jerry R. Sims Management and Leadership Institute

Navigating Uncharted Waters

February 14 - 16, 2011

Harrah's at South Lake Tahoe

The Jerry R. Sims Management and Leadership Institute provides a higher level management learning experience for financial aid administrators. Some of the topics that may be covered are: Resources for Staying Current in the Profession, Managing Staff, Reporting and Reconciling Data, Managing Funds, Positioning Yourself at the Table, Decision Making.

Faculty for this event:

Susan Murphy, University of San Francisco

Susan Shogren, Northwest Education Loan Association

Jim White, Gonzaga University

Wendy Olson, Whitworth University

More information will be posted as it becomes available. Please contact Wendy Olson (wolson@whitworth.edu) if you wish to learn more.
Prospective Students: Addressing Cost Issues Early

Frances Campbell
National Sales Director, SimpleTuition

Now is the “fun time” for students and parents to decide which college to apply to for the 2011-2012 academic year. Back when my daughters were making these decisions, we hit the road for college tours, but now there are so many other ways to “visit” schools without spending much, if any, money out of pocket. In this time of trying to cut back and save money, there are so many options that let students look and consider schools which weren’t available a few years back, so let’s get the word out to students about how to take advantage of everything. Many WASFAA schools now have “virtual tours” and question and answer web pages.

Students and families should have questions and concerns on paper when they are comparing schools so not to forget anything when the moment arises. When money maybe wasn’t such an issue as it might be now, families might not have looked so closely at total costs, but families really need to ask what a financial aid package might look like at several colleges.

Considerations for Prospective Students:

- How long will it take to get the degree?
  - Consider the total cost of the 4, 5, or even 6 years it might take to complete an undergraduate education.
  - Review any college cutbacks that eliminate instructors and classes and if it could impact the ability to graduate on time.

- How much will it cost?
  - Look at the college’s endowment funds and the number of students receiving financial aid.
  - Compare the total indebtedness of students from individual colleges to the price of the college.
  - Consider how the debt will be distributed between student vs. parent.

Statistically, it is taking more time than ever before to reach completing a degree, costing students and families considerably more than a 4-year education. Does a particular field of study require higher degrees over a Bachelors degree for gainful employment? There are so many more things for students to think about, so we need to find ways to give students food for thought without overwhelming them.

A prospective student may find that a fairly expensive college actually has more funds to award students, thus keeping debt down to a minimum. For some students, a school that might have been considered a couple of years ago might be too expensive or no longer can offer the classes needed for the student under the current situation.

Sometimes for the sake of the students and families, financial aid offices may need to have hard conversations about whether their school is truly the right choice for a student. Students and their families need to look at all angles. For some, this may mean going to a local community college for the first two years to get in all the general requirements and save money for the last 2-3 years of upper division courses might be the perfect solution. For others maybe a third or fourth choice school a couple of years ago now will end up being the first choice because of cost.

This is the time for families to sit down and honestly talk about wishes, wants, and reality. Over my 20+ years of experience in financial aid, I have seen too many families base their intended college experience on wants and wishes, thinking that reality will just take care of itself.

There are many resources available which can assist in answering these questions for families, such as college costs, out of pocket costs over and beyond the cost of education, and listings of colleges and student indebtedness. Some sites to consider are:

http://www.college.gov
federal website tailored to prospective students and families considering college

http://www.StudentAid.com
Informs students of their eligibility for student aid so they can understand how affordable college can be

http://nces.ed.gov/collenavigator/
Filters schools by regions, pricing, programs/majors, institutional type, etc.

The earlier a family starts planning and researching college and university options, the more prepared a student will be to plan for their future.
The Challenge of supporting borrowers with split loan portfolios: Understanding the Challenge, offering solutions

Kevin Struckkhoff
TG Assistant Vice President for Relationship Management and Consulting

In today’s environment, with schools transitioning to the Federal Direct Loan Program (FDLP) and lenders putting Federal Family Education Loan Program (FFELP) loans to the Department of Education (ED), many borrowers, including both students and parents, are likely to have federal education loans under multiple programs, serviced by multiple servicers. This phenomenon, known as split-loan servicing, has the potential to create confusion for some borrowers. Unfortunately, this confusion may impact their ability to repay their federal education loans successfully.

A short-term solution: Build greater awareness of NSLDS

One key to helping borrowers manage split-loan servicing of their federal education loans is to educate them about the importance of the National Student Loan Data System, better known as NSLDS. NSLDS is ED’s database for federal student aid, including student loans. Through NSLDS, a borrower can view pertinent information about grant and loan aid received over the course of his or her educational career, including who holds and services the borrower’s federal education loans.

Specific to loans, NSLDS allows a borrower to obtain detailed, current information about his or her federal loans, including outstanding balances, loan statuses, disbursements, and loan holder name and contact information. The NSLDS website, www.nslds.ed.gov, is available 24 hours a day, 7 days a week. To access NSLDS, a borrower will need to provide his or her Social Security Number (SSN), the first two letters of the borrower’s last name, his or her date of birth, and his or her Personal Identification Number (PIN).

A long-term solution: Encourage borrower connection with loan holders

Another habit to instill in borrowers over the course of repayment is ongoing communication with their loan holders. Under the borrower rights and responsibilities section of the Stafford and PLUS master promissory notes, a borrower must promptly notify his or her loan holders if any of the following events occur before the borrower’s loans are repaid:

- The borrower’s address, telephone number, or e-mail address changes.
- The borrower changes his or her name (for example, from maiden name to married name).
- The borrower (or student, in the case of a parent PLUS loan) transfers from one school to another.
- The borrower (or the student, in the case of a parent PLUS loan) withdraws from school, begins attending less than half time, or fails to enroll at least half time for the period of enrollment.
- The borrower (or the student, in the case of a parent PLUS loan) graduates, or the expected graduation date changes.
- The borrower changes his or her employer, or the employer’s address or telephone number changes.
- The borrower has any other change in status that would affect his or her loan (for example, the loss of eligibility for an unemployment deferment by obtaining a job).

Establishing connections with loan holders works to the borrower’s advantage. If a borrower experiences difficulty in repayment, the loan holder may be able to provide the borrower with several repayment options and help him or her through that financial rough spot.

More help and information

For questions about NSLDS, borrowers can call the Federal Student Aid Information Center at (800) 433-3243, or send an e-mail message to studentaid@ed.gov. If borrowers have questions about managing loan repayment, they can call the company servicing their loans for assistance.
Social Media Tools – Are They Right For Your School?

How often are you on Twitter? YouTube? Facebook? Do you subscribe to any blogs? Well, think about how often you interact with any of these social media tools and realize that your students are on them even more than you are!

With much of their attention focused on social media sites, it’s logical to ask whether or not these sites would be worthwhile tools for you as a school to reach out to your target audience. Whether it’s to try to attract new students or engage current ones, is it worth your resources to delve into this world?

Here are few things to consider:

- **Buy-in/ownership** – To be successful on a social media site, you need buy in from all areas of the school. It will be difficult for one area to pull off a successful social media campaign by themselves. While one area should ‘own’ the project, it will be necessary to have buy-in and participation from other offices as well as the administration.

- **Goals/strategies** – Before jumping right in just to have a presence, make sure to identify your goals. What is it that you are trying to achieve by entering into the world of social media? Do you want a bigger freshman class? Are you trying to retain your current students at a higher rate? Do you want to provide debt management tools to your students or educate them about financial literacy? Are you hoping to engage alumni to increase alumni giving? All of the above? Your goals must be specifically identified before you can create your strategy and determine which social networking tool, or which combination of tools will help you achieve your goals.

- **Consistency** - Just with any website, the content you provide has to be engaging and dynamic in order for anyone to bother looking at it and returning to it time and again. You need to engage in whatever tool you choose on a consistent basis. Make entries regularly and be sure to respond in a timely fashion to any comments that may be posted. Throwing one comment or link out there does not equal success. This may require significant resources because someone is going to have to make consistent and timely entries as well as monitor regularly for comments and engage any ‘posters’ in conversation.

- **Engaging and meaningful content** - There has to be a reason for students/potential students/alumni to follow you on Twitter, or go to your blog page. “Just getting something up” is not going to win you any followers. Your content has to be what the audience is searching for and it must be authentic. It has to have meaning for them and can’t just be fluff. Judgments will be made quickly as to whether this is something that they think is worth their time or if it’s just ‘white noise’ to them. Before jumping into the social media world, do some research. Find out what is being said about your school already. Identify needs and create strategies to meet those needs. This may also require significant resources if you are using staff to do it. However, could you use students to help achieve your goal? If they are a major part of your target audience, it might behoove you to utilize them in this process. They know these tools and what attracts them to different sites more than you do. Use their expertise to help with the research and maybe even to create some of your content!

- **Credibility** – The audience needs to see you as credible. This won’t be quite as difficult for a school–especially a big name school, but it may be a challenge for some. The more your audience sees your name tied to other credible sources, the more your credibility will increase. Be a presence throughout the web. Provide meaningful answers and comments on other blogs or websites so that readers will see your school’s name and recognize it as one that is a provider of information that is of value to them. Again, this may require considerable resources because someone is going to have to regularly monitor related websites, newspaper articles, blogs, etc. to see where your school might provide some feedback/comments. That person, or someone else has to form acceptable answers–answers that fit in with your school’s marketing strategies, and that will provide value to the reader. All of that must be done in a very limited timeframe.

Social media tools may be a great way to expand your reach, but they can also be a quick way to make your school look bad if not used properly. Before jumping in, be sure that you have a comprehensive plan and the resources to back up that plan.
Zack Duffy  
Financial Aid Counselor, University of Oregon

This September the Obama Administration marked the back to school season by launching the National Financial Capability Challenge for 2010-2011. This is a program for high school students to learn all aspects of being financially literate that culminates in an end of the year comprehensive test. The top 20% of students will be recognized for their abilities. On October 12th President Obama announced the members of his Council of Financial Capability. The members of this council will advise the President on creating and adapting financial literacy programs.

How will these two announcements directly affect us? It probably won’t, but it is a reminder that the Government is taking the need for Financial Literacy seriously, and we should build on this.

April has been National Financial Literacy Month since 2005, but the desire for Financial Education has never been higher. April is also six months away and there are plenty of things sitting on our desks. But now is a great time to review these programs to see what needs to be tweaked or created. Go back and review your brochures or your website and research the new tools that have been made available in the past couple months.

Classes have begun and things are beginning to settle around the office. While our job is part Financial Aid Administrators, we are also full time educators. The students we serve come from a wide range of backgrounds; they have lived through a period in which many have seen parents, family members and friends lose homes to foreclosure, lose jobs or live on reduced budgets.

Many of us meet with high school students and parents before they’ve made a decision on which higher education institution they wish to attend. We can help these students by showing them where to look for additional information concerning the affordability of college. Creating the dialogue early is important.

There are tools already available online. There are federal websites such as www.college.gov which has been tailored to perspective students and families thinking about college. Another great website is www.mymoney.gov which has financial information on varying topics, some of which might be important to seniors as they leave college. This website is expansive so getting your office familiar with it can help your students go a long way. There are other options such as www.mint.com for budgeting or the National Jump$tart Coalition for additional resources.

While sometimes we meet obligations from our administrative perspective we still need to ensure that the student’s expectations and needs are met as well. Just providing a website with links to other websites doesn’t always educate the student, it just pushes their problems to the side. Students at times need a little more hand holding or a push in the right direction.

They need to know what part of the website to look at and they need to know it actually pertains to their situation.

It may be beneficial to create a program specific to your students.

Figure out first who your audience is. Are they a perspective/incoming student? Continuing student? Graduating? Parents? Graduate/Law/Medical Student? Each of these students will have different needs when it comes to Financial Literacy. Some may need a refresher on needs vs. wants; others may want to know more about credit cards and FICO scores. These are all valid questions and we can help students find the answers to this information. The more educated our students are about these topics the better they will be at living like a college student while in college instead of after they graduate.

Start with focus groups of students on campus; listen to their ideas on what will draw students to the program and what students want to learn more about. You’ll need to find a reason for students to be attracted to your program. Entice students with food, gift certificates or scholarships and don’t forget to be creative especially on a tight budget!

Once you have your program running, go out for feedback. Find what worked best for students, what they would like to have more time on. Attempt to have student volunteers for future classes, work with teachers or programs to find out if the student volunteer will be eligible for credit. Listen to your students and continue to revise your program each year.

See what is already out there, sometimes we don’t need to start from scratch we just need to revise what’s available and tweak it to our needs. Talk to similar schools but also reach out to schools who work with different types of student bodies, they may have tried different approaches in the past. Speak with local high schools to find out what they are doing in terms of financial literacy and what questions seem to come up with their students the most.

The importance of a financially literate student goes beyond their success in life; it can help our default and retention rates. I believe as students graduate it can keep them connected, and to remind them that we have been here every step of the way. Having financially savvy alumni will help our institutions down the road whether they are boosters or ambassadors or simply paying back their loans.

Financial Literacy Month is 6 months away… are you ready?