President’s Letter

Tami Sato, WASFAA President
Southern CA College of Optometry

Well, as I wrote to the 2006/2007 Executive Council, we are winding down to the end of a very good year. I have to say that it has been fun even with the extreme travel schedule, multiple conference and meeting attendance, and speech and article writing. What an experience it has been to learn more about the other state organizations, other regional associations and our national organization. Along the way I have had the opportunity to visit or revisit many wonderful cities and get to know better WASFAA colleagues that have served on previous councils and meet many new and wonderful people who work and/or volunteer in the financial aid arena.

There were two sets of goals that the 2006/2007 President and the Executive Council worked on this year. The first were the eight presidential goals that were established at the beginning of my term and the other set included the eight goals of the WASFAA Strategic Plan for 2005-2010.

Here are my personal goals for 2006/2007 and the status or update on each:

1. To have the WASFAA 2007 Conference in Anaheim be successful, memorable, valuable and fun—Well, the Conference Committee, led by co-chairs Sun Ow and Kay Soltis, has put a ton of hours and work into bringing you this 38th WASFAA Annual Conference and I hope the conference evaluations will reflect the great speakers, terrific break-out sessions, surprising entertainment and fun opportunities that you will experience.

2. That the members of the 2006/2007 WASFAA Executive Council have a successful, memorable, valuable and fun experience – If you ask this years council members I think they will reply that we had plenty of laughs and light moments but also plowed through the agenda and got things done.

3. WASFAA should be the first region to win the new NASFAA Regional Award—This was tougher than it sounded. We submitted the great State President's Group and their project with quarterly meetings and exchange visits and it took a great deal of coordination and cooperation. The award submission included narratives, project descriptions, photos, charts, and evaluation forms. We await notification of the success of this goal.

4. Continue to hold the successful training events that we have sponsored in the past but include innovative changes—WASFAA training events such as the JRS Management Leadership Institute, SDB Summer Institute, Fall and Spring Training and our Annual conference have consistent quality and success. But a term that Past-President Steve Herndon used applies here where “incremental improvements” are made. We depend strongly on the input from attendees and members to pick topics and make changes to these annual events with on-line evaluations and surveys.

5. Continue the monthly communications vehicle of the WASFAA Highlights and use of the listserve, website, and quarterly newsletters to make connections with WASFAA members—hopefully you feel this has been accomplished. I’ve tried to keep it concise and timely.

6. Produce a WASFAA brochure to let everyone know what good things WASFAA does and use this at events and with advocacy efforts—this was developed with the assistance of our Membership Chair, Wendy Olson. The brochure was distributed during state conference visits and is available electronically if you contact the Membership Chair.

7. We use the listserve to communicate legislative updates and urge members to contact their representatives to support continued on page 2

LOOK!…What’s Inside:
President’s Letter...1-3, Federal Update...5, WASFAA Volunteers...6, WASFAA Scholarships...7, Loan Consolidation...8, WASFAA Spring Training...9, Tribal Funding...10, Higher Education...11, History Quiz...12, Graduate Update...13, Retiree Info Needed...14, WASFAA Pictures...15, Need to Educate...16, College Goal Oregon...17, State Reports...18-19, Kathy’s Kitchen...20, WASFAA Statistics...21
student aid. We need to know how many have responded with action by tracking this activity—We may be able to do this through our web system or using the Research Committee survey instrument, but this year we just asked members to let us know if they sent a message to their representatives.

8. Collaboration with other organizations provides a benefit for all WASFAA members and we should continue these efforts and support new collaborations—this goal is especially evident in WASFAA training and we have had and attempted to have new collaborations for stronger events.

Each officer and committee set goals for the year and related them to the eight Strategic Plan goals. These are listed below with the officers or chairs who help achieve these goals, and the activities that occurred to move us closer to accomplishing the goals of our strategic plan.

1. Be a leader in providing training and professional development opportunities that are responsive to member needs—Training Co-Chairs, Bert Logan and Francie Campbell continue to get input from WASFAA members to provide timely topics for our Fall and Spring Training that is held in all states in the WASFAA region. Co-Chairs Don Black and Sandra Guidry held a very successful JRS Management Leadership Institute with 37 attendees from 7 of the 8 WASFAA states. Co-Chairs David Tolman and Dwight Berreth are finalizing plans for the SDB Summer Institute that will be at Boise State University held June 17-22, 2007. And of course we have the Conference Co-Chairs, Kay Soltis and Sun Ow, who have organized this stellar conference. Are you getting that these committees need two chairs?

2. Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts—You’ve received the great short and timely messages from our Federal Issues Chair, Vicki Shipley. She is in DC a lot and is even serving on the negotiated rulemaking team which is why sometimes you hear me passing along the latest word or urging you to write your representatives.

3. Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively—This was talked about above with training, but we have other collaborations. Our Graduate and Professional Chair, Colleen MacDonald, is also GP chair for NASFAA, so we hear the latest about their activities. Steve Herndon Co-Chaired the CASFAA Strategic Planning Committee—going through this task again helped us understand our own strategic plan better.

4. Maintain and enhance the diversity of our membership and the Executive Council—multiple officers and chairs are involved in this effort. Our Ethnic Diversity Chair and Representative-at-Large, Luhui Whitebear, led a very successful year with increases in scholarship applicants for the EDAC scholarships offered. Her committee worked to have diversity-related sessions at each state annual conference and organized the diversity-related session at our WASFAA Conference. Jana Correa-
Narcia, our segmental Representative-at-Large for Native American financial aid, provided the Council and WASFAA members with great information on the programs that can help Native American students pursue postsecondary education.

5. Increase the participation of members in Association activities—our membership Chair, Wendy Olson, and Volunteer Development Chair, Catherine King-Todd, are involved with this goal, tracking and encouraging a diverse volunteer list. This goal is also accomplished through the EDAC and WASFAA scholarships to WASFAA training events.

6. Maintain the long-term financial stability of the Association—this would be where we turn to our Treasurer, Peter Miller, and our Fiscal Chair, Lana Walter. They have kept a balanced budget and made wise decisions in handling the assets of our association. Although we have pursued new income streams, the association is strongly supported by the efforts of our Fund Development Chairs, Judy Saling and Onita Clark. I would also mention our Site Selection Chair, Leonard Walker, who locates and negotiates the sites for our major events and council meetings. His knowledge and bargaining skills save WASFAA and WASFAA members a ton.

7. Continually improve methods and processes for communicating with the membership—Our Newsletter Co-Chairs, Kathy Campbell and Mike Johnson, have provided us with excellent publications, two electronic and two paper versions representing a compromise to the question: “which is better—paper or online?” Renee Allen Davis, our Historical Archives Chair, has provided members with information about WASFAA in short quizzes. Of course, Peter Miller, our Electronic Services Chair continually updates and improves our website. The Research Chairs, Doug Severs and Cheryl Kibarian, have used Survey Monkey to provide quick survey topics and instant evaluations with input from our members.

8. Assess and monitor the performance of the Association and implement strategic adjustments—we all will be involved with this, but our Strategic Planning Chair, Steve Herndon, will be instrumental in gathering the 2006/2007 data for our Measures Tracking Tool.

We have a lot to be proud of with our WASFAA organization, and the volunteers of our organization—which include the Executive Council members, Committee Chairs and Co-Chairs, and every committee member—have helped to keep WASFAA strong. We accomplish a tremendous amount each year for our 1,500 plus members with an asset reserve that can sustain us in a crisis and a balanced operating annual budget of more than $500,000 to run the WASFAA activities and the 21 committees. I am a little tired, but I can honestly say it has been a great pleasure serving as your WASFAA President for 2006/2007. Like an Academy Award winner trying to thank all the people who supported, cheered, assisted, advised, and got me through this year, I would get the music playing and the polite escort off the stage if I tried to name you all. Thank you.
“USA Funds is one of the finest service companies I’ve encountered.”

At Chapman University 80 percent of our students receive some financial assistance from federal student loans. Without this assistance most of our students wouldn’t be able to attend college. USA Funds® makes it so easy for us to give our students what they need. The entire USA Funds system works well, and the people provide excellent service when we have a question about a loan or need to resolve an issue.

Our lenders tell us they find it easy to work with USA Funds, too. We consider USA Funds our partner in providing our students access to a Chapman University education. In my opinion the company’s slogan — there for you — best describes USA Funds.

To learn more about USA Funds, call toll-free (866) 497-USAF, or visit www.usafunds.org.
We are fast, fast approaching two 6/30/07 deadlines—the end of the 2006/07 academic year and the expiration of the sixth extension of the Higher Education Act (HEA). Indeed what a year it has been and the swirl of pending issues at the federal level has not diminished in any way. The list begins to look something like this and this doesn’t begin to cover it all......

Regulatory
● Negotiated Rulemaking (4 teams)

Pending Legislation
● FAFSA Simplification – College Aid Made EZ Act
● College Student Relief Act (H.R. 5)
● Student Debit Relief Act of 2007 (S. 359)
● Student Aid Reward (STAR) Act – (H.R. 1010 and S. 572)
● Student Borrower Bill of Rights (S. 511)
● Student Loan Sunshine Act

Other
● FFY 08 Budget and Appropriations Process
● Secretary’s Commission on the Future of Higher Education
● NY Attorney General Cuomo’s investigations and planned lawsuit on “an unholy alliance” between higher education institutions and lenders

The rhetoric, innuendos and anecdotal stories regarding inappropriate relationships between schools and lenders has hit new levels of harshness as can be seen by the frequency of press releases as well as the various investigations—from Senator Kennedy to the Attorney General’s office with the latest being Minnesota. I hope that all of us as members of this profession will stand proud and be sure the media and legislators know the real facts as to how students are being served.

ASFAA members helped administer in 2005/06: Federal Pell Grants totaling $2.36 billion to almost one million students in the ASFAA region, as well as $10.43 billion in Stafford loans and $1.5 billion in Federal PLUS (Direct and FFELP), and of course the countless outreach events, college nights, counseling and debt management activities. This does not happen by chance—it happens because of the integrity and dedication of each and every one of you in this profession. We hope you will make sure the real truth comes out—it is a truly a success story that needs to be told and never underestimate the critical role that each of you play in helping students and families achieve their dreams each and every day—thank you for what you do!
Let's review some volunteering myths for getting involved...

**Time.**
We don't seem to have enough of it for our personal life or job. Where are we going to find the time for extracurricular activities or involvement? This is a question you need to answer for yourself. If you are interested, how much time might you have to contribute? There are opportunities for a bit of time here and there over the course of the year and others that may be a bit busier. Many committees meet via a conference call.

I don't know anyone. Isn't that the fun of it? You may be surprised at how many colleagues you do know. Although, does it matter? Imagine how many new people you could meet and add to your network of financial aid contacts!

**Institutional Support.**
This may be a tough one as non-monetary support from your supervisor and agreement from your office workers is an important part of your participation. This is another situation you need to consider. It is still possible to help on a committee outside of work hours: editing newsletter articles, reviewing Policies & Procedures or work on a training manual to name a few. If you wish to participate on a committee that meets face to face (there are a few), the expenses are covered by WASFAA so there is not an expense to you or your organization (except your time away from work).

I previously volunteered to no avail. The Volunteer Development Committee continues to work hard and improve on communicating and tracking those that volunteer. This committee works closely with the committee chairs to make selections from those that complete the volunteer interest form. We are now keeping track of those who are placed on a committee as well as those that are not so we can make every effort to place members on committees in a subsequent year if not selected initially.

What we attempt to do is have a mixture of members on committees that take into consideration school/organization type, gender, ethnicity, and committee interest/experience. We will also include volunteers who are new to the Association, profession or committee. Some committees have a number of members while others may only have one or two, which may be determined by the WASFAA Bylaws. The tasks that committees have may vary from a one-time event/contribution to assistance needed throughout the year.

**Why volunteer?**
The top three responses to an informal survey were: 1) desire to serve the profession and professional development; 2) meet people and build a network; and 3) gain knowledge. There are many reasons people volunteer. WASFAA does rely on its members to be involved to carry out association activities for the membership and maintain the general internal business of the Association.

We are aware that we have a great number of talented and willing members who wish to help move WASFAA to the next level as a professional association. We hope that you will consider volunteering for the first time or again and help make a difference to our organization.

Are you thinking of going to the next step from your state involvement? Or wishing to combine your participation at both the state and regional levels? So what are your options? Feel free to stop by the WASFAA booth for more information about volunteering or any other information about WASFAA.

To volunteer, it is as easy as visiting the Internet Café.... Go to www.wasfaa.org, select Online Forms and then the Volunteer under the Member Services area of the Online Forms.

Your involvement does make a difference and keeps WASFAA going! Our activities do not get accomplished without the contributions of our member volunteers!
The Importance of Applying for WASFAA Scholarships

By Pat Peppin
WASFAA Vice President;
Financial Aid Director,
Mesa Community College

How many times do we complain, “How come students don’t take the time in applying for scholarships?” I am pretty sure that the scholarship committee for WASFAA feels the same way also. I know our state association scholarship committee is always trying to encourage people to apply and we get only a handful of applicants.

People—it is free money! But seriously, it is a great way to be able to attend a conference that otherwise you might not have been able to attend. All our institutions have money constraints. By attending the conference or training workshop, not only do you learn something new, you grow professionally, and you get to network with other individuals who do the same thing you do.

Last year I was very grateful to win a scholarship from WASFAA to attend the NASFAA Conference in Seattle. I found NASFAA meeting my needs as a Financial Aid Director. There were a variety of sessions to choose from to improve my office’s processes to developing skills for me to grow and become a better leader. I was highly impressed with the session that talked about the ISIRs and the assessment tools that DOE has to offer. I learned how to sort the ISIR page. I was in heaven because it will reduce our time when comparing ISIRs and deciding which ones to download. The reporting structure that this tool provides is also very interesting and helps us in determining if we are verifying the correct population of students. The ACG session was the best. The Feds from ED were also there and you could go up and ask them any questions (just don’t give them your real name or the school you work for—just kidding). But I did get their names and the answers they gave me, just in case.

Many years ago I also had won a scholarship to attend the WASFAA Conference. Applying for scholarships, and having won one or two, has helped me to get involved in my state association and with WASFAA. I started out volunteering on the committees and then eventually got brave enough to run for office and be on the board for AASFAA and WASFAA. I will be your 08-09 WASFAA President. All because I applied for a scholarship and was able to attend a conference.

When you see scholarship solicitations from your state association or WASFAA, apply and hopefully you will win one. See what kind of doors it will open up for you, just like it did for me.

Best of luck as I hope you win a scholarship.

Three little words say it all.

Because We Care

At TG we recognize the importance that financial aid has in shaping the student experience on your campus. That’s why our primary goal is to simplify the student aid process. We provide products and services that are truly open – with all the convenience and flexibility you need to adapt them to your campus and your students.

To learn more about TG, visit www.tgslc.org.
Loan Consolidation While Enrolled in School – It Can Still Happen

By Kimberly Cortijo,
Campus Programs Manager,
Sallie Mae

After the recent flood of continuing students into Financial Aid Offices seeking consolidation advice, many of us cheered (and gave a sigh of relief!), when we learned that in-school consolidation through the Direct Lending program and the FFEL Stafford early repayment option was officially eliminated as of July 1, 2006. But did you know that there are still some circumstances in which consolidation can occur while a borrower is enrolled in school? An often misunderstood point is that eligibility for loan consolidation is determined by the status of the loans being consolidated—not the enrollment status of the borrower. This means that students today may still consolidate while they are enrolled in school, provided they have an eligible loan; and an eligible loan is any loan that is in repayment status (this includes deferment and forbearance status). For example:

- A borrower with a Graduate PLUS Loan that has been fully disbursed is eligible for consolidation.
- A borrower with a Federal Stafford Loan who has used the entire grace period and whose loan is now in a school-deferred status is eligible for consolidation.
- A borrower with a Federal Perkins Loan who has accelerated the loan into early repayment is eligible for consolidation since the recent change did not apply to Federal Perkins Loans. (Note that schools certainly have the option of denying such requests.)

Marketing is on the Rise

Given these few examples, it’s no wonder we are seeing an increase in direct to consumer marketing! As messages from the many marketers grow louder and more frequent, the voice of the trusted advisor, the Financial Aid Office, can sometimes get lost. To ensure your voice is heard in this environment, I encourage you to work with your service providers who are available to partner with you in delivering your message to your student borrowers.

Keeping in mind that most Graduate PLUS loans were fully disbursed in January or February, this may create a situation in which borrowers with or without existing Consolidation Loans are heavily marketed to regarding consolidation. Therefore, many may choose to consolidate or reconsolidate during this time period.

Choosing A Consolidator

Before making the decision to consolidate, borrowers should carefully consider the benefits being offered by a lender. In most cases, the most beneficial benefits are those that reduce the loan’s interest rate. It is important for borrowers to find out how they qualify for the advertised benefits, and just as important to understand how they may lose them. For example, some lenders require borrowers to notify them when they are eligible to receive the benefit; other lenders track a borrower’s eligibility and automatically apply the benefit. In addition, student loan borrowers should ask the consolidation lender to run numbers for individual situations rather than simply relying on the scenario presented in the marketing brochure since it may use assumptions that overstate the savings.

Because of the longer repayment terms of Consolidation Loans, which can be up to 30 years, students are establishing a long-term relationship with the company they select as their consolidation lender. Therefore, it is important for students to determine if the company they choose is a broker, servicer, or lender, and if this company will hold their loan throughout. Gaining this information will enable the student to evaluate the depth and breadth of the services being offered and the support they can expect the company to provide throughout the life of the consolidation loan.

Need financing options? AFC can help!

As a leading not-for-profit lender, AFC is dedicated to providing education financing solutions to schools, students and their families. We provide a full suite of education loan products, borrower benefit programs and interest rate reduction plans.

Federal Stafford loans for students
Federal PLUS loans for parents and Graduate/Professional students
Ask about our money-saving Diamond Benefits™ program!
Private/alternative loan programs

Student loans are our ONLY business.

Call an Education Loan specialist TODAY at 1-877-AFC-4322

AFC
Lending for Learning®
Lender Code: 830864

Brazos is a term used to refer to a group of not-for-profit corporations, managed by Brazos Higher Education Service Corporation, Inc. (BHESC), which are dedicated to the acquisition, origination and servicing of student loans. For over 31 years, Brazos has facilitate the financing of postsecondary education, making it a reality for thousands of students nationwide. The Brazos companies combined hold the distinction of being the #1 not-for-profit holder of federally guaranteed student loans in the United States, with assets in excess of fifteen billion dollars.
WASFAA Spring Training Update

By Bert Logan, Co-Chair, WASFAA Training Committee; Director of Student Financial Services, Lane Community College

The WASFAA Training “Spring Team” developed a fun and interactive session on “Professional Standards”. Those who attended the trainings defined and explored what professional standards meant to them, and determined how to apply these standards to one’s individual sphere of influence.

This topic was identified from a WASFAA research survey taken during the winter. We really appreciate the effort made by the Research Committee, led by Doug Severs and Cheryl Kibarian, in doing the survey. We got an astounding number of responses, so we were able to identify what the membership felt was most important. WASFAA relies on membership feedback in identifying training topics that are of the most value to all. Your suggestions for future training needs are heartily welcomed.

If public speaking, training, and curriculum development is in your portfolio of talents, don’t forget to volunteer for the Training Committee for 2007-08. It’s a lot of work, but it’s very rewarding. What I like most about it is what I learn from others who attend WASFAA trainings and who share their experience with us.

We look forward to seeing you at the training sites and Conference. Let us know how we can continue to provide for your success!

The WASFAA Training Committee members for Spring 2007 take a moment to pose during their March work session. Seated clockwise from front are: Cheryl Foster, Bert Logan, James Martin, Barbara Burnett, Genevieve Watson, Rick Weems, Kate Bligh, and Kate Peterson. (Not pictured is WASFAA Training Committee Co-Chair, Francie Campbell.)

Introducing Regent Enterprise®

Regent has been a trusted provider of financial aid management software for nearly 30 years. Regent Enterprise gives users access to actionable information and powerful automated tools—via a flexible, Web-based application service.

Regent Enterprise won’t enable you to leap tall buildings in a single bound—but you will gain greater vision and control—and the ability to make better operational and strategic decisions.

Which, in the end, is probably a lot more useful.

- Rapid Deployment
- Fully Customizable
- Easy to Use
- Affordable
Working with Tribal Funding

By Luhui Whitebear,
Ethnic Diversity Action
Committee Chair;
Scholarship Coordinator,
Confederated Tribes of Grand Ronde

One of the things I have learned over the last few years as I have worked with Financial Aid offices around the nation is that the federal financial aid process is always changing. As I began to learn about the financial aid process I realized that one of my greatest assets is the Financial Aid staff at the institution where my students are attending. As I began to develop these relationships I realized the benefit was twofold: the institution is now able to better serve the needs of our students – and so am I.

One of the key steps in developing these relationships is to meet face to face whenever possible. There are two reasons for these meetings: one is to learn more about each other’s processes, and two is to see how we can work together to make our processes easier for our students. I have found that the results of these types of meetings are a better working relationship and our students receiving the funding they need to achieve their dream of a higher education. Following I have listed my top five tips for working with Tribal funding. My hope is that they will assist you as you work with Native American students throughout the WASFAA region.

Tips for Working with Tribal Funding

1. Find out who the contact person is from the Tribe from which you are receiving funds. All Tribes have their own processing formulas and funding sources.

2. Tribal funding is not always BIA (Bureau of Indian Affairs) funding and should not be coded as such. Coding funding as BIA may make students ineligible for future BIA funding if they apply separately.

3. Don’t be afraid to contact a Tribal funding agency with questions. Students may not fully understand how their Tribal funding is processed.

4. If a student has multiple funding sources from a Tribe, list them separately. Lumping all Tribal funding together can confuse the student, the funding agency, and the institution.

5. Invite local Tribal offices to visit your office. Meeting face to face offers an opportunity to find out more about each other’s processes and how we can work together to make the awarding process work smoother.
Higher Education Attainment for American Indians

By Ron Lee, Customer Relations Manager, USA Funds

A new report shows that enhancing access to education for American Indians could reduce social welfare costs and bring improvements to the overall quality of life for American Indians and their communities.

The Path of Many Journeys: The Benefits of Higher Education for Native People and Communities, released by the Institute for Higher Education Policy in collaboration with the American Indian Higher Education Consortium and the American Indian College Fund, finds that low levels of educational attainment by American Indians cause significant losses for the individual and society. Yet despite the clear benefits of postsecondary education, many American Indians still cannot afford to go to college or to attend the college of their choice.

The report shows that traditional forms of Western higher education often have been unsuccessful with American Indian populations, due to the differences in Western and American Indian traditions, approaches, and measures of success.

The report notes that to successfully serve American Indian students, higher education must recognize the unique challenges and constraints that they face, which include:

- American Indians, especially those on reservations, are among the nation’s poorest populations. In 1999, 26 percent of the American Indian/Alaska Native population lived below the official poverty level, compared with 12 percent of the total population.
- A range of social problems—including injuries, violence, depression, substance abuse and inadequate health care—accompany poverty.
- In 2004, almost 28 percent of American Indians age 25 and over had not graduated from high school, compared with the national average of 15 percent.

Because of these situations, students may need support such as access to child care services, flexibility in scheduling classes, and access to transportation to complete a degree.

The Path of Many Journeys outlines recommendations and emphasizes that every part of the educational system—from governments and universities and elementary and high schools, to community and philanthropic organizations—can play a role. The following are among its recommendations:

- Increase funding for federal programs that are relevant to the health, environmental, economic-development and other issues that affect American Indian students on their path to higher education.
- Support formula-funded institutional development programs such as Title III, which help higher education institutions that serve primarily disadvantaged populations.
- Increase funding for early intervention programs.
- Train teachers and staff regarding the cultural differences in instruction, especially in areas that serve many American Indian students.
- Fund and promote evaluations of program models and best practices that have been successful in supporting American Indian students on their path toward undergraduate and graduate degrees.

The report is available for downloading at www.usafunds.org/forms/school_lender/path_of_many_journeys.pdf on the Web site of USA Funds.

Success starts with people who care.

Whether you’re looking for money management classes for your students, college planning webcasts for parents or technical solutions for your student loan processing—we’ve got it!
History Quiz

By Renée Davis, Chair,
Historical Archives Committee;
Scholarship Coordinator,
Truckee Meadows Community
College

As chair of the historical archives committee, one of my duties is to acquaint the WASFAA membership with the history of our organization. When I took over the committee last May, I began thinking about a format to accomplish this charge.

Since I was a history major in my undergraduate days, I found it fascinating to read through the early archives of the organization. Knowing that not everyone is as excited about reading historical documents as I am, I wanted to find a way to share WASFAA’s history that was both fun and informative. Consequently, I settled upon the trivia quiz format.

My next dilemma was where to start. As many of you know, WASFAA’s history dates back nearly 40 years. I decided to begin at the beginning, so my first quiz focused on the early days of WASFAA. My second quiz focused on the genesis of the state organizations that comprise WASFAA. For this, my third quiz, I thought I would focus upon WASFAA’s Executive Council, which is responsible for performing the business of the association between the annual conferences.

1. How many elected officers does WASFAA have? How long do they serve?
2. What is the role of the state presidents on the WASFAA board?
3. What are the standing committees of WASFAA?
4. How many committees does WASFAA currently have?
5. Who are the voting members of the WASFAA Executive Council?
6. What is the relationship between WASFAA and the National Association of Student Financial Aid Administrators (NASFAA)?
7. How often does the Executive Council Meet?
8. Which two committees were most recently added to the Executive Council?
9. How do the officers and committee chairs communicate their activities and accomplishments with the membership?
10. If you were interested in learning more about the duties of the officers or committees of WASFAA, where would you look?

Answers to history quiz are found on page 14

EdFund Defines Service

Timely Consistent
INNOVATIVE Responsive Honest
Accurate

School Relations Unit Tech Support Default Prevention TRAINING

To learn more about EdFund products and services, contact your Client Relations Manager today.

1.888.22FFELP [1.888.223.3357] WWW.EDFUND.ORG

A PROUD SPONSOR of WASFAA
Graduate and Professional Committee Update

By Colleen R. MacDonald,
Graduate and Professional Issues Committee;
Director of Financial Aid,
Stanford University-Graduate School of Business

As the WASFAA Graduate and Professional Issues Committee (GPIC) Chair, I would like to encourage my WASFAA colleagues not to forget graduate and professional students when advocating for financial aid funding. Over 2.7 million students are enrolled in graduate/professional schools in programs, such as education, medical, dental, nursing, other health-care related, theology, business, and law (NASFAA SOGAPPP, 2003). We need to provide students with access to the educational opportunities at all levels to ensure our country’s economic competitiveness through a well-educated workforce.

As our community knows, graduate and professional students no longer qualify for most state and federal grant programs, such as the Federal Pell Grant. These students face much higher education expenses that typically are covered with a high student loan debt. Student loans serve as a critical foundation for graduate and professional student funding. As Tami Sato once said to me, graduate and professional students “have to be encouraged by stable programs and financing resources, loan programs with reasonable interest rates and repayment terms that will allow for success in their chosen graduate or professional career.” These students need low interest loans.

As aid administrators, we need to advocate for interest rate reductions not only for undergraduates but also for graduate and professional students. Early this year, The House of Representatives neglected to extend their proposed interest rate reductions to graduate and professional students in the College Student Relief Act of 2007 (H.R. 5). Recently, the NASFAA GPIC voted unanimously to recommend that NASFAA support and advocate for a reduction in interest rates for graduate and professional students, which parallels H.R. 5.

In addition, we need to have parity between the newly established GRAD PLUS and Federal Stafford Loan Programs. To ensure repayment success, GRAD PLUS borrowers need six-month grace periods after they finish their in-school deferment status. Furthermore, the terms and conditions of the GRAD PLUS loans need to be equalized so that all borrowers, no matter what loan delivery system (Federal Family Education Loan (FFEL) and William Ford Direct Loan (DL) Programs), have the same loan terms and conditions.

As WASFAA members, we too need to encourage Congress to support loan programs with reasonable interest rates and repayment terms that will allow for success in our students chosen graduate or professional careers. If you have any thoughts about how WASFAA can advocate for funding for graduate and professional students, please feel free to contact me (macdonald_colleen@gsb.stanford.edu).
Retiree Information Needed

By Addalou Davis,
2001-2002 WASFAA President;
Former Director of Financial Aid,
McGeorge University School of Law

NASFAA has a Retiree Group (called the NRG—get it? Energy??) If you know of someone who has retired recently from the financial aid profession and might like to receive information and keep in touch, can you please let me know so that I can get them added to the NASFAA database?

Needed is the following information:
- Name
- Title (former)
- Institution (former)
- New contact information—especially an email address

This group doesn’t cost anything (although donations are welcome!). Every other year they get together at the NASFAA conference just to kibbutz, see old friends, make new ones, and attend sessions in which they may still be interested. Last year in Seattle the group was invited to the NASFAA reception and had several outings to attend together, including a breakfast, a lunch, and sightseeing tours.

Pass the information along to someone you know who has retired!

Answers from page 12

1. WASFAA has 8 or 9 elected officers: president, president-elect, immediate past-president, vice president, secretary, chief financial officer (treasurer), and ethnic representative at large. With the exception of the treasurer, which has a two-year term, all offices are one-year terms. Every other year a treasurer-elect is chosen by the membership for a one-year term.

2. The state presidents from the WASFAA region (Alaska, Arizona, California, Idaho, Nevada, Oregon, Washington, and the Pacific Islands) serve as members of the Executive Council. Their primary charge is to represent their individual state’s interests on the council. They may choose to appoint a representative from their state to serve in their place.

3. According to WASFAA bylaws, there are five standing committees: Bylaws, Ethnic Diversity Action, Executive, Nominations and Elections, and Strategic Planning.

4. Currently there are a total of 23 WASFAA committees. In addition to those listed above, they are Awards and Scholarships, Sister Dale Brown Summer Institute, Conference, Electronic Services, Federal Relations, Fiscal Planning, Fund Development, Graduate and Professional Issues, Historical Archives, Membership, Newsletter, Policies and Procedures, Proprietary Segmental Issues, Research, Jerry R. Sims Management and Leadership Institute, Site Selection, Training, and Volunteer Development.

5. The voting members of WASFAA are all of the elected officers detailed above in the answers to questions 1 and 2. In addition, there are two voting segmental (active and associate) representatives-at-large that are appointed by the president and approved by the Executive Council. Committee chairs participate in Executive Council meetings but do not vote.

6. Just as state representatives serve on the WASFAA Executive Council, so do representatives from WASFAA serve on NASFAA’s governing board. In addition, individuals from the WASFAA regions serve on the various committees of NASFAA. There is no official oversight role of WASFAA by NASFAA, however.

7. The full executive council meets 4-5 times per year. The incoming Executive Council for 2007-2008 attended a transition meeting in March. We will also meet during June, November, February and, finally, in April prior to the annual conference.

8. In 2005 the Research committee was reactivated and the Volunteer Development committee was formed.

9. WASFAA officers and committee chairs communicate with the membership by writing newsletter articles, attending state meetings, and sharing reports and other information from their committees via the WASFAA website. For more information, see the About WASFAA section of the website: http://www.wasfaa.org/docs/toc_about.html.

10. As mentioned above, the website, in general is a good place to start. In addition to officer and committee reports, the bylaws and policies and procedures documents are available and contain a wealth of information about WASFAA and its operations.
WASFAA State Presidents

"State Presidents for the WASFAA Executive Council 2006-07"


"Tami Sato, WASFAA President 2006-07"


"Terri Eckel, Arizona President 2006-07 and Louise Jones, California State President 2006-07"

Sept Oct 2006—Christina Twelves, Nevada State President for 2006-07, Janet Dodson, NASFAA Chair, Tami Sato, WASFAA President and Teri Gravenmier, Alaska State President for 2006-07
by Gayle Denham, Student Financial Services Counselor, George Fox University

Seventy-eight million members of the American workforce are near retirement age. These post-World War II Baby-Boomers comprise the largest and best educated generation of Americans—more completed high school and went on to college than any generation to date. Based on degree completion and training for the generations that will replace the Baby-Boomers as they retire, there is concern about whether America will adequately fill the work roles that this well-educated generation is vacating. Looking to students who will complete high school and enter college in this decade is crucial; however, providing educational access for students between 25 and 45 years of age is of great importance if American workers will compete for positions previously held by Baby-Boomers (Hunt Jr. & Tierney, May 2006, p. 1).

According to the 2006 National Report Card on Higher Education about 15 million students are enrolled at the undergraduate level. One third of these students are 24 years old or older, and two-thirds of these older students attend part-time, (National Center for Public Policy and Higher Education, 2006). This group of 5 million non-traditional students should continue to increase in numbers as Baby-Boomers retire and workforce positions open that will command larger salaries but also require more education.

Forty years ago a college student could find a seasonal job during the summer and save the money needed to pay for tuition and books at a public school for the next academic year. Today, that same student would need to work year-round, 50 hr/wk, and take out federal student loans to pay tuition and books for the same number of credits in an academic year (Office of the Governor, September 2006). An older adult student pursuing a college degree has the same issue, but the cost of school is not her only financial expense. “Family-wage jobs in today's global economy require post-secondary training or a college degree” (Office of the Governor, September 2006, p. 5). The degree is not an intellectual luxury, but is a necessity for the financial health of families. These statements made by the Governor of Oregon will transition the focus to one state of the nation—Oregon.

Escalating tuition costs are certainly impacting the enrollment of non-traditional undergraduate students in Oregon. Shifts in Oregon appropriations for higher education decreased 32.6% between 1994 and 2004 (Reindl, 2004). Tuition in Oregon four-year public colleges and universities increased 21% between 2003 and 2006 (Oppel Wood). Oregon rated a C- (74%) for funding under the bipartisan Quality Education Model. Oregon Governor Kulongoski’s desire is to move school funding in Oregon “from 5% below the national average to 10% above the national average in the next four years” (Office of the Governor, September 2006).

Governor Kulongoski’s education agenda, Education Enterprise, is an aggressive and broad agenda addressing multiple issues of pre-K-20 education. Providing adequate funding is the first of the ten-point Enterprise. The agenda is subtitled Opportunity for all Oregonians: Providing a First-Rate Public Education for All Oregonians. Points VI, VII, and VIII relate to post-secondary education. Point VI calls for a restructure of the Oregon Opportunity Grant to provide greater access to higher education for college students of all ages, Point VII addresses quality of higher education and delivery through distance learning and duel enrollment programs, and Point VIII argues for the need to expand programs and facilities in Oregon’s community college system and facilitate transfer of credit between institutions. In January 2007 this agenda began hearings and negotiations in the Oregon legislature.

The goals of Education Enterprise are that 40% of Oregon’s adults will hold a bachelor’s degree or higher by 2025, and an additional 40% will have completed associate degrees or other professional certification (Office of the Governor, September 2006). This ambitious goal for Oregon adults would well-prepare the state’s workforce to fill the positions of retiring Baby-Boomers. Decreasing the number of jobs outsourced overseas would benefit the financial and economic health of the citizens and the state.

References


College Goal Oregon

By Jennifer Satalino,
Statewide College Goal Sunday Coordinator;
Manager, NELA Center for Student Success – Portland

On Saturday, January 20, 2007, Oregon joined the growing ranks of states with College Goal Sunday (CGS) programs. Yes, we do know how to use a calendar, and realize that most people would expect a College Goal SUNDAY program to take place on a Sunday rather than a Saturday. Oregon’s program ran on a Saturday for very good reason: using the social marketing tools developed for NASFAA we quickly determined that our target audience would not attend a college outreach program on a Sunday. Therefore, College Goal OREGON was born.

Although many states start out small in the CGS program, with perhaps five sites, Oregon was so enthusiastic about the program, and so committed to geographic diversity, that we began our program with 15 sites. Although at times we felt a little bit crazy, the hard work of our site coordinators and the planning of our task force paid off. Saturday, January 20th was a beautiful, clear day across much of our state, following a week of unseasonably cold and snowy weather in our western population centers. Almost everything went right that day; our Statewide Site Coordinator and Statewide CGS Coordinator fielded phone calls only from each other!

In the end, College Goal Oregon served 849 students and their various families, guardians, support people, and friends. We estimate that over 1,700 people passed through our doors on January 20th. Our volunteers were easily recognizable in their red shirts, and our bilingual volunteers were even easier to find with their red College Goal Sunday hats. At the OASFAA annual conference the next weekend, CGS volunteers wore their red shirts on Monday, providing a very visible symbol of our profession’s commitment to ensuring that college is accessible to everyone.

We had so much fun that we’re already planning next year’s event! If any of our WASFAA colleagues find themselves on vacation in the lovely state of Oregon, and have a hankering to do community service while relaxing, let us know. There’s always room for one more volunteer at College Goal Oregon.

Don’t just choose a lender. Choose a leader.

Access Group has specialized in graduate and professional education financing for more than 20 years. We offer:

- A wide variety of loan choices
  - No-fee Stafford Loans
  - No-fee Private Loans
  - Graduate PLUS Loans
  - No-fee Bar Examination and Residency Loans

- Money-saving payment incentives
- Easy online or phone application
- Exceptional service

Visit us at AccessGroup.Org or call 800-227-2151

Terms and fees are subject to change.
©2007 Access Group, Inc.
NAFAA

By Christina Twelves,
NAFAA President;
Director of Financial Aid and
Scholarships,
Nevada State College

NAFAA Elections

The elections for 2007-2008 have been concluded and were a success. Nick Boschert, our Nomination and Elections Chair (and incoming 2007-2008 President) did a great job coordinating the elections. The nomination booth at the NAFAA Conference was a success and we were able to have a full ballot this year. We have experienced a small bump in the road since our elections concluded and now have a vacancy for the position of President-Elect. The Nomination and Election Committee will be holding a special election to have this vacancy filled before the NAFAA transition in May.

The 2007-2008 Elected Offices are: President Elect—To be announced; Treasurer—Mr. Scott Nielson from Great Basin College; and Secretary—Ms. Lori Tiede from Western Nevada Community College. The NAFAA Executive Council Transition meeting will be held in May so that the new officers and chairs can get acquainted and move smoothly into the new term.

NAFAA was able to send the incoming President, Nick Boschert, and the Treasurer, Scott Nielsen, to the NASFAA Leadership Conference in Washington D.C. What they learned will assist them with planning for the transition to their new roles and with becoming involved in recent legislative issues impacting Higher Education. This is a great opportunity to network with colleagues from across the nation and to learn about the many facets of a state association.

The increased involvement within NAFAA from across the state is a great indicator of a bright future for NAFAA.

College Goal Sunday

The state of Nevada held a very successful 2007 College Goal Sunday event, serving over 800 college-bound students across the state. We increased to 13 sites this year, with one of the events being held a day earlier on Saturday to meet the needs of all our student populations across the state. Our Nevada System of Higher Education Financial Aid Director, Sharon Wurm, is doing a great job coordinating the event with all of the various school representatives. Without the work of the group we would not be able to keep on track and prepare adequately for this important event for students. We have already begun preparation for the 2008 College Goal Sunday event.

Financial Spotlight

Financial literacy programs are popping up all over Nevada. Our colleagues at the Community College of Southern Nevada, Western Nevada Community College, and the University of Nevada, Reno have implemented various programs bringing students together to become more aware of budgeting, student loan borrowing, and how to become responsible consumers. In some instances, guarantors have assisted the financial aid professionals at each school in providing some of the seminars.

Two default prevention workshops were held in early February, creating an opportunity for representatives from institutions across Nevada to come together and evaluate the state cohort default rate, as well as the participants’ schools’ default rates. The goal of the workshop was to develop teams from each institution to be responsible for developing an institution-wide default management plan. This year, we presented at 57 high schools statewide, assisting about 3,500 families. In comparison to last year, we presented at 4 more schools and assisted 500 more families...so we can definitely say we had a successful year with our Financial Aid Night event. And can you believe that we presented at 4 more schools and assisted 500 more families...so we can definitely say we had a successful year with our Financial Aid Night event. And can you believe that we were able to have such a successful event with only 12 presenters and assistants?

The increased involvement within NAFAA from across the state is a great indicator of a bright future for NAFAA.

In Closing

These past few months have been quite busy for the folks within Nevada, and the next few months look just as busy. Nevada has a passionate group of financial aid administrators and supporters who want to continue to provide access to our students. As the 2006-2007 term gets closer and closer to the end, reflecting back on the past year has been enlightening. Although there are some things that we could not get completely finished, there is a feeling of connectedness throughout the state. So many new connections have been made and continue to be made throughout the state. This collaboration will undoubtedly have a long-lasting impact on members of NAFAA, Nevada, and most of all our students. Thank you Nevada – you Rock!

PacFAAA

By Jannine Oyama,
PacFAAA President;
Financial Aid Administrator,
Honolulu Community College

PacFAAA just completed our last Financial Aid Presentation on February 1. This year, we presented at 57 high schools statewide, assisting about 3,500 families. In comparison to last year, we presented at 4 more schools and assisted 500 more families...so we can definitely say we had a successful year with our Financial Aid Night event. And can you believe that we were able to have such a successful event with only 12 presenters and assistants?

We also had our College Goal Sunday events. This year, we presented at Kapolei Middle School, McKinley High School, Castle High School, and at the University of Hawaii at Hilo on January 28, then went to Kauai, Maui, and Kona on February 11. After compiling our figures, we had a total of 200 volun-
Volunteers who spent their Sunday(s) assisting more than 1,500 people with completing the FAFSA. At our Kapolei site, our attendance doubled from last year and filled the room to the maximum capacity. Due to the increase in attendance, the College Goal Sunday Steering Committee is now reviewing the possibility of expanding to an additional site on Oahu to accommodate the Leeward coast families.

Our last big event coming up is our Spring 2007 conference, “The Wave of the Future,” at the beautiful Hapuna Beach Prince Hotel in Kohala (Big Island) on April 1-2, 2007. We’re looking forward to an informative, motivating, and fun conference.

For more information about this year’s Symposium, visit:

www.amsa.com/symposium

American Student Assistance 2007 Symposium

Continuing the Conversation on Student Debt:

Moving from Policy to Practice.

save the date

June 18 - 19, 2007

The Westin Boston Waterfront
Boston Convention and Exhibition Center

For more information about this year’s Symposium, visit:

www.amsa.com/symposium
This is a Moroccan recipe that I got from a cooking class that my husband and I took last term. In Morocco, no utensils are used for eating. They just use their hands or scoop up their food with bread.

**Kefta**

2 1/2 pounds ground beef or you can use lamb to change the flavor
4 garlic cloves, crushed
1 yellow onion, grated
1 tsp finely chopping red chili
1 Tbsp ground turmeric
2 Tbsp sweet paprika
1 tsp ground coriander
1 tsp ground cumin
1/4 bunch flat-leaf parsley
Juice of 1/2 lemon

Place the beef, garlic, onion, chili, spices, parsley and lemon juice in a bowl. Use your hand to mix until well combined. Form into round shapes.

Broil, barbeque or pan-fry the keftas, being careful not to overcook. Bake them if you are doing a brunch. Serve on a bed of couscous, garnished with Moroccan olives, feta cheese and Tomato Charmoula sauce on the side.

You can cook them ahead and freeze them (save the sauce) or you can make them up ahead, freeze them and cook them later.

Serves 4
### WASFAA Membership Statistics

**By Wendy Olson,**
Chair, Membership Committee;
Director of Financial Aid, Whitworth College

**Current Membership Total** – 1348
**Institutions with Current Memberships Total** – 417

**Membership by State**
- Alaska 46
- Arizona 231
- California 476
- Guam 8
- Hawaii 49
- Idaho 60
- Nevada 72
- Oregon 130
- Washington 180
- Out of Region 96

**Membership by Affiliation**
- Active 1224
- Associate 104
- Lifetime 20

**Membership by Ethnicity**
- Decline to Answer 393
- Other 17
- American Indian/Native American 22
- Asian/Pacific Islander/Filipino 100
- Black/African American 59
- Hispanic/Chicano/Mexican American/Latino 174
- White/Caucasian 583

**Membership by Gender**
- Not Specified 14
- Male 347
- Female 987

**Membership by Responsible for Grad/Professional Students**
- Yes [Frequent or Significant] 162

**Membership by Responsible for Health Professional Students**
- Yes [Frequent or Significant] 107

**Membership by Institution Type**
- Not Specified 109
- Other 35
- Public (2 Year) 339
- Public (4 Year) 333
- Independent (4 Year) 122
- Proprietary (Business School) 1
- Proprietary (Technical/Trade) 74
- Health Related/Nursing 2
- Graduate/Professional 34
- Consultant 1
- Government Agency 3
- Guaranty Agency 112
- Lender 165
- Secondary Market 2
- Servicer 16