Thank you, WASFAA!

As I reflect upon the past year as your President, I am thankful for so much. Most importantly, I’m thankful for the leaders who have stepped up to chair committees, provide training events and so many other things. As an all-volunteer association, I’ve been consistently impressed - truly inspired - by the passion I see in our profession. I’ve had the great honor of attending state conferences and other events where I’ve met many new faces in financial aid and I’ve reflected on a time not too long ago when I was the new face. I’m so very proud to be part of a profession where our members invest their time and energy in one another and even more proud of the things we can accomplish together!

Thank you WASFAA for the past year, during which I’ve been stretched professionally and personally. I feel as though I have a lifetime of learning opportunities to reflect on and have often been overwhelmed by the kindness and support many of you have offered to me and to your other volunteer leaders. Thank you, executive council members for contributing passionately and selflessly - your wonderful contributions cannot be fully measured. Thank you, President Green and President-Elect Bickett for always being available. Perhaps most importantly, thank you to my family and my school for allowing me to give my time to WASFAA, aid administrators and students! Last, but not least, please join me in welcoming our new incoming President, Barbara Bickett and join with me in offering her your support and encouragement this next year! Barb is a tenacious and passionate leader with a strong vision for our profession and I’m very much looking forward to helping her and the 2015-16 Executive Council continue the great work WASFAA is doing to support of our members.

As you look forward to the summer, I hope to see many of you at the NASFAA Conference in New Orleans - July 19th –22nd. As your 2015-16 Past-President, I will be serving the WASFAA membership in 3 new ways:

1) I will be the chair of the WASFAA Nominations & Elections Committee. If you would like to run for an elected WASFAA office, I would love to hear from you!

2) I will be the chair of the WASFAA Strategic Planning Committee. As always, please let me know what issues are most important to you for the future of WASFAA!

3) I will be the WASFAA Regional Representative on the NASFAA Board of Directors. Our national association is working hard on our behalf too and I am excited to carry your perspectives to the WASFAA Executive Council and the NASFAA Board!

Again, THANK YOU, WASFAA!
### WASFAA Executive Council

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<td>President</td>
<td>Kevin Jensen</td>
<td>College of Western Idaho</td>
<td><a href="mailto:kevinjensen@cwidaho.cc">kevinjensen@cwidaho.cc</a></td>
</tr>
<tr>
<td>President-Elect</td>
<td>Barbara Bickett</td>
<td>DeVry, Inc</td>
<td><a href="mailto:bbickett@devrygroup.com">bbickett@devrygroup.com</a></td>
</tr>
<tr>
<td>Past President</td>
<td>Frank Green</td>
<td>Travel Institute of The Pacific</td>
<td><a href="mailto:green@tiphawaii.com">green@tiphawaii.com</a></td>
</tr>
<tr>
<td>Vice-President</td>
<td>Tracey Lehman</td>
<td>Oregon Institute of Technology</td>
<td><a href="mailto:tracey.lehman@oit.edu">tracey.lehman@oit.edu</a></td>
</tr>
<tr>
<td>Treasurer</td>
<td>Mindy Bergeron</td>
<td>John F. Kennedy University</td>
<td><a href="mailto:bergeron@jfku.edu">bergeron@jfku.edu</a></td>
</tr>
<tr>
<td>Secretary</td>
<td>Ashley Munro</td>
<td>University of Alaska - Fairbanks</td>
<td><a href="mailto:akmunro@alaska.edu">akmunro@alaska.edu</a></td>
</tr>
<tr>
<td>EDAC Chair</td>
<td>Oscar Verduzco</td>
<td>Heritage University</td>
<td><a href="mailto:verduzco_o@heritage.edu">verduzco_o@heritage.edu</a></td>
</tr>
<tr>
<td>Segmental Rep at Large</td>
<td>Ed Wagner</td>
<td>Education Management Corp.</td>
<td><a href="mailto:ewagner@edmc.edu">ewagner@edmc.edu</a></td>
</tr>
<tr>
<td>Member Rep at Large</td>
<td>Sun Ow</td>
<td>Great Lakes Higher Education</td>
<td><a href="mailto:sow@glhec.org">sow@glhec.org</a></td>
</tr>
<tr>
<td>AK President</td>
<td>Cynthia Baldwin</td>
<td>University of Alaska - Fairbanks</td>
<td><a href="mailto:cabaldwin@alaska.edu">cabaldwin@alaska.edu</a></td>
</tr>
<tr>
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<td>Diana Mateer</td>
<td>University of Advancing Computer Technology</td>
<td><a href="mailto:dmateer@uat.edu">dmateer@uat.edu</a></td>
</tr>
<tr>
<td>CA President</td>
<td>Sunshine Garcia</td>
<td>CSU-Channel Islands</td>
<td><a href="mailto:sunshine.garcia@csuci.edu">sunshine.garcia@csuci.edu</a></td>
</tr>
<tr>
<td>ID President</td>
<td>Laura Hughes</td>
<td>Lewis-Clark State College</td>
<td><a href="mailto:lhughes@lcsc.edu">lhughes@lcsc.edu</a></td>
</tr>
<tr>
<td>NV President</td>
<td>Tawny Crum</td>
<td>Great Basin College</td>
<td><a href="mailto:tawny.crum@gbcnv.edu">tawny.crum@gbcnv.edu</a></td>
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<tr>
<td>OR President</td>
<td>Helen Faith</td>
<td>Lane Community College</td>
<td><a href="mailto:faithh@laneccc.edu">faithh@laneccc.edu</a></td>
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<tr>
<td>PacFAA President</td>
<td>Adam Hatch</td>
<td>Hawaii Pacific University</td>
<td><a href="mailto:ahatch@hpu.edu">ahatch@hpu.edu</a></td>
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<tr>
<td>WA President</td>
<td>Abril Hunt</td>
<td>Washington State University</td>
<td><a href="mailto:abril.hunt@vancouver.wsu.edu">abril.hunt@vancouver.wsu.edu</a></td>
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Have you checked out WASFAA’s social media lately?
Keep up-to-date with the latest happenings in WASFAA by following us on LinkedIn, Facebook, and Twitter!

Just click on the logo to get set up.

While you’re doing that, make sure to also sign up for the WASFAA Water Cooler blog!
Note from the Editor

Ashley Coleman
Communications Committee Chair
Financial Aid Counselor
University of Oregon

The 2014-15 WASFAA committees are wrapping up, and we are welcoming new leadership for 2015-16! This issue contains articles and updates from the outgoing 2014-15 committees. This year has gone by so quickly! I was honored to be the Chair of the Communications Committee, and I am grateful that I have the ability to continue as Chair for the upcoming year. I look forward to many changes and improvements in WASFAA’s future.

I hope many of you were able to attend the WASFAA Conference last month and network with other WASFAA members. The conference committee did a great job in planning and offering so many great sessions. If you missed it, or want to catch up, conference presentations have been posted here.

The next big WASFAA event coming up is the Sister Dale Brown Summer Institute, to be held June 7th-12th at Pacific Lutheran University in Tacoma, WA. There will be three tracks: basic, intermediate and clock-hour, and each track is a full week this year. There are some terrific faculty members and a jam-packed agenda that covers administering financial aid from A-Z. As an SDBSI alum myself (I attended the basic track in Spokane, WA in 2011 at Whitworth University and the intermediate track in Los Angeles, CA in 2012 at Occidental College), I can attest that this is a training all financial aid professionals in our region should attend. The basic track is a good stepping stone for those that are newer to the financial aid profession, while the intermediate session allows you to hear from professionals from around the region about how they handle PJs, SAP, R2T4, etc. at their schools. It also allows you to work with a small group and practice your networking. There is still time to register if you haven’t already!

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TRANSITIONS

There is some exciting news to share from Oregon State University, Beaver Nation! We have two new hires in our office. Kirk Lind joined our office in December as an Assistant Director. He came to our office from Western Oregon University. We also welcomed Brian Hultgren as an Associate Director in February. Brian joins us from Metropolitan State University of Denver, Colorado. In other news, Donna Evans retired from our office at the end of April. Donna has been with the OSU Financial Aid and Scholarships office since 1989! We wish the best for Donna in her retirement.

The Office of Financial Aid at Arizona Western College, located in Yuma, AZ, has two new team members. Please help us welcome Renee Smith, Student Loan Specialist, and Carlos Ramos, Scholarship Specialist, who both started back in December and have hit the ground running. Renee has worked feverishly on the CDR Challenge and implementing a Default Management Plan for new and returning students and Carlos has been busy soliciting for scholarships, which has generated well over a 100% increase in applications for the next academic year. The Financial Aid team, as well as the Enrollment Services Division at Arizona Western College, are excited about the amazing additions to our staff.

Briselda Molina Ortega joined the Financial Aid Office at Lane Community College in Eugene, Oregon in April 2015 as a Spanish Bilingual Financial Aid Representative. Welcome Briselda!

CALENDAR of EVENTS

May 27: WASFAA Spring Training Webcast: Verification Basics for 2015-16, 2pm Pacific
June 7-12: Sister Dale Brown Summer Institute, Pacific Lutheran University, Tacoma, WA
June 17-19: WASFAA Executive Council Meeting, San Francisco
July 12-13: CASFAA Executive Council Meeting
July 16-18: PowerFAIDS User Conference, New Orleans, LA
July 26-29: Western Association of Veterans Education Specialists Annual Conference, Anaheim, CA
October 15-16: NFAA Conference, Las Vegas, NV
October 15-16: WFAA Conference, Airway Heights, WA
October 13-14: IASFAA Conference, Boise, ID
October 22-23: AASFAA Conference, Phoenix, AZ
October 31-November 3: CASFAA Conference, Sacramento, CA
November 16-17: WASFAA’s Jerry R. Simms Management & Leadership Institute, Phoenix, AZ
November 18-19: WASFAA Executive Council Meeting, Phoenix, AZ
December 1-4: FSA Conference, Las Vegas, NV
ALASFAA Report

Cynthia Baldwin
ALASFAA President
Financial Aid Advisor
University of Alaska, Fairbanks

I am wrapping up the year as the ALASFAA President and beginning to schedule the transition meetings to welcome the new council. Janelle Cook from the University of Alaska will be the new ALASFAA President, and I will be stepping back to Past-President.

The weather in Alaska was exceptionally odd this year, with barely any snow, and record breaking warm temperatures. I was talking to a kindergartner this week and asking if the children’s ski club gets canceled and what they do with barely any snow, and he said they just walk around instead. The Iditarod sled dog race course was changed because of the snow, and the start was moved to Fairbanks this year because of the weather.

We accomplished many of the goals we had set for ALASFAA this year, and still have some to consider working towards or revising. I am curious to see which direction Janelle and the new Executive Council will be leading ALASFAA toward this next year.

OASFAA Report

Helen Faith
OASFAA President
Director of Financial Aid
Lane Community College

Hello from Oregon!

I’ve just returned from another wonderful WASFAA conference, where deep learning, critical engagement, and warm camaraderie filled my days. I drank in the sunshine and beautiful desert vistas, escaping into nature each morning with an invigorating run. As glad as I am to be back home with my family and back in my office catching up with all the work that accumulated in my absence, I always feel like my time with my WASFAA family is too short. My term of duty as OASFAA president has passed swiftly as well.

Over the past year, I have had the privilege to serve financial aid administrators in my state, and together, we’ve worked hard to meet the Association’s goals: to provide support, training, communication, and professional development opportunities for our members; to provide public outreach programs for students, parents, high school counselors; and to provide leadership in education-related public policy and legislative issues at the state and federal levels. We’ve offered outstanding training through our Summer Drive-In, Annual Conference, and FA 101/201 events. Our Mentoring Program has provided members with unique opportunities for professional growth and meaningful connection with colleagues. Several OASFAA members have been actively involved in state and federal financial aid and higher education policy discussions this past year, and our Legislative Committee is expanding in order to strengthen the role OASFAA plays in such discussions moving forward. All in all, it’s been another successful year for OASFAA, and I’m deeply grateful for all the hard work of our elected officers and volunteers.

I am pleased to be handing the OASFAA gavel to Mary McGlothian, Director of Financial Aid at Multnomah University. Like so many aid administrators I’ve had the pleasure of knowing, Mary juggles the many demands of work and life with intelligence, wisdom, caring, commitment and a fantastic sense of humor. Meanwhile, I am excited for my new role as WASFAA’s Ethnic Diversity Representative for 2015-16.
WFAA elections were completed in February and all of our elected positions have been filled. I want to commend the Nominations and Elections committee for their very hard work in reaching out to our membership and politely twisting the arms of many of our hard-working colleagues in order to fill our voting ballot with wonderful choices.

Our summer training opportunities have been scheduled for the beginning of July. The workshop on July 7th will be held at Clover Park Technical College. The workshop on July 8th will be held at Eastern Washington University. The agenda is currently under construction.

The WFAA annual conference has been scheduled for October 14th -16th and will be located at The Hotel Murano in Tacoma. Linnea Todd from Bellevue College has graciously stepped up to serve as Conference Chair. Sarah Gill from Gonzaga University has volunteered for Co-Chair. They are already busy, busy, busy! Our conference in 2014 boasted our highest attendance since 2008, and I’m sure we can continue that trend into 2015 at the beautiful facility we have chosen.

The transition retreat for our incoming 2015-16 Executive Council will also be held at The Hotel Murano in Tacoma June 4th -5th.

**Date to Remember:**
**WFAA Annual Conference October 14-16**

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Volunteer Corner

Diana Dowling
WASFAA Volunteer Development Chair
Assistant Director, Yavapai College

We were thrilled to have over 100 new attendees at our WASFAA conference this year! We hope you enjoyed the Newcomer’s session, met some new people and learned a little about WASFAA. As you know, our organization is run strictly by volunteers, so it does not work without your help!

Think you don’t have time to volunteer? That is where you may be wrong. You can volunteer as much or as little as you want. Actually, research shows that volunteering helps improve organizational skills as well as time management. You are donating your time, so it’s important that you also benefit from it. Ask questions of your volunteer coordinator and make sure the committee is what you are looking for.

Volunteering for WASFAA is a great resume builder. Not only are you gaining new information and skills, but you are also networking with the best financial aid folks around!

The time is now, take the next step and fill out the volunteer form located on the WASFAA website. You will not be disappointed! Have questions? Email volunteer@wasfaa.org.

Training Committee Report

Sue Shogren
Training Committee Co-Chair

“Many hands make light work!” This saying was especially true this past year for the volunteers of the Training Committee. Working together, we provided a fall workshop series and webcast on “Need Analysis” prepared by NASFAA, as well as a spring webcast entitled “FSA ID: The FSA PIN Replacement” presented by Kim Wells of the U.S. Department of Education and attended by more than 1,000 financial aid and college access professionals – all with highly positive feedback from participants. We increased the number of workshop locations this year, and we collaborated with several state associations to help meet the training needs of more of our colleagues, specifically in California, Washington and Alaska.

In partnership with CASFAA, the WASFAA Training Committee is very pleased to have begun providing monthly updates about additional free training opportunities of relevance to WASFAA’s members. These updates will be posted to a new page on WASFAA’s website, which is accessible via the Training page. Be sure to check this resource each month to research upcoming training events you might be interested in.

Another training opportunity is right around the corner! We’re preparing a Spring Training Webcast on “Verification Basics for 2015-2016.” This 90-minute webcast will be presented by members of the WASFAA Training Committee who are knowledgeable and experienced financial aid professionals. The live webcast will take place on Wednesday, May 27, 2015, at 2:00pm (Pacific), and will be recorded. The cost for a site registration is $35 for members and $85 for non-members (which includes the $50 WASFAA membership fee). Check the Training page for registration information.

As this service year draws to a close, we especially want to thank the WASFAA Executive Council for recognizing the hard work and dedication of this year’s volunteers with the Committee of the Year Award presented at the WASFAA Conference. A lot of time, energy, experience and dedication is contributed to each and every training event – for weeks and months before the training workshop or webcast actually happens. We asked a lot of this year’s committee members, and they came through! These volunteers sacrificed valuable hours they could have spent in their offices, at home, or enjoying their favorite activities in off-hours – and yet they rose to the call to assist and train fellow members in every WASFAA state!

It’s been our privilege to serve this year as Co-Chairs. A key part of WASFAA’s mission is training and we enjoy seeing so many of you take advantage of the workshops, webcasts, conferences and other training events that WASFAA and other associations help make possible. Keep learning!

Nicole McMillin
Training Committee Co-Chair
I recently had the opportunity to attend the NASFAA Leadership & Legislative conference in D.C., and I have to say that it was absolutely worth the long flight, 3-hour time difference, extreme weather and nervousness. The conference itself was billed as “intensive,” and it lived up to that expectation. Those of us on the association management track had sessions on leadership, board membership responsibilities, running meetings, networking, conflict resolution, speaking with the media, ethics, work-life balance and current federal student aid legislative issues.

Squeezed in around those sessions were many networking opportunities provided at group meals, as well as small group work at the tables during the sessions. The other attendees at the conference were welcoming and generous with information about themselves and their students, as well as sharing of struggles and tips for success. My list of smart, helpful people to contact grew exponentially.

The best and most nerve-wracking part of the conference was the Hill Visit. I haven’t ever participated in any kind of political advocacy event, so the whole process was an adventure. The NASFAA staff provided helpful guidance along the way, even to my most basic questions. Attendees who weren’t able to get an appointment themselves, or who wanted to attend more meetings, were matched up with other groups.

Even without going to the Hill, you and your students can participate in advocating for better support for the federal student aid programs. The Student Aid Alliance (NASFAA is a member) is currently running the Save Student Aid campaign. Get involved by clicking here.

First-Timer Guide for Advocating on the Hill:

Step ❶: Request an Appointment.
The representatives have meeting request information on their websites, but they are all a little different. I included a brief note identifying myself, my school, the NASFAA conference and that I wanted to share information about my students and how the federal student aid programs affect them. Definitely make the request as far in advance as you can. It took 2 weeks before I got my first response, and even longer for the response from the senators’ offices. Most often, you will get direction to contact the appropriate staff member who will be the person meeting with you, but you might get the opportunity to meet with the congress member in person. Don’t forget to confirm the meeting location.

Step ❷: Don’t Panic & Get Organized.
It was at this point that I realized that I had just committed to meeting with a real-live congress person and a staffer from another office, and that I only had a vague idea of what I would say to fill that 15-20 minutes that they would give me. I reached out to the regional association and the graduate/professionals sector representatives for talking points that they had been using. I picked 4 topics that I felt were most critical, and I made a quick fact sheet about my student population with bullet points for those 4 topics and a brief explanation of why they were important to my students. Be sure to run your fact sheet by the appropriate entity at your school. It is also helpful to review the information on the congress person’s website to get an idea of what their stance has been on the issues that you are discussing. Some may be very closely involved with federal student aid, but many have only had minimal involvement.

Step ❸: Get a Map & Pack Good Shoes.
Once you know who you are talking to and a general idea of what you are going to say, you need to figure out how to get there. The House buildings are on one side of the Capitol building, and the Senate buildings are on the other side. The walk between is about 15 minutes at a steady pace, but you might encounter a motorcade or demonstration along the way that could slow you down a bit. Everyone in the congressional buildings dresses in business attire, and comfortable shoes are important if you are walking between buildings. Taxis are frequent in the area, though, if walking is difficult. There are metal detectors at the entrances which can cause a slight delay getting into the building, but each building has more than one entrance so check around the corner if the first door seems very busy.

Step ❹: Smile, Breathe & Trust your Expertise.
Find the right office using the convenient wall maps, catch your breath and introduce yourself to the staffer at the front desk. Have a business card ready for them. I waited a few minutes in each office, but it was fascinating to see the inner workings of each space. While you wait, review your talking points and remember that you know more about the effects of federal aid for your students than anyone else in that room. When your contact person comes out to greet you, shake hands, and share a little bit of information about yourself and why you have come. Share the topics that you prepared, but leave space for questions or comments. The conversations that I had were very interactive. When you wrap up your conversation, encourage them to contact you in the future.

Lillian Simmons
Director of Financial Aid & Scholarships, Fielding Graduate University

Report from NASFAA Leadership & Legislative Conference 2015
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A couple of months ago, I received an email that made my heart skip a beat. The Department of Education had published a “Notice of Intent To Establish Negotiated Rulemaking Committee” a few weeks earlier to work on the expansion of Pay As You Earn (PAYE), and someone from NASFAA wanted to gauge my interest in participating. My inner regulatory nerd was doing back flips—I could hardly imagine anything more exciting! (I realize that I may not be completely normal, and I’m ok with that, really.) I wrote back right away to say that yes, I was definitely interested, but that I would have to see whether my institution would be willing to endure my absence for three work weeks and provide me with the travel budget necessary to participate—one persnickety little detail about Neg Reg is that ED won’t reimburse negotiators for any expenses. I am grateful that my institution saw the value in my participation and gave me the green light, and I may have been caught doing the happy dance in my office when I received the news that ED had selected me to serve as the alternate negotiator for two-year public institutions.

If you’re still reading this article, perhaps you’re a little like me—fascinated with the inner workings financial aid policy, wanting to get involved in influencing the decisions made that affect needy students, and filled with the kind of optimism that makes your cheeks hurt from all the smiling. Or maybe you just can’t quite tear your gaze away from the crazy lady with the unruly hair who keeps prattling on about Neg Reg to nobody in particular. Either way, you probably want to know more about Neg Reg and why it’s so exciting. Negotiated Rulemaking is a process wherein a government agency such as the U.S. Department of Education selects a committee representing a broad cross-section of constituent groups to work together to develop proposed rules. It starts with a call for nominations, and once nominations are in and negotiators are chosen, then there is a series of negotiating sessions spaced about a month apart. If the team reaches consensus on the full package of draft regulations, then these will move forward to the public comment stage through a “Notice of Proposed Rulemaking,” or NPRM. If the team is unable to reach consensus, then the Department will write the proposed rules, generally taking into account the diverse perspectives brought to the table during the negotiating sessions.

I’ve now attended two of the three negotiated rulemaking sessions, and it’s been an amazing experience so far. In the first session, we established protocols, reviewed the proposed agenda, advocated for additional topics for negotiation, and engaged in preliminary discussion of the topics. In the second session, we reviewed draft language for each of the topics in detail, suggesting improvements and debating the finer details that might impact the groups we represent as negotiators. In our third and final session, we will attempt to reach agreement on the package of proposed rules. The process is highly collaborative, with deep engagement and serious discussion all around the table. The discussion is guided by two professional facilitators seated at one end of the conference table, while two federal negotiators sit at the opposite end. Non-federal negotiators are seated along the long sides of the table, with primary and alternate negotiators for each community of interest taking turns sitting at the table to speak. Behind the federal negotiators, there is a section of tables for ED staff to observe the meetings, and behind the facilitators, there is a seating area for members of the public. At the end of each session, public comment is invited.

One of the aspects of Negotiated Rulemaking that I find most thrilling is the degree to which it is a transparent, open, democratic process. Anyone can self-nominate to be part of the team, and the public is invited to attend meetings, make comments to the committee, and make written comments upon publication of the NPRM. Each member of the team has ample opportunity to speak and to be heard, and there are strong incentives for team members to reach consensus if at all possible. The drive to reach mutual agreement can help team members to seek points of resonance and to work creatively to address areas of concern. With one final session scheduled for next week, I am cautiously optimistic for a positive outcome, and I have great faith in the commitment of the team to the shared goal of supporting student loan borrowers to be successful in repayment.

If all of this sounds interesting to you, I urge you to get involved—be it by volunteering as a non-federal negotiator, attending a public hearing, or participating in the public comment period after an NPRM is issued. In terms serving as a non-federal negotiator, I won’t lie—being away from my office has impacted my workload, and my email inbox has grown to crushing new heights. I feel guilty that I’m not on hand to support my staff, and I miss my family terribly when I’m away. On the other hand, knowing that my contributions could make a difference to students at my institution and across the nation helps to offset some of my work-related guilt, and demonstrating civic engagement and public service for my children helps to offset some of my family-related guilt. Along the way, I’ve made new friends and I’ve gained a much deeper appreciation for the hard work and careful thought that goes into the regulatory process. Negotiated Rulemaking is a deeply enriching experience that I am incredibly grateful to have experienced first-hand, and I would do it all over again in a heartbeat.

**Update:** On 5/1/15, Helen Faith was featured in NASFAA’s Today’s News for her work in the 3rd session of negotiated rulemaking concerning REPAYE, a new income-driven repayment plan for federal student loan borrowers. Helen offered a compromise proposal midway through the final day of negotiations. Federal and nonfederal negotiators were divided on ED’s suggestion to tier the time period for loan forgiveness based on the amount the student borrowed prior to entering REPAYE. Helen suggested that borrowers with only undergraduate debt be granted forgiveness after 20 years, and borrowers with any graduate debt be granted forgiveness after 25 years. Congratulations for your achievement, Helen! You represent WASFAA well.
Financial Literacy Can be Fun!

Gregorio Alcantar
Financial Literacy Coordinator, California State University Northridge

The Financial Literacy Program at California State University Northridge expands students’ understanding of money management topics by providing strategies that will empower them to make wise financial decisions while achieving their educational goals. To this end, we offer workshops and webinars every semester on various topics such as identity theft prevention, scholarships, filing income taxes, the importance of credit and student loan repayment. We have a presence on social media such as Facebook and YouTube and have even created a monthly newsletter.

But the greatest feature of our program has been our annual financial literacy event called CSUNOPOLY. Who says Financial Literacy can’t be fun? We were inspired by the game Monopoly and created a board game-like event where students have to visit four out of the eight booths. There, they gather information on the topic and earn a sticker which can be redeemed for a Hot-Dog-On-A-Stick. Students who visit all eight booths get to enter a raffle for a semester parking pass.

For 2015, we added an edition to CSUNopoly called Financial Literacy to really bring the message home that it is important to be literate on financial topics. The eight booths were Financial Aid, Budget & Save, Student Loans: What to Expect, Associated Students, Road to Good Credit, Financial Literacy, Scholarships and Career Center.

I’d like to share the top 3 things that make CSUNopoly a success annually.

1) Collaboration – You don’t have to do this alone. At CSUN, we partnered with the University Student Union (usu.csun.edu), who in my opinion are the experts in bringing together a student crowd. I mainly provide the human resources and content. The student union provides the location, their marketing team, the games and the music. The student union really has a knack for creating a fun atmosphere that welcomes students to take what would otherwise appear as a dry message and make it fun. They helped in creating the gameboard layout and the title. Of course, the content has to be just as attractive and interesting.

2) Making Unlikely Connections – We have partnered with places like the Career Center and Associated Students. You may wonder what this has to do with financial literacy. Well, you have to see it from a financial literacy angle. The Career Center is the most popular booth at this event because they highlight the current job outlook, transferable skills and résumé development. We need students to know that if they have borrowed money, they need a realistic view of what to expect shortly after graduation. Together with our student loans booth, they can match their entering salaries and compare that to the various student loan repayment programs. The Associated Students is the primary advocate for students at CSUN. They have introduced many money saving services for students. For example, they have free water filling stations, scholarships, discounted tickets and free student events. We wanted students to know that they can save money by utilizing what the campus has to offer for free.

3) Food – You know that if you bring food, students will come. But will they if it’s the same food on campus? Consider introducing a brand that they know but can’t easily access. We have partnered with Hot-Dog-On-A-Stick (HDOS) and it has worked. It is a simple finger food that is delicious and students really enjoy. Once they visit at least four out of the eight booths, they have earned a free HDOS. We find that students get their hotdog and stay to visit the remaining booths.

As you can see from the flyer, students gravitate to our event for different reasons – the parking pass giveaway, the topics we offer, the food, or just the brand we’ve created with CSUNOPOLY. In the last 4 years we have consistently averaged about 900 students a year at the event. Looking into the future, I see our collaboration growing with other departments and expanding our content.

I wish you much success in your financial literacy efforts at your campus. Feel free to reach out to me at gregorio.alcantar@csun.edu if I can be a resource.

For more information:
- CSUN Financial Literacy Program
- Facebook
- YouTube
- CSUNopoly YouTube Video
WASFAA President Kevin Jensen presented the following individuals and committees with these awards during the 2015 annual conference.

**Lifetime Membership** - This award is presented to an individual who has made continued and significant contributions to the financial aid profession and WASFAA. These individuals become members of WASFAA for life and will have WASFAA dues for individual membership waived for all future years. The award is approved and granted by a two-thirds majority vote of the Executive Council.

*Bradley Honious* – Posthumously

Brad was a champion for students. Brad was committed to the financial aid profession. He served as AASFAA President, faculty for Summer Institute for several years and faculty for MLI. Brad did a “one man” Summer Institute in Alaska when the ALASFAA membership could not travel. Brad strived to eliminate the barriers for students and streamline the financial aid process and was a mentor to many.

Brad passed away unexpectedly in March 2014.

**Meritorious Achievement** - This award was designed to be given to a person or persons who have made significant efforts to advance the awareness and understanding of the aid profession through new outreach programs, legislative action or significant support of association activities. The award is approved and granted by a two-thirds majority vote of the Executive Council.

*Jack Edwards* – Stanford Graduate School of Business

Jack has been an active member of WASFAA for many years. He has served as faculty for both the Jerry R. Sims Management Leadership and Sister Dale Brown Summer Institute. In addition, he has served as WASFAA President and chaired numerous committees such as Summer Institute, By-Laws, Policies and Procedures, Nominations and Elections, Strategic Planning and Graduate and Professional Issues.

**Distinguished Service** - This award is presented to recognize the outstanding contribution of an individual to the field of financial aid through research, scholarship, and/or contributions to the association’s activities. It is not intended to recognize the efforts of officers within WASFAA for those efforts alone. The recipient does not have to be a WASFAA member. There is no restriction as to the number of awards given each year. The award is approved and granted by a two-thirds majority vote of the Executive Council.

*Frank Green* – Travel Institute of the Pacific

Frank has been a supporter of financial aid and WASFAA for a number of years. He has held positions as faculty for SD-BSI, Conference Chair and WASFAA President. Perhaps more importantly, he has volunteered for more than 10 years to assist in building College Goal 808. Frank has also taken the lead to build a very robust Financial Aid Night presentation team across the state, providing financial aid information to students and families at over 80 campuses across Hawaii. In addition, he has been instrumental in developing a High School Counselor workshop that is used each fall to provide updates and scholarship resources to college counselors in the high schools across the state. It is one of the best attended partnership events every year.

**Mindy Bergeron** – John F. Kennedy University

Mindy has given tirelessly to WASFAA through her work as WASFAA President as well as Treasurer. She is now serving her second term. Her innovations in her role as Treasurer have made our budget a more useful tool. She, like the Treasurers before her, has been very generous with her time and talents to help keep WASFAA fiscally sound.
**Award and Scholarships Committee:**

**Outstanding New Professional** – This award recognizes the outstanding contribution of a new professional to the financial aid profession. The recipient must have been in the profession for less than five years and made outstanding contributions at the institutional, state, regional and/or national levels. The recipient must be a current member of WASFAA.

**Ashley Salisbury** – University of Nevada, Reno

Ashley was recognized for her work managing the WASFAA website. Most WASFAA committees work with Ashley to update their web pages, set up conference registrations, post scholarship opportunities and post job opportunities.

**Ashley Coleman** – University of Oregon

Ashley is a ‘new’ financial aid professional but you wouldn’t know it by looking at her extensive knowledge of the industry or her continued dedication as a volunteer to both our state organization (OASFAA) and WASFAA. Since starting at the University of Oregon nearly 4 years ago Ashley became a member of OASFAA and WASFAA. During her short time since joining our staff, her list of involvement in both organizations is pretty amazing.

**President’s Special Award** – This award is selected by the current WASFAA President.

**Sun Ow** – Great Lakes Higher Education

Sun was recognized for her work in Fund Development for the past 5 years. She is responsible for working with the vendors at the annual conference and throughout the year. We all benefit from Sun’s hard work.

**Committee of the Year** – The current WASFAA President selects the Committee of the Year.

**The Training Committee,** Co-Chaired by Susan Shogren and Nicole McMillin, was selected as the Committee of the Year.

For a complete list of current and previous award recipients, please click [here](#).

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**WASFAA Membership: States Represented**

Have you ever wondered where our WASFAA members come from?

Here’s a breakdown of our 844 active members and from which of the 8 WASFAA states/region they reside!

‘Other’ states range all the way from Minnesota to Florida!
Mary San Agustin  
Conference Chair  
Director of Financial Aid  
Palomar College

This year’s conference was a success, providing 294 registrants the opportunity to re-connect with each other and also establish new connections. The event was held at the Harrah’s Southern California Resort in Northern San Diego County. The registrants included 114 newcomers to a WASFAA conference, totaling such a great turnout. We would like to send a special congratulations to Vicki Mack, Financial Aid Assistant at El Camino Community College, who won the Vendor Bingo grand prize drawing of a brand new tablet! Thanks to everyone for participating.

President Kevin Jensen presented several awards and we would like to express congratulations to all honorees. NASFAA Chair Eileen O’Leary also presented the NASFAA Leadership award to Kay Soltis for her continued contribution regionally and nationally.

The conference theme “Connecting Students to a Successful Future” was chosen to continue with the message of our role as financial aid administrators to ensure the success of our students in their pursuit of a college education. The program committee provided 42 breakout sessions that provided session threads such as Department of Education, Financial Aid Best Practices, Management, Leadership, Global Thinking, Professional Development, Customer Service, Financial Literacy & Student Loans and Business Solution Seminars. If you would like to view the conference presentations, please visit the WASFAA website.

The silent auction had over 90 items, thanks to a substantial number of conference attendees donating items for the auction. This generated about $1,800 for scholarships and to this year’s charitable organization Support the Enlisted Project (STEP) Baby Drive. STEP is a southern California non-profit organization that provides financial assistance to military and veteran families in financial crisis. In addition, our generous conference attendees donated baby items such as a baby car seat and money. The combined donation allowed the association to donate approximately $1,300 to STEP.

A special thanks to our 27 vendors who were there to support the association financially and have representatives available throughout the conference to provide information on the services they have available. We appreciate their continued support to the profession. Thanks to conference committee member Sun Ow for organizing the vendor area and getting such a great turnout. We would like to send a special congratulations to Vicki Mack, Financial Aid Assistant at El Camino Community College, who won the Vendor Bingo grand prize drawing of a brand new tablet! Thanks to everyone for participating.

President Kevin Jensen presented several awards and we would like to express congratulations to all honorees. NASFAA Chair Eileen O’Leary also presented the NASFAA Leadership award to Kay Soltis for her continued contribution regionally and nationally.

On behalf of the entire conference committee, we wish to express our thanks to all of the speakers, moderators, exhibitors, NASFAA, the Department of Education, Taiko Project and conference attendees for allowing us the opportunity provide this year’s conference and making it a success.

We’ll see you next year in Anchorage!
Jennifer Miller  
Program Coordinator Sr.  
University of Arizona

WASFAA has been a conference that I have had interest in for the last several years. It has never disappointed with the amount of resources available via their website including handouts from the presentations made available at the annual conference. I have always printed these, especially those related to financial literacy as this was an area of particular interest to me. This year was my opportunity to attend thanks to the generosity of WASFAA’s scholarship opportunity and my accepted session proposal.

The experience was one that I will treasure. I met some wonderful people within the profession and was able to learn from the expertise of others. Of particular interest to me was how various types of institutions evaluate staff for potential promotions and best practices for a staff training program. I greatly appreciated hearing other perspectives and the successes as well as challenges that we all face in our day to day roles.

Presenting was also an honor. My session focused on FAFSA completion, highlighting the best practices that the University of Arizona has in place. More importantly though, I was able to spark discussion amongst my peers which led to opportunities for growth in myself and in my role within financial aid. I was quite impressed with what others were doing in the same realm which included providing presentations in 3 languages as well as holding FAFSA Completion Nights knowing that the students you helped would most likely attend another institution instead of your local school.

My greatest take away from the 2015 WASFAA Conference is that we are all in this together. One school’s struggle is happening in another area of our region and we can lean on each other for support. I look forward to growing my relationships within WASFAA through volunteer work in the future.

Thank you once again WASFAA Executive Committee for your generosity. I would not have been able to attend otherwise. I hope to see everyone in Anchorage next spring!

Adriana Villagan  
Financial Aid Coordinator  
Heritage University

I would like to begin by thanking the EDAC Scholarship committee for giving me the opportunity to attend the 2015 WASFAA Conference in Southern California; you have given me an amazing experience. As a newcomer, I was able to see the dedication and passion everyone shares for helping students. In the short six months I have been in Financial Aid I have learned that in this field you learn something new every day, yet you will never know it all, and that is the most exciting part! This was easily mirrored at the conference as I sat in sessions learning along with other professionals who have been in financial aid for over 20 years. The newcomers session was a great initiation as I got to meet several new people and allowed me to network with others. I have returned to the office more confident than ever, and well equipped with all the valuable information I learned. Having such experience of attending a conference is a fundamental piece of being in this position as it helped me learn, share and inspired me to do more. I hope to one day play a part in the association and give back. Thank you to all that attended for the warm welcome and for sharing your knowledge!!

Dana Yarbrough  
Financial Aid Technician  
Los Angeles Mission College

Anxiousness, nervousness, excitement, a sea of professionals, conference survival kits, a host of exhibitors, Blackout Bingo, Taiko drummers, sensational speakers and a feeling of belonging. As a new professional and first time conference attendee, I would have never imagined that this mix of emotions and experiences would be the ingredients for an amazing conference experience.

I thoroughly enjoyed attending this year’s WASFAA conference. It was informational, inspiring and reaffirming. Listening to Tony Teravainen speak on the Support the Enlisted Project (STEP), and attending the Veteran student panel and information session was motivational and has helped me to have a better understanding of the unique experiences and skills Veteran students contribute to our campuses and classrooms. I was inspired by the Veteran panel to be more supportive, understanding and sensitive of Veteran students and their needs, as they make the transition to college student. I gained much insight and knowledge attending the informational sessions on Developing Work Teams, Making Financial Literacy Compelling, Working with Eligible Non-Citizens and Improving FAFSA Completion. It is my goal to encourage the leadership in my office to implement the good practices I learned attending these sessions.

Although I did not win the drawing for Blackout Bingo, I feel like a champion. Every day of the conference I was validated as an individual and professional, and reminded of why I love what I do. Meeting my peers, I am refreshed and rejuvenated knowing that I belong to not just an association, but a community of peers who are the compelling force that “Connects Students to a Successful Future”.

Tiffany Cleverly  
Financial Aid Advisor  
Eastern Idaho Technical College

As a new WASFAA member, I would like to express my appreciation for being selected to receive a WASFAA Scholarship. This scholarship gave me the opportunity to attend my first WASFAA conference as a fairly new face to financial aid. This conference was a fantastic way to meet fellow financial aid representatives and even see a few familiar faces. I have been involved in financial aid for over 8 years but just recently have become a Financial Aid Advisor. As a new advisor, the flood gates of financial aid have opened up and it is a bit like trying to drink water from a fire hose. This conference was a great experience in gaining some training as well as the many networking opportunities. It is such a great occasion to be with so many professionals in one place with the same interests and be able to share ideas as well as get to know those around you and collaborate.

Over the years I have thought of financial aid as a giant puzzle, while attempting to try to put the pieces together in order to gain an understanding without getting lost in all the policies and updates, I have learned that financial aid is a puzzle that is constantly evolving. With changes so frequent, it was such a relief to be able to go to multiple training sessions and receive updates as well as refresh policies and hear imperative questions being asked by other attendees and answered by presenters and federal representatives. All of the sessions I attended provided valuable training.

continued on next page
and knowledgeable presenters that covered a variety of material. I enjoyed all the sessions I was able to attend and there were many others that I wish I could have.

I think it is important to be able to pick up the financial aid puzzle, piece it together into functional parts that work together and make funding possible to assist students in their education and success. Thanks again WASFAA for the wonderful conference and experiences; I look forward to attending again in the future.

Leo Vogel
Financial Aid Counselor
UC-San Diego

Driving up to the front of Harrah’s Hotel, nestled into the valley floor of the Palomar Mountains, my feeling should have been excitement. The WASFAA conference was about to begin. I would be spending the next three days learning new things, hearing great speakers and (hopefully) getting a little time by the pool. Instead, the only thing that I felt was nervousness. This would be my first WASFAA conference and I would be the sole representative from my university. Normally, I would be fine with just listening, learning and leaving the networking to those better suited for such things, but after receiving a generous scholarship from WASFAA, I had decided to challenge myself and report back on the challenges one faces when attempting to network at a financial aid conference. The main focus for my networking efforts would be during the President’s reception, which took place the first evening of the conference.

I walked into the reception courtyard that evening and was drawn to the sun setting, which threw shades of orange and red over the mountains. A jazz band played in the distance behind a beautiful display of various food options. It was an awesome scene, but all I wanted to do was walk the other way. Everyone there seemed to be engaged in friendly conversations. Everyone seemed to know someone else. I got some food and settled into a comfortable seat alone and as far away from the crowd as possible. It wasn’t so bad, I mean... SHRIMP!!? DIM SUM!!? SUSHI!!? How could this be a bad night?

After grabbing a couple bits of delicious food and texting my wife pictures and bragging about said food, I refocused on the task at hand - networking. I definitely didn’t know where or how to start networking. I figured if I was going to sit down and chat, I needed to chat with someone who I could learn a thing or two from. So I scanned the crowd for a table that looked like it had someone who possessed knowledge. I soon found a table, sat down and introduced myself to Nancee Langley. Without knowing it, I had just met someone who knew everyone. Nancee and I talked about financial aid, Phoenix (where she currently resides), golfing and her history with WASFAA. I found out that she was a lifetime member, a former WASFAA President and a former Director at the University of Nevada, Reno. I had hit the jackpot!

Nancee introduced me to EVERYONE. I met committee chair members, executive council members and other members of the WASFAA community. For someone looking to report back on how to talk yourself into networking, against all better judgment, this was going way too well. I’m not sure how to recommend finding Nancee Langley to anyone who is going to a conference in the future, but if you do find her, sit down and enjoy yourself.

Conference networking wasn’t easy for a pseudo-introvert like myself. What I learned by challenging myself was that by getting out of my comfort zone, I became more connected in my field, met a lot of people, learned a lot and had fun. The only other thing I would recommend when networking is to make sure to get contact information for all the people you meet and follow up with them after the conference. I felt like I had great networking success at the end of the conference, but when I got home, I only had two business cards. I realized that this missed opportunity only can mean one thing.....I need to book my trip to Alaska for next year!

Nicholas Johnston
Financial Aid Technician
Feather River College

Attending the annual WASFAA conference in San Diego this year was a wonderful experience! I remember the moment I submitted my scholarship essay thinking I would not be selected. Then when I got the official notice, I was beyond words to express my excitement. If you’ve never applied for a WASFAA scholarship, I encourage you to! If you don’t, you will never know what door you could have opened.

From the moment I landed at the airport, my passion for knowledge had me excited to get to the event. After a short shuttle ride to Harrah’s, my journey began. I remember checking in and they said “here’s your survival kit.” This had me a bit nervous as I wondered what was in store for us. The kit, which included a notepad, pen, snack and some Advil, came in quite handy.

Our first night ended at the President’s reception which was packed full of an amazing buffet of food and dessert – by far the best food I have had provided by a conference. The most enjoyable parts of the conference were acquiring all the information offered, as well as networking with fellow colleagues in the industry. It is quite remarkable to be part of an organization where people from all over the Western States can come together in support of financial aid. Thank you, WASFAA!

Heather Duke
Administrative Assistant III
College of Southern Nevada

As a lucky recipient of the WASFAA Scholarship, I was able to attend the 2015 WASFAA Conference in Southern California from April 11th to 14th. The conference was held at Harrah’s Resort and Casino on the Rincon Indian Reservation, which was beautiful.

Sunday morning, I volunteered to work the registration desk which was a great opportunity to meet fellow Financial Aid Administrators as they were checking in. We then had a welcome lunch which included entertainment from local Taiko Drummers. If you ever get an opportunity to hear these drums, you will hopefully be amazed and moved as I was. This was a nice welcome to the conference and I feel made the setting more comfortable to interact with fellow administrators.

The sessions were wonderful and extremely informative. It is nice to hear suggestions or even questions from other schools that may assist in the process at your own. The trainers were very helpful and patient with all of our questions. I brought back a lot of information to share with my management team. It was a great experience and I feel very fortunate to have had the opportunity to attend.
An Interview with Justin Draeger

Leo Vogel
Financial Aid Counselor
UC-San Diego

One of the keynote speakers at the WASFAA conference was NASFAA President and CEO Justin Draeger. When Draeger speaks, the audience is attentive, and not just because they are showing respect. So many times in financial aid presentations, even the most engaged professional drifts away at some point. It’s just REALLY hard to make a presentation about financial aid policy exciting. But Draeger’s presentation carried the same passion as the talk shows that so many of the people he and NASFAA are trying to influence appear on. He has a slide show, but it appears it’s more for us than for him. During his presentation, there was never a time when he relied on notes or his PowerPoint. When the floor opened up for questions, it was abundantly clear that this is a man who is extraordinarily knowledgeable about all things student aid related. Despite this command of the room, Draeger has the look of a fresh out of grad school professional. His youthful appearance was only accentuated by the backpack he carried on the back of his shirt and tie. Somehow, financial aid just seems cool when it’s being talked about by Draeger.

WASFAA conferences (or state and national financial aid conferences) are often introductions into the idea that financial aid can be a rewarding, life long career for newer financial aid professionals. That thought comes right along with the thought that they have absolutely no idea what any of the presenters are talking about. When Draeger went to his first financial aid conference, it was for the Michigan Student Financial Aid Association in Lansing, Michigan. He remembers a similar feeling when he was handed a Federal Student Aid Handbook upon his arrival. “When they passed out that book with a big thump on my desk I immediately wondered what I had gotten myself into!” Draeger credits his mentors for helping him progress through that eye opening first experience. “Looking back over my career, I can say without hesitation that the best way to get involved in anything, including advocacy, is to find a mentor. My ability to get involved in professional activities outside of my specific job duties are in large part due to seasoned professionals who took the time to get to know me and then helped place me in positions where I could learn more, develop my talents, and contribute to state, regional, and national organizations.”

Developing policy at the national level requires more than knowledge, passion and a good mentor. As the President and CEO of NASFAA, Draeger serves as a liaison between the organization, media and government offices. This means that Draeger has had the pleasure of navigating the political landscape that seems to be so contentious to most outside observers. Draeger even touched on how divisive congress is during his presentation, stating how few bills that get introduced are actually passed. He issued a caution to anyone who expects reauthorization to take place this year to begin thinking otherwise. Draeger maintains that when the time comes, both parties want what’s best for students. “Behind all of the public grandstanding, politicking and showmanship, there are a lot of folks who work for the government who want to get things done and do the right thing for students. Knowing that most people – Republican and Democrat – are interested in finding policies that will work for students keeps me optimistic that we can work with any party and nearly any ideology.”

Draeger, and NASFAA, maintain that any success they have in D.C. requires a thorough knowledge of the issues, solid relationships, and a strong and vocal membership. This is in part why NASFAA has developed volunteer task forces to accomplish specific goals. “We reconstructed our entire volunteer process to better engage with the NASFAA membership, creating a pipeline through task forces that allows us to be more agile and responsive to emerging needs and allows us to rely on a larger group of aid professionals.” With the largest member pool in over a decade, NASFAA has modernized their products and services to be sure that their volunteers have all the informational access needed to be strong advocates for students. NASFAA U offers credentialed online learning programs and AskRegs offers NASFAA members a searchable database to answer compliance and regulatory questions. Draeger is proud of the success that NASFAA has had since he started with the organization as the Associate Director of Communications in 2006. “All of these successes add up and lead to even more opportunities and successes! Of course this is all built on the decades of successes NASFAA has had previously… we’re just continuing the tradition.”

Want to get involved? Visit NASFAA’s website to find out about task force opportunities that are currently seeking volunteers. You can also access the NASFAA University credentialed training by visiting this link.

Sister Dale Brown Summer Institute
June 7-12: Pacific Lutheran University, Tacoma, WA
3 Tips to Improve Your Websites for Students with Disabilities

Diane Fulmer
Director, School Partnerships
Financial Aid TV

The amended Section 508 of the Rehabilitation Act mandates that federal websites be accessible for disabled individuals and encourages organizations receiving federal funds to do the same. Although 508 compliance does not automatically apply to institutions of higher education, there are a number of schools who have adopted the federal standards on their own or have been compelled to do so based on state government accessibility rules. Drawing from the recommendations by the U.S. Department of Education for schools to improve website accessibility, here are three tips to increase usability of your financial aid website content for persons with disabilities:

1. Provide alternative text for non-text item like images or graphics. Visually impaired students use text-to-speech converter programs. By offering alternative text for non-text items, you enhance the visually impaired students’ understanding of how the images or graphics explain concepts on your web pages.

2. Offer alternative text for multimedia alternatives like videos and audio. By using captions or transcripts, you make the multimedia content accessible to those who are deaf or hard of hearing. The most common form used is closed captions to achieve this form of accessibility. The use of closed captions enhances reading and listening comprehension as well as contains dialogue and audio cues for content like music or sound effects.

3. Do not rely on color alone to convey meaning. With over 7 million Americans being affected by color blindness, these people represent the largest segment of the disabled population. Web pages can be developed with a non-color-coded alternative. Also, if you still want to use color to convey meaning, consider adding underlining, bolding, or using a slightly different visual effect to help users with color deficiencies to understand.

Take a Proactive Approach to Managing Cohort Default Rates

Chris Jordan
Regional Account Executive
USA Funds

The best approach to lowering your school’s default rate is a proactive one that simultaneously focuses on multiple cohorts of borrowers. But each cohort demands strategies that vary according to the amount of time remaining in the cohort default period.

With those points in mind, let’s take a look at how to work now to lower your default rate for specific cohorts:

2013 cohort
You have only a short period of time to work with borrowers in this group before the cohort period ends on Sept. 30, 2015. You’ll be attempting to contact many borrowers who are in late stages of delinquency, so explain the need for urgency in addressing their loan repayment difficulties.

Emphasize that, as a representative of their school, you’re there to help and that you’re not acting as a collector. As always, help them connect with their servicers as quickly as possible to prevent default.

2014 cohort
For this cohort period, which ends Sept. 30, 2016, you have more time to organize your efforts to lower your default rate — but your message remains the same when counseling borrowers: You’re not there to collect, you’re there to help.

You can use the additional time in this cohort period to launch a variety of regular communications, such as letters, emails and phone calls. Focus many of your communications at the borrowers you think might be at the highest risk of default, based on data from your defaulters in past cohorts. Track what’s working and what’s not, and adjust future plans accordingly.

2015 cohort
This cohort period is open until Sept. 30, 2017. With this group of borrowers and beyond, you can use the same strategies that you’ll use with the earlier cohorts, but the additional time allows you to add an in-school counseling component.

Providing this emphasis on wise student loan management to borrowers earlier in the loan cycle is the most effective approach to assisting your students and preventing default. This also is a great time to remind borrowers to keep their contact information up to date.
FICO Credit Score Changes Impact Students

Will Shafner
Director of Business Development &
Government Relations
MOHELA

It’s helpful to have a reminder of the basics about responsibly building, reviewing and tracking your credit score, but did you know that recent changes to FICO’s credit score calculation have raised the scores of people with certain types of debt?

Credit Score Changes Impact Students

Less weight is given to unpaid medical debt and debts resolved in collections will no longer weaken a consumer’s credit score. Additionally, adjustments have been made to how risk is assessed for “thin file” consumers with little or no credit history. Perhaps this is one of the most significant changes affecting students. Of the more than 25 factors that help determine a credit score, five of the most important include:

- Your payment history and whether you make payments on time
- How much you owe
- How long you have had credit
- Any new credit you have requested
- Types of credit (loans, credit cards, etc.)

In many cases, students and recent graduates have not had a chance to establish their credit. This makes lenders less confident about lending to them and makes it difficult to get a loan or get one at a reasonable rate so borrowers can begin establishing positive credit history.

FICO is used by most lenders to help evaluate a consumer’s risk level, but lenders are not required to use it. The FICO calculations are intended to increase confidence in some borrowers, like recent graduates, and allow them to qualify for loans they may not have been able to in the past. The new FICO score to help measure “unscorable” consumers will be based on telephone and utility bill payments and property records, and is expected to be rolled out at the end of this year. However, it is still being determined whether lending institutions will trust the FICO changes or if they will choose to use other methods to assess risk. Although FICO is the most reputable credit analytics provider, many other startups are in the market to provide alternative data to evaluate credit risk for those who have limited or no credit history. Which tools banks and other lenders choose to measure credit risk will directly impact students and recent graduates.

Review and Track Credit Score

Borrowers are able to get a free copy of their credit report every 12 months from each credit reporting agency (Equifax, Experian and TransUnion). Encourage your students to utilize these free reports to confirm the information is accurate and that there isn’t any suspicious activity that could be a sign of identity theft. Credit can impact their ability to obtain favorable mortgage rates, credit card approvals and even jobs.

Here’s how to request credit reports and what should be done to ensure the information is accurate:

- Request free credit reports at www.annualcreditreport.com
- Evaluate debt regularly to determine how to reduce or eliminate any obligations
- Examine whether borrowing and payment activities are negatively impacting the credit score (how much credit, how often payments are made and how much is owed can all contribute)

Late payments stay on a credit report for seven years. For student loans, where there are so many repayment plans, we encourage borrowers to contact their servicer to discuss a plan where they are able to afford their regularly scheduled payments.
Use Grace Period Counseling to Reinforce Education Value

Dennis Christich
Strategic Business Director
Inceptia

“Is college worth all that debt when I probably won’t find a job anyway?”

Although graduates and withdrawn students learn about repayment options during exit counseling, grace period counseling reinforces accurate communication during a time of uncertainty.

By having highly trained counselors reach out to the students who graduate or are no longer enrolled at least half time, you can prevent potential issues that may come up during this crucial period. Their grace period is the perfect opportunity to help them understand their:

- student loan status
- repayment start date
- repayment options
- rights and responsibilities

Plus, grace period counselors can answer repayment questions and direct them to resources like NSLDS. When considering a grace counseling outreach service, be sure they are up to date on regulations and abide by the Fair Debt Collection Practices Act (FDCPA) for your own protection.

No matter what the media says, a college degree still delivers a lifetime of value. By offering grace period counseling, you’re adding one more benefit that you can promote to future students and families. Grace period counseling can be that final, caring touch point that reassures students in how to navigate the repayment process as they transition from your institution to their future careers.

Announcing the WASFAA Spring Training Webcast!

Join us Wednesday, May 27th at 2pm Pacific for a 90-minute webcast on Verification Basics for 2015-16.

The cost for a site registration is $35 for WASFAA members and $85 for non-members (includes $50 membership fee).

Feel free to invite others to view the webcast with you!

REGISTER TODAY!
Negotiated Rulemaking Update

Scott Cline
Director of Financial Aid
California College of the Arts

The Department of Education held the second round of Negotiated Rulemaking from March 30th to April 2nd in Washington, D.C. This Negotiated Rulemaking is my first time sitting at the negotiating table, and I am honored to be one of the nonfederal negotiators representing financial aid administrators.

A quick background about Negotiated Rulemaking (or “Neg Reg” for short). The Higher Education Act of 1965 (as amended) requires that the Department of Education engage with its constituents (i.e. financial aid administrators, students groups, schools, etc.) in a negotiating process when any new legislation is passed or when current regulations need to be updated.

Ideally, the hope is that the constituents and the Department of Education will be able to come to consensus on regulations that will better serve everyone’s needs.

Under current discussion for this Neg Reg is Title IV Loan Issues. During the first session, held February 24th to the 26th, the Department of Education proposed two separate topics for negotiations.

The first proposal is to expand the Pay as You Earn repayment plan to those borrowers not covered by the existing Pay as You Earn repayment plan. The second proposal is to establish procedures for the FFEL Program loan holders to identify U.S. military service members who may be eligible for a lower interest rate on their FFEL loans.

This round of Neg Reg was developed out of two public hearings this past fall, including the one held at the conclusion of the CASFAA 2014 Conference in Anaheim, California back in November.

During the first day, 14 additional proposals were made by the nonfederal negotiators for inclusion in the agenda. The Department of Education tentatively selected the following additional five issues for consideration:

1. Pay As You Earn
2. Service Members Civil Relief Act
3. Easing the Transition of Borrowers from Rehabilitation to Servicing
4. Participation Rate Index Appeal
5. Technical Correction for FFEL Rehabilitated Loans
6. Application of Department of Defense Lump Sum Payments for Public Service Loan Forgiveness

A great deal of work was completed during those three days and the committee seems to be close on much of the language on items two to six. The bulk of the work and much of the third session will most likely be focused on Pay As You Earn.

The third, and final, session of Neg Reg started April 28th back in Washington, D.C.

You can find all of the information and details on the Department of Education’s website.

Do you have thoughts on the issues? Ideas on how to make Pay As You Earn better for students, our schools and the important work we do? Contact me and share your thoughts. I would love to hear your input so I can best represent the entire financial aid community and our students at the negotiating table. Email me directly at scline@cca.edu. Also, be sure to check out the CASFAA Twitter account (@mycasfaa) for updates!
Guiding Students Toward Successful Repayment

Helping your students with the transition to life after college is an essential part of student loan repayment success. What advice did you give graduating students that you most hope they heard? And now that they’ve left, what other tools and resources can you use to help ease the transition from grace to successful repayment?

If you didn’t already share some of these tips with your graduating students, you may want to add them to your plans for next semester.

1) Review student loan repayment options right away. Connect with servicers or lenders to provide contact information and set up online accounts for access to free resources. Sign up for automatic payment plans to ensure obligations are covered, and you may even qualify for a reduced interest rate. Stay in touch when you move or circumstances change.

2) Tackle debt such as student loans and credit cards as quickly as possible. Yes, you’ll be making more money later, but you’ll likely have more expenses, too. Don’t have loans? You’ll want one for a house or car someday, so build your credit history slowly by opening a few accounts in your name, using them carefully, and making payments on time.

3) Beware of lifestyle inflation. Your parents worked for decades to get where they are. Make wise decisions on the major expenses like your housing and transportation, and remember that daily spending habits add up, and can jeopardize your financial future.

4) Negotiate for what you want or need. Most employers expect some haggling over salary and benefits, and, over time, small differences add up to large increased earnings. Factor in the value of benefits such as health insurance and retirement plans when comparing job offers.

5) Plan for the future. Once you have an emergency savings account set up, make sure you start contributing something toward a 401(k), trying to at least maximize any employer match.

6) Set up online accounts whenever possible to minimize the paperwork you have to deal with. Websites such as shoeboxed.com help you organize receipts, and mint.com can help you budget, and track spending.

7) Set up a side gig. Use extra time to capitalize on a talent you have, whether it’s designing websites, tutoring students, or pet sitting. You’ll have less time to spend money, help your financial situation down the road, and may even find new opportunities through this.

There are many websites for students to use for Financial Literacy and Repayment information. Students may begin with their search with www.studentloans.gov, which is the Federal Student Aid website.

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Graduating with Grace:

Sun Ow
Senior Marketing Associate
Great Lakes Educational Loan Services, Inc.

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2015 WASFAA Summer Institute

Sister Dale Brown Summer Institute

June 7-12
Pacific Lutheran University
Tacoma, WA

Basic Track
Intermediate Track
Clock-hour Track

Financial Aid Fundamentals

There is still time to register for the 2015 Sister Dale Brown Summer Institute! We will be at the beautiful campus of Pacific Lutheran University in Tacoma, WA on June 7-12th. We offer three tracks: basic, intermediate and clock-hour, and all tracks last the full week this year. Summer Institute is a six day training on the A-Z fundamentals of administering financial aid. All tracks will be in the main training activities, but participants will be separated into their specific tracks for more in-depth discussions.

We are pleased to be teaching from NASFAA CORE Curriculum, and NASFAA is allowing each attendee to complete NASFAA credentials in 10 topics at no additional cost (normally $99 each)!

To find out more information, including viewing the faculty and a tentative agenda, please visit the event’s webpage.