President’s Letter
Doug Severs
Director of Financial Aid and Scholarships, Idaho State University
WASFAA President

I have almost wrapped up the travel to all the state meetings. In December I was in Sedona for AASFAA and San Francisco for CASFAA. The month of January offered a break in travel, but during the first week of February I visited Eugene for the OASFAA Conference. All these conferences were well-attended with great sessions. One thing that all these associations were having issues with was replacing association board members who could not finish their terms. It appears that the challenges of a financial aid professional are impacting our members’ abilities to follow through with their commitments. With the additional responsibilities that will be added with reauthorization, we will all be challenged to remain active. But, we really need to be active in our associations to get us all through these trying times! It will be one of the conundrums that we will have to deal with.

One new financial aid program that I believe that could be a problem for students is the new Teach Grant. Congress should have never called this program a grant as the likelihood that it will ever be a grant for a student will be slim and piling on the interest after many years out of school will provide a debt level that a student would have never expected. If it was called a loan, at least the student would be better informed of a potential debt. Negotiated rule making will give us more clarity, but it will not help with the program’s basics. We will need to do some lobbying in the future to change or even eliminate this type of funding.

In discussions on the national level, we believe that we are not keeping enough financial aid administrators with five to ten years of experience. We seem to be losing many of these folks to other professions. I believe that we need to study this and look to ways to keep these people in financial aid administration. We will soon lose a large number of highly experienced baby boomer administrators and will need experienced people as replacements. No amount of training will replace years of experience!

Well, I have only one trip left to beautiful Hawaii for the PacFAA Conference. I am making up for all the time away from home this year by taking my wife, Mary, along. It will be thirty years ago since we last went to Hawaii as our first vacation together.

What a deal, I can visit with the PacFAA people and make my wife happy!
Training Update

by Bert Logan
Student Financial Services Director, Lane Community College
Co-Chair, Training

Responding to membership feedback, the WASFAA Training Committee has selected “Financial Literacy” as the topic for Spring 2008. The goal of the training is to put as much information out to schools in order to evaluate the need for financial literacy training and sub-topics include: “Whose Job Is It Anyway”; “How To Construct Individual Campus Programs”; and “Identifying Existing Resources.”

Your Spring Training Team members are:

Connie B Guthrie, Idaho State University
Angela E. Jones, University of Alaska – Fairbanks
Cynthia D Pollard, Warner Pacific College
Colin M Randolph, College of Southern Idaho
Susan M Shogren, Northwest Education Loan Association
Brooke M Weber, Highline Community College
Francie Campbell, SimpleTuition
and Bert Logan, Lane Community College

Community Service Project

Treehouse: the 2008 Conference Community Service Project

by Jordan Grant
Director of Student Financial Services, Seattle Pacific University
Co-Chair, Conference

The 2008 Conference Committee has selected Treehouse as the community service project for the year. Treehouse is based in Seattle, Washington and has served over 4,000 foster children this past year.

Treehouse makes a difference in the lives of foster children by providing services that fulfill key material needs, help them learn, and give them a real childhood as well as hope for the future. Treehouse services help foster youth overcome the obstacles they face every day. Treehouse’s six core programs are Tutoring, Educational Advocacy, Coaching-to-College, Little Wishes, Summer Camp, and the Wearhouse. They help even the odds of success for foster kids.

WASFAA members will be able to support Treehouse by donating through their Back-to-School Wish List. We will have a table for Treehouse at the conference; if you have any questions—please contact Lana Walter at lana.walter@northwestu.edu or visit http://www.treehouseforkids.org/ for more information on the programs they offer. Thank you for your support of this wonderful organization!
Serving on NASFAA’s Institutional Program Management Committee

by Wendy Olson
Director of Financial Aid,
Whitworth University
Chair, Policies and Procedures
Committee

This year I have had the privilege of serving on NASFAA’s Institutional Program Management Committee. One of the responsibilities that goes with serving on a NASFAA committee is keeping our regions informed about the work of NASFAA, and so I am writing to you today.

One of the committee’s first tasks was to try to figure out just what exactly the focus and annual tasks of the committee were to be. It is an unusual committee in that its responsibilities are developed as the committee meets and discusses what could be some of the ways the committee could help NASFAA members at the institutional or program-management level. In past years the committee has created NASFAA Monographs on topics like developing preferred lender lists, written articles for the NASFAA magazine, Financial Aid Transcript, and presented various interest sessions at the NASFAA conference. This year the committee decided to focus on ethics, financial aid administrators’ job satisfaction, disaster preparedness, assisting colleges and universities with evaluating student-loan lenders, and addressing administrators’ concerns about the direct-marketing campaigns of private lenders. Some of the outcomes of our discussions and efforts this year will be a NASFAA survey on job satisfaction (in conjunction with the NASFAA Research Committee), an interest session on disaster preparedness, assistance with the development of an on-line tool on ethics in financial aid, and an interest session on private-student-loan direct marketing.

Susan Murphy is the chair of this committee and has represented the WASFAA region and CASFAA well. She is a very capable chair and has been able to move the committee forward with just two in-person meetings. Serving on this committee has been a great experience. I have had the opportunity to serve with eight other financial aid administrators (of whom four are appearing on NASFAA’s ballot this year) and two NASFAA staff members and all were dedicated to the profession and the NASFAA organization. If you have any questions or would like to talk with me about the work of this committee or serving as a NASFAA volunteer, please give me a call.
Will We Have a Reauthorization Bill?

by Vicki Shipley
Senior Advisor, National Council of Higher Education Loan Programs
Co-Chair, Federal Relations

So the big question is this…by the time you read this article in the WASFAA Newsletter, will we have a reauthorization bill or will it be yet another extension to the Higher Education Act (HEA)?

As of the date this article was penned (mid-February), it stacked up like this – the Senate passed (95-0) its reauthorization bill (S. 1642) on July 24, 2007 and the House passed (354-58) its reauthorization bill (HR 4137) on February 7, 2008. The current HEA expires on March 31st so indeed it is certainly possible that we may see a reauthorization bill in the very near future. The last reauthorization bill was in 1998 – this one should have occurred in 2004 but let’s not dwell on the past but rather the future. Next steps include a conference committee to iron out the differences between the two bills and then a final vote on a reauthorization bill before it goes to the President for signature (or veto – many of us believe a veto is not likely since these are bipartisan bills).

Conference committee also means one last opportunity to make your voice heard and to make sure your elected officials know the importance of these changes and to make sure they “get it right” in their legislative language.

With two major reconciliation bills in the past two years (HERA in 2006 and CCRAA in 2007), both bills making major changes to the student loan programs and creating new financial aid programs, reauthorization is almost anti-climatic at this point in time.

In addition to the pending reauthorization bill, the regulatory process has also been in full swing with two committees (TEACH grants and loan team) actively involved in negotiated rulemaking since early 2008. With final regulations necessary by July 1, 2008 for the new TEACH Grant provisions, this negotiating committee was certainly on a fast track. Consensus was reached in early February after three meetings for the TEACH grants committee.

The “loan team” will not have its final negotiating session until early March, so again by the time you read this article we will know the outcome of that committee. There has certainly been some good discussion and debate regarding the new Income-Based Repayment (IBR) option that will be effective July 1, 2009 as well as the new Public Service Loan Forgiveness Program.

Negotiated rulemaking means a notice of proposed rulemaking (NPRM) is in the works and provides another opportunity for public comment and for you to voice your opinion as a subject matter expert on these issues.

Are you seeing a trend!!?? Yes indeed, make your voice heard and get involved in the federal legislative and regulatory process – YOU ARE THE EXPERTS! Please take this opportunity to exercise this important right – since it is both a right and a responsibility.

The WASFAA Federal Relations Committee would love to have some additional volunteers for the 2008/09 year – please get involved. Once we have a reauthorization bill, it means more negotiated rulemaking, and of course, with the 2008 presidential elections, we certainly anticipate another busy year—both in 2008 and into 2009.
All of us as financial aid administrators know how important a policies and procedures manual is to the functioning of our offices and that it is necessary to have one in order to comply with the federal regulations for federal student aid. What you may not know, though, is that the Western Association for Student Financial Aid Administrators has its own policies and procedures manual. Without the necessity to meet a federal requirement why does the organization bother? Here are some reasons:

Of course, like your policies and procedures manual, WASFAA’s manual needs regular care and feeding. Once the manual is left on a shelf and forgotten, it quickly becomes of little value. So, WASFAA has made sure that there is a committee that spends its time each year focused on WASFAA’s policies and procedures manual to keep it up to date and useful. The committee also has the responsibility of making sure that WASFAA volunteers actually use the manual as well. The committee this year has been focused on making sure that the manual is consistent with the Bylaws and that there are no glaring gaps between the two documents. Next year the focus may be to have each executive council member complete a time line of WASFAA activities to include in the manual.

If you are interested in reading the manual, please feel free to do so. It can be found on our website under “About WASFAA, Governing Documents.” Some of our state organizations may want to use the WASFAA manual as a place to start in creating their state organization’s own policies and procedures manual if one does not yet exist. If you have any questions or comments about our WASFAA policies and procedures manual, please let me know.

Committee Goals
1. To make sure that the goals of WASFAA are carried out by WASFAA’s volunteers and members
2. To make sure that the values of WASFAA are recognized and maintained in all that we do
3. To provide consistency in what we do year after year
4. To save time by not having to reinvent the wheel each time a task or duty needs to be completed
5. To expand and clarify some of the items in our Bylaws

Everyone should have the chance to grow into a dream.

As a financial aid advisor, you’re dedicated to helping students go farther in life. It’s that same devotion that inspires us to do everything we can to make your job easier. To learn how we can help, visit SallieMae.com/schools

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Getting The Most Out of a Conference

by Craig Berkley
Account Executive Team Manager, TG

Conference season is in full swing. Whether you’re attending a local event or a state or regional association conference, you may be wondering what you can do to gain the most value from your experience. Here are some tips to consider in preparing for, attending, and then following up on a conference. This general guide should help ensure long-term rewards for yourself and even benefit those with whom you share your new knowledge and information.

Set your objectives ahead
Create a brief list of things you want to learn at the event. Include people you want to meet, organizations you want to learn more about, or processes or policies about which you need guidance. If a particular event does not cover a topic of interest, ask around. Association conferences offer a rare opportunity to have one-on-one contact with a wide variety of industry experts.

Tell coworkers where you’re going and why
Share with all of your office mates, even those in related function areas, that you will be attending the event. They may have specific requests for information or provide you with the names of contacts that could be helpful. If possible, share a brief agenda of the topics to be covered, in case someone needs information slated to be covered at the conference.

Make appointments to meet colleagues and contacts
Chances are that the people you most need to talk to will have time to meet with you, but ask early. If a person’s time is in high demand, consider scheduling a “group” lunch with colleagues who may have other topics to discuss. This way, your contact may be more willing to join you, meet your colleagues, and focus on your topics or needs.

Prepare a “conference survival” kit
Buy or obtain a sturdy, multi-pocket organizer folder. To assemble your kit, include your itineraries, event mailings, maps, travel confirmations, a supply of business cards, and other items that you will need for your attendance. Keep this folder handy on your desk before the event, and drop in notes as you think about your tasks and to-do items.

Review your materials and plot your strategy
After you register, spend 15 to 30 minutes reviewing conference materials to plan your agenda. Highlight those sessions you will attend. If there are two events that conflict, label one “A” for attend, and the other “H” for handouts. This will remind you to ask for copies of the materials provided at the session you will not attend.

Be a selective note-taker and ask the right questions
Avoid taking down notes on everything discussed — you may miss important points. Instead, listen closely. Take down quick notes only on those items that need clarification. Also, ask questions. If you need clarification, others may need it as well. At the very least, presenters can use the opportunity to reinforce their points.

Maximize your contacts
Foster relationships. Prepare a quick two- or three-sentence introduction, and use it when an opportunity arises to greet new acquaintances. If you want to exchange information at a later date, offer your business card and commit to a quick e-mail or phone call after the event.

Sort your materials and notes for distribution
Every piece of information you collect will probably benefit someone in your office. As you receive materials, note colleague names who may benefit from the information on a corner of the document, and store materials in your “survival kit” (described above). When you return, you can quickly route materials.
Getting The Most Out of a Conference continued

Preserve what you learn
Identify three to five of the most important ideas or concepts you learned at the conference. Summarize them in an e-mail or one-page or two-page “idea log.” Explain how these ideas could be implemented in your office and share it with your supervisor. If appropriate, distribute this document to your other colleagues—it may start discussions for future improvements in your office.

Write thank you notes and follow-ups
A quick e-mail message or note to a new acquaintance can go a long way towards building a permanent working relationship. Share a thought or idea you discussed, or offer additional information on you, your office, or your products and services. Offer your assistance in the future—everyone appreciates a helping hand.

Share what you learned with others
Spend 10 to 15 minutes visiting with colleagues, detailing your experiences, and distributing copies of useful information. Ask your supervisor for a few minutes during the next staff meeting to share what you learned. If you participated in any “fact-finding” activities for a colleague, now is the time to share this information as well.

Stay on top of house-keeping
Complete your expense reports and other documents as soon as possible. The longer you wait, the more difficult it becomes to fill out travel reimbursement forms and reports. Prepare these items when your activities are fresh on your mind. If you find you have limited time, spend at least five minutes sorting out receipts and sketching out basic costs and descriptions. These will jog your mind when you return to the task.

Enjoy the conference
There are other rewards beyond the obvious for an enjoyable conference experience. You’re more likely to remember information and follow up on colleague contacts if you’ve liked and enjoyed the event. You’re more likely to put to use what you’ve learned. Also, in the end, if you found you spent your time profitably at a financial aid conference, you’re more likely to feel more committed, interested, and ultimately happier about working in the industry. This, of course, has long-term benefits for you and for those who work with you.

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Transforming hope into opportunity
by Jeff Lackey
Director, Sallie Mae
Chair, Membership

Needless to say, the past year has been one that won’t soon be forgotten. With the whirlwind of changes, some may have failed to remember renewing their membership. With all the regulatory changes and oversight, there was a lot of new opportunity with programs and funding that will allow many new students to pursue their education. With all the changes occurred, what better way to stay up to date this upcoming year than with a WASFAA membership!

WASFAA has conducted many workshops and training sessions over the past year that brought valuable instruction to administrators at a reasonable and cost-effective rate. WASFAA also provides valuable research and data that can more effectively streamline your office so that you can spend less time searching for answers and more time being an administrator. How about finding the amount of ACT/SMART recipients per state? You could spend hours looking for the proper information but chances are networking through your connections in WASFAA could streamline that down to just minutes. Need to find a way to professionally grow within financial aid? Why not try WASFAA-sponsored Sister Dale Brown Summer Institute or the Jerry R. Sims Management and Leadership Institute? In addition, training opportunities are offered in every state in the region throughout the year by the WASFAA training committee.

If you know of folks who don’t have access to WASFAA newsletters or the other resources WASFAA offers, pass on this opportunity. Since WASFAA is only as strong as its members, a lower membership base means potentially lower resources. Without a large contingency of administrators to support our organization, valuable services like those mentioned could be more difficult to provide at such great rates. By the way, while you’re renewing your membership this upcoming year, take time out to review your profile and update it as accurately as possible.

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by Renee Davis
Scholarship Coordinator, Truckee Meadows Community College
Chair, Historical Archives
Co-Chair, Newsletter

In my role as chair of the historical archives committee for the past two years, I have previously submitted a series of WASFAA trivia quiz articles and I have written about specific years from three different decades in WASFAA’s past. And, while I have found my perusal of WAFAA’s history fascinating, my motivation has been more than personal. As chair of the historical archives committee, it is my charge to share information from WASFAA’s history with the membership. For some, history might seem like an odd thing to write about in a newsletter, with its focus on “news,” and the “here and now.” However, I am glad that the WASFAA leadership has felt and continues to feel so strongly about its history—in fact, this very thing is one of the reasons I have so much respect for WASFAA as an organization.

In November I took over the helm of the WASFAA newsletter along with Nick Boschart after the prior chair transferred to a job outside of financial aid and the WASFAA region. The marriage of my old and new responsibilities as a WASFAA committee chair has caused me to reflect on the role of the newsletter in documenting the history of our great organization. WASFAA’s historical archives are full of official documents such as the bylaws and the policies and procedures, as well as letters, committee reports and related documents. From all of these documents can be gleaned a sense of WAFAA’s history, but none of them consistently provide a feeling for the flow and substance of WAFAA’s history as do the newsletters. (The President’s Highlights are the one exception to this statement, but they only date back only to 2005). Time and again as I have researched the archives these last two years, I have found the kernel of something in a report only to return to the newsletters of the day hoping to find more detailed information about the topic of interest.

The newsletter is not simply meant to be a place where WASFAA officers, committee chairs and state presidents from the region provide updates to the membership (although this is an important function). Rather, the newsletter is meant to be the way members share information that is important to all of us—with all of us! In our day-to-day jobs as financial aid administrators, we all have reason to ponder changes in our industry, to research financial aid issues, to examine policy at our institutions, and the list goes on from there. Why not take what we learn and share it with our fellow WASFAA members? The newsletter provides a perfect vehicle. So, let this article serve as my humble request to the WASFAA membership: submit an article at least once a year to the WASFAA newsletter and become part of WASFAA’s recorded history!
Cohort Default Rates and Reauthorization

by Deborah Halasz
Financial Aid Director,
Cortiva Institute
Member, Research

The recent proposed changes to the examination of cohort default rates and their relation to a school’s access to Title IV funds prompted a research project to evaluate the true relationship of default rates and school quality. Currently, post-secondary institutions showing a cohort default rate of over 25 percent for two consecutive years are unable to offer their students federal financial aid. The revision would add a year, and as Congressman Timothy Bishop (D-N.Y.) explains, “if because of it there are more schools that now fall into an area where there’s a red flag, that are encroaching on a problem, that’s a good thing” (Lederman, 2007). Indiana University, in a project sponsored by the Career College Association, recognized the dangerous impact these new changes could have on “almost any institution that serves primarily urban, low-income, commuting students” (Indiana University, 2008).

Community, technical, and career colleges have a vested interest in this subject. Very few schools offering programs of two years or less have a budget to provide housing for their students. As such, their students live with parents or on their own. Their identity is not as connected as it might be were they living on campus, involved in, or at the least attending intramural activities (Clark, 2006). And, this disconnectedness could lead to retention issues and possibly higher default rates. Yet should the school or the student be punished for an inability or unwillingness to repay federal student loans? Who is truly at fault?

Indiana University (2008) summarizes the findings reported by its faculty and students for NASFAA. After demonstrating that a meta-analysis of quantitative research shows more conclusive relationships between default and other factors than one of descriptive studies, the authors begin to describe the most poignant issues: completion rates, income earned after earning a diploma or degree, age, minority status, and college preparatory studies. What is not related, Hossler, et al. write, is “the type of institution attended” or “the types or numbers of students’ loans” (n.d., 5).

These studies may indicate that while a school has its priorities in line, counseling students against incurring high amounts of debt, providing quality programs, and hiring knowledgeable financial aid staff, it cannot always account for extraneous factors that lead to default and ultimately hurt the school. As financial aid officers, it is important that we alert congressional representatives of these facts. Consequences are already in place for those students who default on their student loans. Schools shouldn’t be further punished through the inability to offer need-based aid and, therefore, access to education to the neediest of students.

References


What Default Means to Your Students

by Karen Dowdall
Marketing Representative,
Great Lakes Higher Education
Guaranty Corporation

As you review your draft cohort default rates this month, it’s important to remember that each default represents an individual borrower—one of your former students who is suffering the consequences of a damaged credit rating and reduced professional opportunities. Your students hear about the consequences of default several times while they are in school, but they may not understand how default relates to them. You have the opportunity to make the consequences of default more meaningful to them by using the following explanations.

Defaulting on Student Loans May Mean:

- A Damaged Credit Rating. Guarantors are required to report student loan defaults to all national credit bureaus. As a result, borrowers who default may have a damaged credit rating for at least seven years. A poor credit rating may mean that a bank will require the borrower to pay a higher interest rate than other customers for loans and credit cards. It may also prevent the bank from agreeing to make a mortgage or car loan to a borrower. Poor credit could possibly prevent the borrower from obtaining desired jobs because many employers now run credit checks on prospective employees, especially those who will handle cash and financial transactions.

- The Loss of Deferment and Forbearance Benefits. Borrowers who default lose the benefits of the Federal Family Education Loan Program (FFELP), which include the options to temporarily postpone student loan payments due to hardship. It’s important to encourage borrowers to work with their lender to resolve any repayment problems long before the loan defaults.

- Federal Income Tax Offset. Guarantors are required to provide the U.S. Treasury Department with a listing of borrowers who do not make arrangements to pay their defaulted loans. As a result, a borrower’s federal income tax refund may be seized. Instead of receiving a refund check from the Internal Revenue Service, the borrower might receive a letter from the Treasury Department stating that the income tax refund was intercepted and applied (net of a surcharge) to the borrower’s defaulted student loan balance.

- A Collection Agency Referral. When a borrower’s defaulted account is turned over to a collection agency, the borrower will no longer have any options to postpone payments. The collection agency has one goal—to collect the amount due.

- Additional Fee Assessments. Guarantors are required to charge collection fees on defaulted loans and borrowers may be assessed fees of up to 24% on each payment made after default. Adding the collection fees to the outstanding principal and interest balance dramatically increases the total amount needed to pay a defaulted loan in full. Assuming a 24% collection fee, a defaulted borrower who makes a monthly payment of $100 will pay $24 in collection costs. The remaining $76 will be applied to outstanding principal and interest.

- Garnished Wages. Guarantors are required to initiate wage garnishment proceedings against borrowers who do not make arrangements to pay their defaulted loans. This means that the borrower’s employer may deduct 10–15% of the borrower’s pay from every paycheck and forward that amount to the guarantor to be applied toward the defaulted loan balance. This means that the borrower will receive a smaller paycheck and his or her employer will know about the defaulted student loan.

- Lost Student Loan Eligibility. If defaulted borrowers choose to go back to school, they may not be able to obtain additional FFELP financial aid. In order to regain FFELP eligibility, borrowers must either pay the defaulted loan in full or make a payment each month for six consecutive months.
The format will be large group presentations that alternate with small group discussions, with participants following a case study throughout the week to get a sense of how an applicant might go through the financial aid process. This format works with participants’ differing learning styles and provides the opportunity to explore selected topics in-depth as time and interest permit.

The faculty that have been assembled are the most experienced we have ever had. They represent public and private colleges and universities, for-profit schools, lenders, and guarantee agencies. Many have worked in several institutional and industry settings and will draw on those experiences in their presentations and discussions. They are all enthusiastic about introducing the details of financial aid administration to eager participants.

We hope that you can take advantage of this opportunity to immerse yourself in financial aid and begin to develop the network of colleagues that will be with you throughout your career. Be sure to check the WASFAA website for more information. When online registration is available we will send a message on the WASFAA listserv letting you know that you can register. At that time we will also post specific information that you can use to make your travel arrangements. In the meantime, feel free to contact us if you have any questions. Kathy Campbell can be reached at camk@chemeketa.edu and Mike Johnson can be reached at johnsong@pacificu.edu.

**An Opportunity for Knowledge and Networking**

by Kathy Campbell  
Associate Dean of Enrollment Services, Chemeketa Community College; and Mike Johnson  
Director of Financial Aid, Pacific University  
Co-Chairs, SDBSI

It can be argued that over the last year or so the financial aid profession has experienced an unprecedented rate and variety of change. Along with the usual patterns of regulatory changes, funding concerns, and staffing challenges, we have seen the creation of new, complex federal and state aid programs that must quickly be regulated and implemented; heightened national, regional, and local interest in the costs of attending our institutions, the amount of aid that we offer, and the characteristics of the students to whom we offer it; and the reevaluation and redefinition of relationships between schools and longstanding funding partners that must now be continued in new ways and with new expectations while we provide the same level of service to our students.

In light of this changed and changing environment, it has never been more critical for the next generation of financial aid administrators to acquire an in-depth knowledge of the financial aid profession – its history and context, as well as its operating details – and to develop a network of colleagues who can offer guidance and encouragement along the way. The Sister Dale Brown Summer Institute (SDBSI) provides an opportunity to gain that knowledge and get to know those colleagues.

The 2008 SDBSI will be held on the campus of the University of Nevada – Reno from June 8 through June 13. The curriculum is designed for financial aid administrators who have two years or less of financial aid experience. Presentations and discussions will cover all aspects of financial aid administration.
The Passing of Wisdom, Imagining the Positive

by Alma Cuellar
Senior Financial Aid Counselor, University of Arizona

I would like to thank the WASFAA Committee who made it possible for me to attend this conference. I was fortunate to be a recipient of the Jerry R. Sims Management & Leadership Institute (MLI) scholarship funded by EDAC. Attending this training event has given me the opportunity to gain knowledge of the different roles we play from day to day being in a management/leadership position.

Being involved in a leadership position as a counselor at the University of Arizona has given me the skills and knowledge that is not only valuable in my current position, but also needed to be in a management position one day. I have learned from my colleagues the responsibilities that come with a management position. The committee/guest speakers provided great detail about the topics being discussed. Topics that were discussed over the course of the training event were: enrollment management, personnel issues, managing your calendar with a heavy workload, developing and updating policies and procedures, and training and scheduling. This allowed attendees of the conference to have group discussions and learn from each other and their own institutional experiences in the field of financial aid.

As an employee in the office of student financial aid for more than 13 years, I have never received so much knowledge and information as I have attending this training event. I highly recommend attending the WASFAA Jerry R. Sims Management and Leadership Institute to all financial aid employees for professional and personal development.

The greatest benefit I received from attending this conference was the networking opportunities with other financial aid officers, sharing their experiences, group discussions, and an understanding of the responsibility of being in a management/leadership role. The knowledge gained from this conference is a valuable learning tool for me to use now and for any future employment.

Thank you again for giving me this wonderful opportunity!

by Chio Flores
Associate Financial Aid Director, Washington State University

My deepest thanks to WASFAA’s Scholarship Committee for selecting me as a recipient for the 2007 Jerry R. Sims Management and Leadership Institute! I’ve participated in various trainings over the course of my career in financial aid. However, to attend MLI, a training designed specifically to help in my development as a leader and financial aid professional, was truly a blessing. I recommend this institute to those seeking to learn more about themselves in an environment that is collegial and supportive.

The program and venue surpassed my expectations. Not only did I gain a better understanding of the role and expectations of a director, I met many wonderful people. The diversity of this group in terms of background, experience, role, and schools represented, made for interesting and meaningful dialogue. The faculty were awesome! Their collective wisdom, dedication and genuine interest in our development made for a great learning environment. This was no easy task—they competed for our attention against the beckoning sands of Waikiki beach!

By attending MLI, I gained ideas on how to balance all I do currently but also a glimpse as to how I can prepare for future leadership roles. The complexities inherent in our work can sometimes lead to apathy or cynicism. I came away with a greater appreciation of my community. We should be proud of the hard and selfless work we do on behalf of our students!
Dear WASFAA Scholarship Committee: Mahalo (thanks) for the scholarship to attend the Jerry R. Sims Management & Leadership Institute (MLI). I never had a scholarship in college—just Pell, SEOG, loan funds, and work-study, all of which I was very grateful for. What an honor it was to receive a scholarship at this stage of my life! Now I know how students feel when they receive a scholarship.

My first trip to Honolulu was shortly after graduating college, back in the days when I went credit card crazy. It started with a credit card application that was in my college bookstore bag. I had lots of memorable experiences, but it took a long time to pay off the Hawaii trip, Mardi Gras trip, and my other splurges. I am much smarter with my finances now, but kept that first credit card for nostalgic reasons. It turned out to benefit my credit score due to the longevity of the account. All these lessons I share with others.

My trip to Honolulu for MLI started with an exciting adventure at the Las Vegas airport on a really old plane. It was so old it had ashtrays in the arm rests. The pilot announced there was a problem with the sonar on the plane’s nose gear. I’m not the most mechanically-inclined person, but I figured this was an important part of the plane. The pilot announced he would try “rebooting” the plane to fix the problem, just like rebooting a computer. Two hours on the tarmac and a few mechanics later, the plane took off. I was so relieved when we landed safely in Honolulu and ready for my MLI adventure to begin.

Honolulu provided the perfect setting for my first WASFAA event. Kay Soltis and Catherine King-Todd did a fantastic job organizing the training event. The sessions were very informative and it was great to hear about the experiences of others in the financial aid community. I chose a career in financial aid because we are encouraged to ask questions and help each other. Collaboration and sharing ideas is welcome. Financial aid professionals aren’t afraid to say they don’t know and ask for the advice of others. Not all professions are like that.

The MLI was filled with learning and fun. Attending the MLI further reminded me of why I chose financial aid as a profession. As a new financial aid director, one of my favorite sessions was “A Year in the Life of a Financial Aid Director/What to Expect as a New Director.” Enrollment management, policies & procedures, ethics, budgeting, and “Keeping the Student Perspective” sessions were helpful as well.

I enjoyed the trolley tour with our guide Mr. Avail A. Bill where Kay was counting ABC Stores galore. Dinner at the Gros Bonet Culinary Academy prepared by students was a special treat. Frank Green was so proud of his students. He also coordinated a special meal for the last day of our conference. Smuggling in a huge box of individual Zippy Zip Pacs for lunch was not an easy job, but Frank wanted us all to have the experience of a Hawaiian Zippy Zip Pac. Not only did he smuggle in the lunches, but he also smuggled the trash out to cover his tracks.

I am truly grateful for the wonderful experiences I had at the WASFAA Jerry R. Sims MLI and being chosen for this scholarship opportunity. I shared my story with my students and reminded them to research scholarship opportunities as well. The plane ride back was another adventure. I know what airline I will not be flying on my next trip to Hawaii.

To my MLI friends and classmates, mahalo (thanks) a hui hou (until we meet again).
For the last 18 years, Jack Millis has held increasingly responsible positions as an administrator for several educational institutions, including Claremont Graduate University and Mount St. Mary’s College in Los Angeles. As one of three people in the financial aid team at Claremont Graduate University, Jack administers scholarships and loans, including an approximately $12 million school-as-lender loan portfolio.

Many WASFAA and CASFAA members know Jack for his exceptional presentation skills. For the past ten years, he has served as a faculty member for the Sister Dale Brown Summer Institute. At the most recent CASFAA Conference, Jack presented “Professional Judgment” with David Carnevale and “FAFSA Line-by-Line.” Audiences appreciate how Jack makes learning even the most technical financial aid topic fun. For Jack, speaking in front of groups of people comes naturally. Offering advice to fellow WASFAA and CASFAA members, Jack recommends, “Don’t be afraid to get in there and just do it.” Once you begin to get your feet wet, you’ll see how easy it is and the more you’ll want to get involved.”

Although Jack was born in Miami, Florida, he hails from Las Vegas, Nevada. He was involved in children’s theatre and graduated to community theatre projects, both on and backstage while growing up in Vegas. He studied acting, directing, stage and lighting design at Whittier College.

Since college, Jack has been active in the arts. He has worked with the Whittier Community Theatre (Gypsy and Broadway Bound), La Habra Depot Theatre (Little Shop of Horrors, The Mystery of Edwin Drood, A Funny Thing Happened on the Way to the Forum, Our Town and Steel Magnolias), Costa Mesa Civic Playhouse (A Midsummer Nights Dream), the Huntington Beach Playhouse (Lend Me A Tenor and The Last Night of Ballyhoo), Newport Theatre Arts Center (Beau Jest, Rags, On Golden Pond, Arsenic and Old Lace and The Man Who Came to Dinner), Celebration Theatre (Hopeful Romantic), and Gardner Stages (Beyond Therapy). Knowing his interest in music and theatre, it is no surprise that Jack named his cat “Gershwin.”

Jack has been able to couple his love for theatre with several of his financial aid colleagues. Recently, he and his two best friends started their own theatre group called Theatre Out. In fact, one of the other co-founders is in our financial aid industry - David Carnevale, the Director of Financial Aid at Marymount College in Palos Verdes. Theatre Out, located in Orange County, presents works by gay and lesbian playwrights as well as pieces that examine the gay and lesbian community. The first production by the theatre company was the musical “Thrill Me – The Leopold and Loeb Story,” Jack directed the musical, and David designed the sets and lights. Also, Jack and David enlisted the help of another CASFAA member– Deb Barker-Garcia from EDFUND. She was the musical director/pianist for the production. In 2007 Theatre Out presented two late night pieces: “[2] Gay” (two short one-acts) and the Christmas spectacular–”Last Christmas I Gave You My Heart and the Very Next Day You Said You Were Gay.” Later this year Jack will direct the world premiere of the comedy “Strange Bedfellows.”
Communicating with Students in the 21st Century

by Eric Miles
Product Manager,
Regent Education

Introduction

Regardless of institution size, financial aid offices serve many students with a wide variety of needs. Technology has enabled greater communication among people, and college students have been on the leading edge of such technologies. Making use of methods such as text messaging, instant messaging, email, and social networking websites, college students regularly communicate with family, friends, classmates, and professors. Financial aid offices may be able to utilize these technologies to more effectively communicate with the students they serve about upcoming deadlines, award information, scholarship opportunities, and other financial aid matters.

With the changes in technology come the changes in student's expectations. Concurrently, the dynamics between the student and their parents are also changing. Parents are involved in their children’s education and financial situation more than ever. Financial aid offices must adapt to these changes in their constituents and change their communication methods accordingly, while respecting the students’ privacy and federal regulations.

How Financial Aid Offices Communicate

The most effective way for a student to obtain answers to their questions and get help with their financial aid matters is to visit the office in person. For years, this has been the primary method of communication between the office and the students. Improved technologies have enabled financial aid offices to reach new audiences, keep existing audiences engaged, provide authentic voices, offer self service opportunities, engage students with campus community, and build relationships with students (Chase 6). These are specific objectives of the financial aid office that help to indicate how well the office is serving and communicating with its students. Financial aid offices must continually look to utilize technologies that will help achieve these specific objectives.

The financial aid office’s website is a great way for administrators to provide a wealth of information for students. Although a visit to the website can often save a trip to the financial aid office for those who have general questions, most students do not visit the website on a regular basis. Thus, deadlines can be missed, and time sensitive information might not be effectively communicated. In order to better serve its constituents, financial aid offices should consider employing methods of communication that are more directly aligned with students’ online activities and their ways of communicating.

Using email lists, such as a "listserv", financial aid offices can send important generic information to students, in the form of a newsletter or via an email alert. For example, at Virginia Tech, every month the financial aid office sends out a newsletter entitled “FlashMail” which includes information about FAFSA deadlines, award schedules, scholarship opportunities, along with other financial aid related topics. Students who have filled out a FAFSA are automatically included in this email list. Other individuals, such as parents, can sign up to receive this email on the financial aid office’s website.

Many institutions provide a secured portal which allows the student to access their personal student and/or financial aid information. Within the portal, students are able to address their personal financial aid issues, such as accepting their awards and checking on their application status. At the University of Minnesota, 100% of students accept financial aid on the web (Larson & Kiehm). Financial aid offices also use this portal to convey additional financial aid information to students. The portal often contains “help” links or pages which can be used to direct students to other means of obtaining information and answers to their questions.

Communicating Through Social Networking Sites

Originally developed for college students, Facebook.com provides the opportunity to visit other users’ personalized sites and communicate with them through messaging, privately or publicly. With over 30 million unique users, many of whom are current or prospective college students, Facebook is a resource that administrative offices should not ignore (www.facebook.com). Some financial aid offices have begun to use this opportunity to connect with students where the students spend much of their time on the Internet.

Oral Roberts University, for example, has joined Facebook. Staff members have created a profile for the office, as well as a Facebook Group called “Financial Aid – Making it through the ORU door”, which any ORU student can join. The office uses the profile to give contact information, important upcoming events and deadlines, as well as other information specific to the ORU financial aid office. The group was created to post similar information, but has several advantages over the profile site. Students become members of the group, and they are encouraged to invite their friends to become members as well. Thus, there is better potential to maximize exposure to the information posted on Facebook. ORU has also posted information on its financial aid website about its presence on Facebook.

Students seem to be embracing the idea of obtaining administrative information from social networking sites. According to Mary Chase, Director of Admissions and Scholarships for Creighton University, 56% of students like the idea of admissions counselors setting up their own social networking profile. Financial aid administrators,

continued on next page
like admissions counselors, have timesensitive information to share with students, and often provide personal service to students. A concern with regard to utilizing such a system is to insure that students do not share their personal financial information regarding this communication vehicle. The site should only be utilized for posting and responding to generic queries.

Implementing and publicizing the financial aid office’s use of social networking sites is crucial to maximizing its value to the students and the office. In addition to placing notices and links on the office’s website and emails, administrators could place a message in its student portal system. By notifying and reminding students that they can use Facebook to communicate with the financial aid office, exposure is optimized.

With the potential to expose a great number of students to all things financial aid via Facebook, the financial aid office is encouraging students to take advantage of more financial aid opportunities. Students will be more inclined to inquire about grants, loans, and scholarships. Putting financial aid in the forefront of students’ minds supports the continued communication between students and the financial aid office.

Since there is no charge to become an active member of Facebook, reaching students through social networking sites can be a quick and easy way for institutions to reach a large number of the students they serve.

Sending Information via Text Messages

Cell phones are the one communication device that students carry with them almost everywhere they go. Many colleges and universities are starting to use text messaging services to immediately alert students of any emergency or time sensitive situation, whether that be a school-wide lockdown or a cancellation of classes due to inclement weather. The University of Louisville has extended the use of text messaging to the financial aid office. Students have the option of being contacted via text message about important financial aid information (www.louisville.edu). Institutions are able to let students sign up for these services free of charge. The institutions have the option of absorbing the text messaging costs, sparing students a hit on their phone bill.

Although this may provide financial aid offices an effective medium through which they can reach students, administrators must weigh the benefits and drawbacks that go with this method. Given the personal nature of a cell phone, whether the information from the financial aid office is urgent enough in nature to be sent in a text message is questionable. In order to address this problem, financial aid offices must provide students with the opportunity to opt-in and out of the service very easily.

The nature of the information sent in a text message should be relatively important and relevant to the students, while remaining brief. For example, the financial aid office might send a message in late February which states “Remember to submit your FAFSA by March 11. Visit website for details.” It may also be a good idea to allow students to select what type of messages they would like to receive. For example, a student may only want to receive messages regarding major deadlines.

At the Universities at Shady Grove (MD), administrators can log on to their browser-based messaging service, e2Campus, and type a message to be sent to cell phones, websites, and other communication devices (Angelo).

Instant Messaging Students

According to EExpectations: Class of 2007 study, 72% of students would like to instant message an admissions counselor or other worker, but only 21% of students have done it. Many administrative offices have a “screen name” in which online advising and support is available to students whenever the staff member is available to help. This method has proven to be an effective way for students to ask the financial aid office specific questions. A trip to the office can often be replaced by a quick online chat.

The availability of the staff member is a drawback, however. In a busy environment such as the financial aid office, free time to answer questions online is often hard to come by. It is for this reason that many offices designate certain times that they will have staff available online to chat with students. Information on how to contact the financial aid office via instant messaging can be posted on the office’s website, sent in an email, or through other communication methods the office uses. At Gustavus Adolphus College, for example, there is an instant messaging website that shows the screen names of all the admissions counselors and whether or not they are available to chat (Chase 29).

Another major drawback to this method of communication has to do with its one-way initiation of communication. In other words, it is up to the student to initiate contact with the financial aid office via instant messaging. Instant messages are best used to answer specific questions, as opposed to a medium for conveying general information to a large number of students. A very important component of utilizing instant messaging is to distribute the financial aid screen name to as many students as possible. As soon as a student logs on to the financial aid information system or website, they should be encouraged to add the screen name to their “Buddy List” and encourage them to use this resource for any financial aid questions.

Once communication is initiated, however, instant messaging can be very effective. There is instant feedback from both sides, unlike methods of mass communication. There is also an opportunity to tailor the information to the specific student’s situation or questions. Although the communication is online,
Communicating with Students continued

a personal relationship is developed in a similar fashion to talking on the phone.

Respecting Students’ Privacy

“Whichever technology a financial aid office decides to use, it shouldn’t be abused,” warns Justin Draeger, NASFAA Assistant Director for Communications. Some steps financial aid administrators can take to avoid abusing these technologies include:

• Easily allowing students to opt-in and opt-out of any service
• No advertisements, solicitations, or any other non-financial aid topics should be included in messages.
• Any information obtained about a student should be held confidential and should not be used for any other reason than for the purposes approved by the student.

Successfully Utilizing these Technologies

When students are well informed and involved in the financial aid process, office operations go more smoothly, and students are better served. Enhancing communication with students can facilitate these results, provided they are utilized successfully.

Student awareness is critical to the success of these new methods of communication. Students must be aware of the opportunities to receive information and interact with the financial aid office in order for them to participate. For example, if a student does not know that the financial aid office has information on Facebook, that point of contact is lost. The financial aid office can help raise awareness through the school website, the school newspaper, emails, word-of-mouth, etc. The office’s use of these technologies can also be presented to students within the financial aid online system. Students can have the opportunity to sign up for text messaging services or email services, while also becoming aware of other ways to communicate with the financial aid office.

As discussed earlier, these technologies should not be abused with excessive and irrelevant information. Students must perceive these methods of communicating with the financial aid office as being worthwhile, through which they receive important information easily and quickly. Accomplishing this can dramatically improve awareness of the new methods through word-of-mouth exposure.

How to Start Enhancing Communication

Depending on how the specific financial aid office currently communicates with its students, administrators should start taking small steps to improve its communication methods. If an institution relies solely on its website for electronic communication with students, it may be appropriate to implement email communication. At Creighton University, for example, administrators decided to focus on their internal website first. They wanted to enable two-way communication through blogs, messaging, chats, photo sharing, etc. within their website (Chase 8-9). Focusing on specific improvements is critical to ensuring the program’s success. Students must know about the opportunity to communicate in these new ways, and it must be easily accessible for them to do so.

College students are frequently seated at the cutting edge of new technologies. Taking advantage of the opportunities presented by new technologies can help a financial aid office serve its students better. With the new strategic role financial aid is playing within the institution, recruitment and retention may be improved as a result.

References

www.facebook.com


http://finaid.oru.edu/newsletter.php


Were you one of the 186 WASFAA members that took the Membership Services Survey in 2004? Well, the WASFAA 2005-2010 Strategic Plan calls for another survey to be conducted next year. But before that we wanted to let you know how the results of the 2004 survey were utilized and what action was taken because of responses.

The objectives for conducting a membership survey were met. We did gain a better understanding of WASFAA’s membership in terms of demographic data; we gathered information to better understand the needs and interests of our members; we used this information to develop the Association’s 2005-2010 Strategic Plan; we found out how well WASFAA has performed in the past in serving its members and developed a baseline of data to measure future performance against.

The following are general topic areas of the survey with results then and now, or how we used the responses.

Demographics
- Our members are mostly female, but the percentage is lower at 60% today.
- Our underrepresented minorities are still underrepresented. But we are tracking the numbers in our Strategic Plan Measures Tracking Tool and, since our baseline year 2004, we have increased the percentage from 22.3% to 28.2% in 2006. We like to think it is because we support the EDAC Committee and their efforts to provide scholarships and diversity training at state conferences in the WASFAA region and more interest sessions at the annual conference (from 1 in past years to 3 at the 2007 conference).

Communication
- 85% of respondents felt WASFAA was doing an excellent or good job in providing them with the information they need with e-mail and the website seen as the most important and effective methods used by WASFAA. Postal mailings were considered less important and effective and we have cut back on this method of communication.
- WASFAA has utilized listserv messages sent by email to provide more timely announcements of training events and scholarship opportunities and this has resulted in a higher number of members participating in WASFAA events and more members applying for WASFAA scholarships.

Training
- WASFAA training events got pretty high ratings with the SDB Summer Institute and JRS Management and Leadership Institute seen as the most effective. We were considering holding the JRSMLI every other year but with results of this survey have kept it an annual event.
- The majority of respondents felt that the fees for training events were reasonable or very reasonable although budget constraints were listed most as a barrier to attending training. We have tried to keep the registration fees as low as possible and even highly subsidize some events. Sometimes the fees will be higher depending on the location of the event (i.e. some costs are way higher in California as opposed to Reno or Boise). Survey responders preferred having the SDBSI in locations that were less costly rather than rotating through all the WASFAA states, which is the present method for conference site selection.
- Federal issues and advanced-level financial aid received the highest percentage of responses. We have taken this into consideration, along with short surveys by the training committee to determine the topics for spring training.

Advocacy
- Members felt that WASFAA advocacy at the regional and national levels were very important but there was limited support for advocacy with financial resources. We looked into...
using an online advocacy product but the cost was prohibitive.

- Communication to members on legislative issues has increased through newsletter articles and short listerv messages with links to more details.

- The survey showed members needed to understand more what WASFAA was doing in terms of advocacy so when a letter is sent to Congress, the Department of Education or NASFAA, it is shared with membership by e-mail. Members have been provided with opportunities to contact their own representatives. New WASFAA officials have an opportunity to lobby on the hill during the NASFAA Leadership Conference.

**Miscellaneous**

- Scholarships were seen as both the most effective and most important of WASFAA membership services and we continue to support scholarships. When the NASFAA Conference was held in the WASFAA region (Seattle), we offered additional scholarships for WASFAA members to be able to attend.

- Most of the respondents stated that they had not volunteered for WASFAA in the past 5 years. WASFAA acted upon this result by establishing a separate Volunteer Development Committee whose goal is to increase participation, coordinate volunteers with the committees who need them, and cultivate new and diverse leadership for WASFAA.

Next year’s Strategic Planning Committee will again review the Membership Services Survey and determine any additions or revisions before conducting a follow-up survey. We thank all members in advance for letting us know what you think about WASFAA.

## Service Projects

### Just do it, it feels good, really...

**by Tracey Lehman**  
Financial Aid Director,  
Oregon Institute of Technology  
WASFAA Secretary

My first experience with a community service project and a conference was when WASFAA was held in Portland, Oregon. It was my first WASFAA conference and I was lucky enough to have received a scholarship from my state association, OASFAA. That assistance and taking the train (a very long train ride) to cut expenses provided me with the opportunity to attend. I remember at check-in the information for WASFAA’s service project, collecting books for a Willamette Valley agency. I hadn’t noticed the service project in the conference information before, but I was not going to let that stop me. I recalled seeing a bookstore on the max route that I took everyday between the conference hotel and the Benson overflow hotel and I made sure I stopped.

A few years later, I was able to attend NASFAA in Seattle, again in part because of my involvement with OASFAA. As president, I was sent to represent the association. In the conference materials there was yet again information on the associations’ service project. This time it was Treehouse, a Washington state organization for foster youth and their families. I had not planned ahead and didn’t bring materials for donation with me but after stopping at the booth and learning more about their efforts, I quickly wrote a check for a small donation.

During my OASFAA presidency, I decided and was able to convince the conference committee that we should be supporting a service project. I am involved with foster youth in my community and continued to be struck by the low numbers of foster youth that pursue their post secondary educational dreams. At a conference for my foster volunteer work, I had the opportunity to hear a couple teens talk about their struggles and successes. I knew then that foster youth and access to higher education and support services would be a worthy project. We worked with an independent living coordinator in Salem and were able to get the coordinator and 2 former foster youth to present a session to tie in our service project. We requested donations of materials like calculators, school supplies, gift cards and backpacks to support learning. We also worked with the local Department of Human Services in Newport near our conference site to collect blankets, stuffed animals and toys for younger foster youth. The response was overwhelming and a huge success. I was very proud of our association and our care and commitment to this project.

OASFAA supported another service organization this year: Looking Glass, a non profit that services at risk youth and their families in Lane County. We were especially interested in their services to homeless youth. We all know it is hard to concentrate on education when your basic needs are not met. Our response was not quite as great as the previous year, but that won’t stop us.

As the WASFAA conference approaches don’t forget the designated service project, Treehouse. More information can be found in this newsletter and at a special conference booth. And, as your state associations plan your annual conference, remember we can all make a difference.
Reinventing Debt Management: How One School is Reaching its Borrowers

by Xenia Grushetsky
Total Higher Education (T.H.E.)

As many of you have probably noticed, debt management is quickly becoming a necessary component of any school’s borrower outreach. While some schools may already have programs in place, for many it’s a relatively new process.

One school that recently launched a brand-new program is the Graduate Theological Union (GTU). We spoke with Carlos Perez, director of financial aid for GTU, on how this new program came about and what it has accomplished.

Out with the old

Graduate Theological Union, a consortium of ten graduate theological schools in the San Francisco Bay area, is in a location with a very high cost of living. Add college tuition, and many students at GTU are forced to take out a lot of money in loans. Because most students at this theology school will go into jobs such as ministry, social services, and teaching, they will fall into a high-debt/moderate-income group.

Carlos Perez, director of financial aid at GTU, and Kathleen Antokhin, assistant director of financial aid, were concerned that while students were taking on more and more debt, many were not aware of how their borrowing was going to affect them in the future.

Studying as a graduate student in the San Francisco Bay area, “it’s easy to accumulate a lot of debt in a short period of time,” says Carlos, “[in the process of implementing our program] we found that many of our students didn’t know how much money they had borrowed to date and did not project how much they would graduate with later.”

GTU’s old debt management program included mandatory entrance and exit counseling and optional debt management workshops. Yet attendance was very low for the optional workshops — just around 5 percent — and the financial aid team felt the program wasn’t enough.

Taking a personalized approach

GTU’s new program is based on tiers of debt — the more debt a borrower has, the more debt management education is required.

All borrowers are required to complete two worksheets at the start of each year. First, they must complete a budget worksheet indicating their expenses and their resources to help them determine how much to borrow. Second, they must complete a loan worksheet listing their outstanding loan debt along with estimates of monthly payments under various repayment plans. Students also use an online calculator to determine the income level necessary to affordably manage repayment.

Borrowers who have $50,000 or more in debt must also attend a debt management presentation that covers credit concepts, budgeting, and encourages students to borrow less whenever possible. Borrowers who have $75,000 or more in debt must attend a one-on-one counseling session with a financial aid officer in addition to the debt management presentation and the worksheets.

The new program was designed to make students more aware of their debt and repayment options as well as to better prepare them to make informed financial aid decisions. “We wanted to make sure students are aware of their borrowing while in school and of their repayment options in the future,” Carlos says.

Lessons learned

Implementing the new program was a relatively smooth process, according to Carlos. “The biggest obstacle was figuring out how to structure the program,” he says, “but it all came together.

“We felt we needed something more rigorous,” Carlos says, “so we decided to develop a new program.”

Kathleen took the lead on developing the comprehensive plan and everyone at the financial aid office had the same goals.”

GTU has three full-time financial aid officers and about 500 borrowers. The new program took a few months to develop, and while implementation certainly increased the workload for the financial aid staff, Carlos points out that once all the necessary tools are in place, the process will run more smoothly. “We expect this program to take up much less time next year once
all the forms and the plan are set up,” he says.

“So much of it is planning ahead,” he notes. One of his suggestions – pick a slower time for your office to conduct presentations and counseling sessions.

A sign of the program’s success has been a jump in workshop participation, which jumped from 5 percent to about 80 percent. “The higher participation rate is the greatest success I’ve seen so far,” Carlos says.

And the student response has been overwhelmingly positive, which was a relief to the financial aid staff, as there were concerns about how students would feel about the new requirements.

“There was some resistance from a small number of students, but overall, the feedback we got was positive. We have had students come up and tell us they appreciate the work we’re doing and that they benefited from program,” says Carlos. “And we feel good that we’ve given borrowers the information they need to make good decisions.” Even the increased workload for the office has been worth it, he says: “The counseling sessions have helped us to better connect with our students. We think many students now look more closely at how they can change their borrowing and spending habits.”

GTU is committed to continuing the program and looking at its impact over the next few years. If the information is helpful to borrowers, the financial aid office will change the requirements to include more students. “If more students benefit from this program,” Carlos says, “we will lower the threshold. For example, instead of having one-on-one counseling sessions for borrowers with $75,000 or more in debt, we may make that requirement $60,000 or more. We’ll just have to see how it goes.”

While many more measurable effects of the program still remain to be seen in the coming years, Carlos feels the program has already made a difference. “Any student we reach we count as a success.”

The WASFAA Graduate and Professional Issues Committee would like to thank T.H.E. for allowing us to re-print this article for our membership.

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'RELAX’ When Handling Difficult Situations

by George Jenkins
Vice President,
USA Funds Services

Because employees in the financial aid office serve as a point of contact for customers of their institutions, they sometimes encounter difficult situations with students and parents. Difficult situations are stressful for those involved and also can leave students and parents with a negative impression of the financial aid office. If handled professionally, though, those difficult situations can be rewarding and illustrate how much the institution values its students and their families.

To help ensure that you and your student-employees maintain professionalism during your next difficult situation in the financial aid office, USA Funds® University suggests employing the RELAX technique:

Remember

Remembering that you are in control of the discussion alleviates tension because you know that you are able to end the exchange if necessary. Also remember:

don’t become defensive or argue, as it can escalate the exchange.

Establish Limits

If a situation becomes confrontational, it is appropriate to set limits for reasonable behavior. Without being defensive, calmly inform students and parents that if they cannot communicate in a reasonable manner, you will be unable to continue working to resolve their problems.

Listen to the Problem

Once you have established limits and are able to continue in an acceptable manner, listen to the problem. If you already understand the issue, this step is optional. You should, however, offer students an opportunity to state, or clarify, their assessment of the situation. Do not rush or interrupt students’ explanations, even if you have found that something they say is incorrect. You can clear up any misunderstandings after students have had a chance to state their concerns.

Ask Questions and Empathize

After allowing students to restate their issues, ask questions, if necessary, to fully comprehend their concerns. Empathize with students to show that you understand why they are upset. Express regret for the situation, but do not apologize if there was no fault on your or your office’s behalf. If an apology is appropriate, apologize without blaming particular people or departments of your institution.

Explain the Problem and Propose a Solution

If students’ perceptions of issues are inaccurate, clearly explain situations, identifying and correcting any misconceptions. You may feel more comfortable correcting students in a passive voice to avoid a perception of blame. Instead of saying, “You didn’t turn in your form on time,” for example, you might say, “The form wasn’t turned in on time.” Once students understand your explanations, propose solutions. Sometimes you will not be able to solve the situation immediately. In such cases, propose a next action that moves positively toward a solution and give an approximate time line in which the issue can be resolved.
Arizona News

by Ellen Neel
Financial Aid Director,
Glendale Community College
President, AASFAA

The Arizona association has been quite busy since our last article. Our industry casualties have made this a challenging year for our association. We held two special elections, first for our treasurer-elect and then for a president-elect. The chair of our state and federal issues committee was also refilled. This left vacant chairs for our site selection and proprietary issues committees. Now that John Nametz, our new president-elect, is on board, he took over the task of filling our site slot. Filling the newly-formed proprietary issues committee with chair and members is still an open project and one we hope our Arizona Private School Association will embrace.

AASFAA’s annual conference was held December 5–7, in the beautiful red rock surroundings of Sedona. In this majestic setting that has mystified and mesmerized many, our conference theme, “Investigating the Mysteries of Financial Aid” was unveiled to our 218 attendees. The conference committee put together a great program covering information for all levels and all segments. We were very pleased to have WASFAA President Doug Severs and Nick Boschert, the NAFAA president, in attendance.

Doug and several AASFAA members participated in a talent show, which was the backdrop for a murder mystery dinner specifically designed for us by the Canyon Moon Theatre Company, a local theater group. A web of intrigue was woven for the audience by Chase Banks, Money Penny, Lolita Loan, Vera Fication, and the evening’s emcee, FAFSA with her dog AASFAA. Inspector Dick had a ballroom full of suspects, but through his masterful investigative skills it was finally able to solve the murder. Much fun was had by all.

This past Sunday, February 10, Arizona held its twelfth annual College Goal Sunday at 29 sites throughout the state. The 305 state-wide volunteers helped attendees and their families navigate the FAFSA. Many sites had online filing access and two sites held their workshop the day prior to catch those unable to attend on Sunday. It is events like this that reaffirm why we do what we do.

Pacific Islands News

by Jodie Kuba
Financial Aid Officer,
University of Hawai’i-West Oahu
President, PacFAA

It has been a busy past few months as we finished up with our Financial Aid Nights and College Goal Sunday events. We are currently calling for nominations for our 2008-2009 PacFAA Executive Board and will be voting in a few weeks. We will announce the new board at our annual conference, March 27-28, 2008 in Honolulu, Hawaii. We look forward to this annual event, as it brings together many of the colleges and universities, including several from the farther regions of our association, which include Guam, Palau, American Samoa, Marshall Islands, Commonwealth of the North-ern Mariana Islands and the Federated States of Micronesia. Lori Concepcion, University of Hawai’i at Manoa and Jolyn Jardiolin, Leeward Community College are doing an outstanding job in putting together our conference.

Congratulations to our own Jennifer Bradley, Kapiolani Community College, who will be the 2008-2009 WASFAA Ethnic Diversity Representative. Although she had hoped not to run unopposed, she is firmly committed to the responsibilities this position holds. PacFAA is proud to have her and Cathy Bio, Maui Community College, 2008-2009 PacFAA president representing our association on the WASFAA Executive Council.

As my year as PacFAA president comes to a close, I would like to thank my board for all the hard work that they done over this past year. Special thanks to Frank Green, Travel Institute of the Pacific and Jannine Oyama (Past-President), Honolulu Community College for assisting me throughout the year. I also wish to thank WASFAA and everyone on the Executive Council. It has been an eye-opening experience for me to see the level of commitment WASFAA provides to our region. I enjoyed meeting everyone and they were more than welcoming during my time on Executive Council. I plan to continue my involvement with WASFAA and I encourage everyone to become more involved in their own association but at the same time to get involved with WASFAA. Volunteer! It has been a truly amazing experience!
Did you know that you have the opportunity to apply and potentially receive scholarships funded by WASFAA? Each year, our association funds scholarships so that members just like you can enhance your professional skills and knowledge. The training opportunities include attending the annual conference, the Sister Dale Brown Summer Institute or the Jerry R. Sims Management and Leadership Institute.

Who and How are the Scholarship Recipients Selected?
Scholarship opportunities are promoted through the WASFAA listserv and also sent to each state association’s office of Scholarships and Financial Aid at Loyola University in New Orleans, worked with her information technology department to update Loyola’s FFELP lender Web page so that each time someone visits Loyola’s FFELP information Web page (www.loyno.edu/financialaid/FFELP.php), the order of the lender lists are rearranged. This simple solution allows Loyola to recommend some lenders without showing a preference for any one lender.

Creating a lender neutral list online is fairly simple.
Cathy Simoneaux, the director of the Office of Scholarships and Financial Aid at Loyola University in New Orleans, worked with her information technology department to update Loyola’s FFELP lender Web page so that each time someone visits Loyola’s FFELP information Web page (www.loyno.edu/financialaid/FFELP.php), the order of the lender lists are rearranged. This simple solution allows Loyola to recommend some lenders without showing a preference for any one lender.

Creating a lender neutral list in print can be a bit more challenging.
Mark Kantrowitz, publisher of FinAid.org, suggests that if a paper list is used, institutions can list the lenders in alphabetical order and include a disclaimer to that effect, making it clear that lenders at the top of the list are not necessarily better or preferred over others on the list.

Another solution, offered by Christopher Penn, producer of Student Loan Network’s Financial Aid Podcast, involves printing single copies of the list from a Web page that randomly reorganizes the list. This method could be used for financial aid office foot traffic when copies are only needed on occasion. In cases of volume printing, Penn suggests printing a series of lists in different orders (e.g., A-Z, Z-A, and a couple other variations). In both cases, it might be a good idea to include a disclaimer explaining the process used to create a lender neutral list.

For those who feel like these solutions do not provide a completely neutral list, Kantrowitz offers some facetious advice on the FinAid-L list serv: “Put [the list] in a Scrabble layout, where they intersect. Or throw in extra letters to fill out the grid, and you have a word search puzzle – make the students do a little work to pick a lender!”

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 13,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.
State Legislation on Illegal Immigration Can Have Far-Reaching Affects

by Justin Draeger
Assistant Director for Communications, NASFAA

Washington, D.C. (February 2008)
The question on how to secure our borders and what to do with the hundreds of thousands of illegal immigrants who cross them every year is both daunting and divisive. After months of wrangling, arguing, and politicking, the U.S. Congress could not even put together a comprehensive immigration bill to be considered by the president.

The Development, Relief and Education for Alien Minors (DREAM) Act, which would provide a legal path of residency for children of illegal immigrants who complete three years of college or serve in the military, also hasn’t escaped the controversy. When NASFAA came out in support of the DREAM Act last October, members sent both dissenting and supportive comments. Late last year, in a show of bipartisan support, Senators Richard Durbin (D-IL), Chuck Hagel (R-NE), and Richard Lugar (R-IN), re-introduced the DREAM Act as a new stand-alone bill.

Because the federal government has failed to effectively address illegal immigration, many states have developed their own laws, which vary in how to deal with both illegal immigrants and their children’s access to higher education. But Marcia Weston, NASFAA’s director for college access marketing, asks higher education advocates to closely examine those state laws to see who will be affected by them before forming an opinion.

“We don’t want to throw the baby out with the bathwater,” says Weston. “No matter what your opinion on higher education access for children of illegal immigrants may be, there are state legislative initiatives underway that would benefit far greater numbers of students than just children of illegal immigrants.”

Weston points to Colorado State Senator Paula Sandoval’s recently introduced education bill as an example. Currently, Colorado students prove their residency based on their parents’ residency. Proving parental residency requires students to fill out a mountain of forms, said Sandoval in an interview with NASFAA, such as their parent’s income tax forms, driver’s licenses, and more—all of which have to be examined by school administrators.

Sandoval’s bill would allow U.S. citizens who have attended high school in Colorado for at least three years automatic in-state tuition rates without having to prove their parent’s legal residency. “This bill makes it easier for students and easier for college administrators,” explained Sandoval.

Even though Sandoval’s bill only applies to U.S. citizens, some oppose the bill because it doesn’t require students to reveal their parents’ legal status. But Sandoval contends it shouldn’t matter because the target of her bill focuses only on U.S. citizens, irrespective of their parents’ legal status.

Weston says it’s important to move this debate beyond illegal immigration. “This bill would do an immeasurable amount of good for other underserved populations,” says Weston. Besides children of illegal immigrants, youth from foster care, who are homeless, or who are estranged from their parents would benefit from this bill.

Sandoval also feels that the bill is much bigger than just the illegal immigration debate. Her point has been well received; both of the major Colorado newspapers have come out in favor of her bill. The bill is also supported by several colleges and universities, who see it as a benefit to students and the schools because it reduces the amount of administrative effort needed to confirm residency. Even some usual opponents of bills that benefit children of illegal immigrants have remained silent on the bill, not coming out in support, but not opposing either.

Weston believes Colorado may be just one example of how legislation that can positively affect a wide variety of needy students can get lost in other debates.

“We have to be careful that we’re not inadvertently denying access to thousands of underserved students by getting caught up in complicated debates that are really just side notes to much larger issues,” said Weston.

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February 8, 2008

Current Membership
Total 1099

Membership Expiration Date
No Membership Date 628
4/30/2002 280
4/30/2003 201
4/30/2004 345
4/30/2005 423
4/30/2006 610
4/30/2007 735
4/30/2008 926
4/30/2009 173

Members Not Renewed from Last Year
Total 735

New/Renewal Memberships
2008-2009 New Memberships 26
2008-2009 Renewal Memberships 123

Membership by Year
2008-2009 149
2007-2008 1045
2006-2007 1251
2005-2006 1492

Institutions with Current Memberships
Total 363

Membership by State
Alaska 32
American Samoa 1
Arizona 120
California 406
Federated States of Micronesia 0
Guam 0
Hawaii 44
Idaho 63
Marshall Islands 0
Nevada 39
Oregon 135
Washington 171
Out of Region 88

Membership by Affiliation
Not Specified 4
Active 981
Associate 94
Lifetime 20

Membership by Ethnicity
Decline to Answer 268
Other 15
American Indian/Native American 18
Asian/Pacific Islander/Filipino 94
Black/African American 51
Hispanic/Chicano/Mexican American/Latino 140
White/Caucasian 513

Membership by Gender
Not Specified 18
Male 308
Female 773

Membership by Responsible for Grad/Professional Students
Not Specified 540
Yes [Frequent or Significant] 243
No [Neither Frequent nor Significant] 316

Membership by Responsible for Health Professional Students
Not Specified 584
Yes [Frequent or Significant] 155
No [Neither Frequent nor Significant] 360

Membership by Institution Type
Not Specified 89
Other 41
Public (2 Year) 223
Public (4 Year) 275
Independent (2 Year) 0
Independent (4 Year) 129
Proprietary (Business School) 0
Proprietary (Technical/Trade) 59
Health Related/Nursing 6
Graduate/Professional 29
Consultant 1
Government Agency 8
Guaranty Agency 101
Lender 121
Secondary Market 0
Servicer 17

Membership by Email Address
Email Address 1091
Missing Email Address 8