PRESIDENT’S Report
By WASFAA President, Kate Peterson
Oregon State University

The WASFAA Executive Council had a fruitful meeting in Boise, Idaho in early June. The committee chairs and elected representatives reported on plans and progress for the year. Be sure to review the meeting minutes (posted on this website) to learn of the good work that is being done in support of our association. There are great things in store for our region over the next year.

The Executive Council was the guest of the 2003 Summer Institute annual awards banquet, joining the students and faculty in a celebration of their achievements. Based on the positive comments and friendly atmosphere, it was apparent that everyone had a positive and fun-filled week of training. This year’s SI marked 30 years of summer institute training in the WASFAA region. We enjoyed a anniversary cake and photo opp. I want to thank Elizabeth Bickford, SI Chair, the SI faculty and the entire Boise State University financial aid office staff, for your hospitality. The level of dedication and commitment provided by this group of people was phenomenal. I look forward to seeing the students again at future WASFAA events (and perhaps on volunteer forms)!

Do you remember the song about the Lazy, Crazy Days of Summer? In the world of financial aid, you can omit the “Lazy,” and go right to the “Crazy.” How many times have you smiled knowingly when asked if you have summers off? Yet, in spite of summer vacations, end-of-year account balancing, summer awards, fall awards, etc., etc., our colleagues are meeting the new year with a renewed spirit of optimism. You will be hearing from WASFAA volunteers about training, the new Management and Leadership Institute (which promises to be a very special professional development opportunity at an absolutely gorgeous site!), increasing membership, upcoming conference sites, graduate and professional issues. You will watch WASFAA move more of our information and business onto the web and marvel at new fund development initiatives, learn about cultural diversity, be challenged to share your expertise as a presenter for the annual conference in Scottsdale, Arizona next May. You will be called upon to provide your opinions on proposed changes as the Federal Issues committee navigates Reauthorization of HEA.

The Federal Issues committee will help us to understand the implications of the Supreme Court rulings on the University of Michigan legal challenges affecting Affirmative Action and the use of race in admissions and financial aid decisions. We have an excellent team which is determined to re-establish a strong financial reserve to safeguard the future of our association. An ambitious agenda for the new year!

A good friend and valued colleague advised, serving as President of WASFAA is so much fun! You get to work with all these fantastic people, who do great things, and you get to be a part of it. So far, Addalou, you are right!

Have a great summer!
Aloha!

Having just returned from the land of pineapples, coconuts and awesome sunsets, my ears are still ringing with sounds of appreciation for the great conference folks attended in Hawaii. Yes, I said “attended!” Knowing how dedicated my financial aid colleagues are, I am sure everyone attended every session that was offered. The WASFAA program committee successfully provided a variety of sessions to meet the needs and interests of all segments of the WASFAA Membership. Another job well done and all to soon it was time to go home. In front of me there is mail to be opened, reports to be completed, and lists of calls that need to be returned.

In my mind, palm trees, sandy beaches, surfers, beautiful flowers and luaus fill my thoughts. Before the conference began (I repeat before the conference began), I was able to steel away for a tour of Pearl Harbor. With the current events, it was a poignant reminder of the sacrifice of many, both then and now. My heart swelled with gratitude as I thought of what it must have been like then and what it must be like now for military personnel and their families.

I also walked along the beach and had just enough time to climb Diamond Head for a bird’s eye view of Waikiki.

It is time to leave behind the memories of the WASFAA 2003 Conference and begin climbing the mountain of reality on my desk. Before I do, I would like to summarize this year’s Graduate/Professional Session for those of you who were not able to attend conference. Although the WASFAA 2003 conference has already vanished into history, the information that was shared will be beneficial long into the future.

This year’s Graduate/Professional session provided a critical examination of reauthorization and the growing amount of student indebtedness. While there is always debate over the multiple issues of reauthorization, this time around the focus seems to be on whether or not to increase loan limits. Those in favor of increased loan limits think it will reduce the amount of private loan borrowing. Students are concerned that an increase in loan limits will result in even more of an increase in tuition rates and a possible decrease in grant funds. Others are concerned that an increase in Stafford loan limits will increase the debt for undergraduate students, which could limit their choices about attending graduate school.

During reauthorization discussions, NASFAA offered the following recommendations regarding loan limits and other key issues of reauthorization:

- Increase annual loan limits to $10,000 for subsidized loans and $25,000 combined subsidized and unsubsidized loans, while allowing schools the option to set lower limits based on their population of students;
- Eliminate all up-front fees;
- Lower the interest cap to 6.8% and return to a variable rate;
Bring consolidation back to its basic intent; that is, allow borrowers with multiple lenders to consolidate. Further recommendations include allowing consolidation to prevent defaults; changing the interest rate from a fixed rate to a variable rate; clarifying the single-holder rule, and considering the inclusion of loans with higher rates in consolidation; and

Maintain school-as-lender provision and clarify use of revenue to be used only for need-based student aid at the school.

Over the last few years there has been a great deal of research done regarding the increase in student loan indebtedness. The speakers at the Graduate Professional Session shared the following conclusions from the National Postsecondary Student Aid Study, The Causes of Student Loan Default 2002 Report and the College on Credit: How Borrowers Perceive their Education Debt, and Results of the 2002 National Student Loan Survey, Final Report, February, 2003:

The average education debt has tripled since 1987, increased by 236% since 1991, and almost 50% since 1997; Graduate students borrowed an average of $31,700 while in graduate school, which is an increase over the 1997 average of $21,133;

Borrowing of unsubsidized loans by graduate/professional students has increased to 79% at public institutions and 89% at private institutions;

During 1999-2000, borrowing of private loans by graduate/professional students has increased to 6% at public institutions and 23% at private institutions;

Borrowers who received counseling each year about the amount of their debt and about repayment felt less of a burden than students who did not receive counseling;

Graduate students with a monthly payment-to-gross-income ratio of less than 7% did not experience difficulty in repaying their loans; however, borrowers with a monthly payment-to-gross-income ratio of 17% or greater seemed to experience difficulty;

24% of graduate school borrowers have payment-to-gross-income ratios greater than 17%; masters 23%, professional 33%, doctorate 22%;

72% of borrowers who attended graduate school said that student loans were important in allowing them to pursue graduate studies;

42% of borrowers who did not attend graduate school said that their student loans had a major influence on their decision not to attend;

54% of borrowers would have borrowed less if they had it to do over again (up from 45% in 1997);

15% of borrowers did not feel that the benefits were worth the burden of making loan payments;

Generally, graduate/professional students have low default rates because of low attrition and better paying jobs upon graduation; and

Unemployment is the primary factor in the raising likelihood of default.

Our task, if we choose to accept it, is to help students navigate through the financial aid process. Results from studies like those discussed above can assist us in our efforts.

Hawaii was beautiful and the conference was successful. Unfortunately, it is time for me to take my lingering mind out of paradise and snap back to reality. For me it is mail, reports and phone calls. For you, it is all that plus an avalanche of student files to be analyzed and processed. Happy processing, have a great year!

Getting Involved!

Are you new to the Graduate/Professional Segment or the WASFAA region? Looking for a way to get involved, get questions answered or meet new folks? Please submit your name, school, phone number and e-mail address to me at pcrawford@sssc.com and I will add you to the WASFAA Graduate/Professional Contact List.

If you have any questions, please feel free to call me at 714-630-3593. Also, please contact me if you have ideas or suggestions for sessions at a future conference, concerns or questions you would like brought before the Executive Council, if you have a burning desire to contribute an article to the WASFAA Newsletter, or if you would like to nominate yourself or a colleague to be included in a “spotlight” newsletter article. Your contribution and participation are welcome and encouraged.
Have you ever thought about being a Director in a financial aid office but were unsure exactly what a Director does? Are you a new Director who wants training specific to your new job? Are you a Director who wants a review to either make sure you’re not missing anything or confirming you’re doing it right? If you answered “yes” to any of these questions, you may be interested in attending WASFAA’s “Management Leadership Institute” on November 16-18 in beautiful Seattle, Washington.

The agenda will start with a full morning session on “A Year in the Life of a Director” where a year-long timeline of what a Director typically does will be listed out. Other ‘non-annual’ items will be thrown in as well, such as reauthorization, program participation agreements, and self-studies. The remainder of the MLI will be focusing on how to do the projects listed on the timeline. The final agenda is still being confirmed but will probably include the following listed in the box below:

The MLI will be held at the Talaris Conference Center (formerly the Aljoya Center) on November 16, 17, & 18 in Seattle, Washington. The agenda will include all participants checking in Saturday evening for a welcoming reception. The program will begin Sunday morning and end Tuesday afternoon. The website for the Center can be found at [www.aljoya.com](http://www.aljoya.com). Please mark your calendars and plan to attend! Registration information will be announced as soon as it is available.

Faculty for the MLI are as follows: Kay Soltis, Pacific Lutheran University; Tracy Reisinger, University of Portland; Julie Arthur, US Dept of Education; Mike Johnson, Clark College; Doug Severs, University of Idaho; Jim White, Seattle University

### Registration Fees

**On-campus participant:** Includes three nights’ lodging Saturday, Sunday, and Monday night; Saturday night welcoming reception; breakfast and lunch on Sunday, Monday, and Tuesday, and one dinner (either Sunday or Monday night to be determined).

Cost = $695.00

**Off-campus participant:** Includes Saturday night welcoming reception; breakfast and lunch on Sunday, Monday, and Tuesday, and one dinner (either Sunday or Monday night to be determined).

Cost = $500.00

---

**WASFAA Management Leadership Institute (MLI)**

By Tracy Reisinger, University of Portland

- Leadership Development
- How to Develop a Team
- Multiple Roles of a Fin Aid Administrator
- Long & Short Term Planning/Setting Goals and Directions
- Staff Development and Training Techniques/Effective Staff Evaluations
- Effective Management Strategies in FAO
- Keeping a Student Perspective in the FAO
- Advocating for the FAO/Positioning the FAO within the College
- Administration/ Fin Aid & Academic Collaboration
- Preparing for Audits and Program Reviews
- Using Resources Effectively
- NASFAA Staffing Modules, Salary Modules, Best Practices Modules,
- Self-Evaluation Guides
- FISAP/Campus Based Programs training (calculating what goes where and how much to budget)
- Budgeting in FAO (award funds and office funds)
Great Lakes’ landmark loan processing product has been enhanced.

- CommonLine® V5 Capability
- PLUS MPN Functionality
- Enhanced Reporting Features

www.mygreatlakes.com
toll free 1-866-464-7855
The Ethnic Diversity Action Committee (EDAC) has jumped into action for our 2003-04 tenure! We have a full committee and we’ve already accomplished giving away four scholarships.

Committee Members

Renee McCloud, Chair
University of Nevada, Reno
Kathy Colasurdo
Bellevue Community College
Teresa Yslas
Pima Community College
Linda Clemons
Cal. State Sacramento
Katherine Sharifi
Cal. State Fullerton
Johnetta Scott
Univ. of Alaska, Anchorage
Lawrence Gallardo
UC Davis School of Law
Raymond Johns
ACS Education Solutions
Germaine Graham
Clermont McKenna College
Sonia Honne
EdFund
Yolanda Simmons
Bates Technical College
April Campbell
Confed. Tribes of Grand Ronde
Art Escoto
Univ. of Phoenix, Las Vegas

The EDAC received and reviewed 32 scholarship applications for Summer Institute. After careful review by each committee member and a conference call to select the winners, the committee awarded four scholarships Summer Institute. The winners were:

Lisa Maciel
Reedley College
Anita Daphnis
Nevada State College
Jose Frausto
Washington State University
Stephanie Carlos
UC Hastings College of the Law

Be on the look-out for the on-line Management Leadership Institute scholarship application coming soon to the WASFAA Web-site!

The EDAC Committee has three goals for the year:

1. Have a minimum of 30 attendees at next year’s EDAC session for the WASFAA Conference held on May 16, 17 and 18 in Arizona. This will mean that we will have to promote our session and offer a topic that will be interesting for the WASFAA members. We think we may have a tasty idea for a fun and informative session... stay tuned!

2. Bring some of the focus back to how minority students are treated or perceive to be treated when they walk into a financial aid office. How can we be aware of the challenges and issues that minorities face? What are the hot topics?

3. Ensure that each state conference has a diversity session.

When it really counts, our people make the difference.

EDUCAID®

When you need service delivered by experts who know your school and understand your needs, Educaid is Your Student Loan Specialist. Being there when you need us most is just one more way we live up to the name.

Call us today at 1-800-347-7667 or visit us online today at www.educaid.com.
Arizona State Report
By Brad Honious, AASFAA President

The Arizona Association has been very busy during the 2002-2003 year and has plans to continue with a rather aggressive agenda during the 2003-2004 year. Here are some statistical highlights of the 2002-2003 year:

- AASFAA has 115 active member institutions with over 400 individual participants.
- 395 individuals attended one or both of the conferences with 87 first time attendees.
- AASFAA raised over $73,000 in sponsorships this year due to a record number of sponsorships/vendors at the conferences: 28 in the fall and 32 in the spring.
- Over 150 individuals volunteered for College Goal Sunday helping us to reach over 2600 students.

As if this is not enough, AASFAA had over 50 people volunteer on 13 committees this year.

I would like to personally thank Pat Peppin for doing an outstanding job in leading AASFAA during the 2002-2003 year and look forward to working with her during my tenure as president during the 2003-2004 year as she serves on the board as past-president.

The new board will be seated on July 1, 2003. This year we had 11 people nominated and placed on the ballot and 67 members voted for a 58.3 percent voter turnout rate. This gave AASFAA a fine showing in both candidates and voter turnout for this year’s election. The new board will be:

**President:** Brad Honious, GateWay Community College

**Past President:** Pat Peppin, Mesa Community College

**President Elect:** Shirley Vaden, Prescott College

**Vice President:** Ellen Neel, Glendale Community College

**Secretary:** Nicole Porter, Arizona State University

**Treasurer:** Marilyn Singleton, Arizona State University

**Treasurer Elect:** Onita Clark, NelNet

**Member-at-Large:** Terri Eckel, Northern Arizona University

**Member-at-Large:** Paula Cady, The Art Institute of Phoenix

**Non-Voting Mem.:** Linda Czarnecki, Dougherty Foundation

We look forward to the new year with projects including moving our web site to ATAC and providing an automated Financial Needs Analysis (FNA) to tribes, Native American students, and schools.
Two offices were up for re-election on IASFAA’s 03-04 ballot: President-Elect and Vice President. We welcome the new officers as they join the current council members for a productive year:

President Elect: Dwight Berreth, Boise State University
Vice President: Shawna Lindquist, University of Idaho, Moscow
President: Kathreen Silva, University of Idaho, Moscow
Secretary/Treasurer: Chris McManaman, College of Southern Idaho, Twin Falls
Past President: Colin Randolph, College of Southern Idaho, Twin Falls

The new IASFAA Executive Council met June 30 in Boise to plan for the upcoming year. One of the major agenda items was the fall conference, which will be held October 6-8 in Moscow at the University Inn Best Western. After holding the last few conferences in resort towns, the membership felt it was important to return to a campus for its annual gathering. The theme will be “IASFAA – Serving for 35 Years.”

Among the conference activities will be our annual auction. The last year’s auction in Sun Valley was so successful that it raised enough funds to double the amount of our WASFAA conference scholarship. Sheri Dewey from Idaho State University (Pocatello) was chosen as the scholarship recipient and became one of the few IASFAA members able to attend the Hawaii conference.

Thanks to the efforts and tenacity of Ken Jackson (01-02 IASFAA president), our new website is up and running. The ATAC product offers many outreach possibilities and is sure to play a vital role in keeping our operating costs down as we drift away from paper mailings in favor of web postings and email. We invite you to visit our new site at www.wasfaa.org/idaho.
Nevada State Update
By Dan Shellenberger, NAFAA Vice President

NAFAA would like to congratulate Jacquie Carroll of Univ. of Phoenix, who was awarded a NAFAA scholarship to attend the 2003 WASFAA Summer Institute in Boise, Idaho.

We would also like to introduce the 2003-2004 NAFAA Executive Council and Committee Chairs:

Executive Council
President: Marsha Dupree, University of Nevada, Reno
Vice President/President Elect: Dan Shellenberger, The Art Institute of Las Vegas
Secretary: Beth Kern, Great Basin College
Treasurer: Al Camp, Western Nevada Community College

Committee Chairs
Awards: Rhonda Groce, University of Nevada, Las Vegas
By-Laws: Paige Hurley, Truckee Meadows Community College
Conference: Jacquie Carroll, University of Phoenix - Reno Campus
Yvonne Hicks, College Loan Corporation
Federal Legislative: Joan Williams, Great Basin College
Historian: Laura Whitelaw, Western Nevad Community College
Membership: Debra Gambil, Nevada College of Pharmacy
Newsletter: Dan Shellenberger, The Art Institute of Las Vegas
Nominations & Elections: Sandi Guidry, University of Nevada, Reno
Scholarships: Renee Baker, Truckee Meadows Community College
Tech./Website: Tina Holcomb, Community College of Southern Nevada
Training: Mona Concha-Buckheart, Truckee Meadows Community College

The 2003 NAFAA CONFERENCE will be held on November 12 & 13 at the Siena Hotel in Reno. This year's theme is “Lighting the Way to a Brighter Future.” More information will be available at the NAFAA website at www.nafaaweb.org.

Truckee Meadows Community College has several new hires and promotions that may be of interest to you. Stephanie Costigan was recently hired as an Administrative Assistant III and Debra Buringrud, previously at the University of Nevada, Reno, was hired as the Student Loan Coordinator. Sharon Wurm was promoted to Assistant Director and Renée Baker was promoted to be the new Scholarship Coordinator. Long-time NAFAA & WASFAA members, Debbie Perkins, Program Officer for Loans, resigned in December and Tom Reed, Assistant Director, retired last year. Even though Tom is retired he has been helping out for the past four months, for which TMCC is sincerely grateful.

Another new face is at The Art Institute of Las Vegas, where Diane VanWie was hired as a Financial Aid Officer.

Finally, I want to say thank you to those who submitted information for this update. I also urge all Nevada financial aid personnel to volunteer and get involved with NAFAA. Only by pulling together can we achieve our goal of “Lighting the Way to a Brighter Future.”