Wow, it is hard to believe that in a few short weeks my term as President will be over. I have truly enjoyed the opportunity to represent WASFAA for the past year. Yes, the travel is extensive – you learn to pack for Alaska and Arizona in the same week. It has been a great chance to reconnect with friends and make new ones. Everyone along my travels has been so welcoming…thank you.

Even before my Presidency began I knew with the current financial situation that we needed to make cuts to the WASFAA annual budget. The proposed 2010 budget was balanced with using asset reserves…basically we would have to take money out of savings to meet our anticipated expenses for the year. With this in mind I reduced the number of committee chairs and asked some to chair more than one committee. To those who took on that challenge I applaud the additional commitment. Our committees that have income streams worked diligently to make sure their activity made a profit. All other committees reviewed their expenses on a regular basis to ensure they did not exceed their budget. Good news – we finished the year with a small balance and did not have to tap into the “savings account.” An Executive Council truly committed to keeping the costs down made this possible.

Highlights:

Wendy Olson and her JRSMLI faculty successfully held the event in Lake Tahoe, Nevada. It had been more than two years since WASFAA held the Institute. I had the opportunity to talk with several of the participants and all had nothing but praise for the program and the faculty…well done!

The Conference committee has been hard at work putting together an agenda that is in-depth and relevant. As of the writing of this article I am pleased to announce an increase in the number of registrants over the past two years. Hawaii is not an easy sell to some campus administration so I am happy to see so many will be participating in this excellent training opportunity. Thank you to the conference committee for rising to the challenge.

Catherine King-Todd is preparing her team for the Sister Dale Brown Summer Institute in Spokane, Washington this June. Not only will there be the traditional beginner track but they are also putting together an intermediate track for those who have a few more years of experience and need that next level of training….great idea! Information can be found at www.wasfaa.org

The Federal Issues committee has worked hard to communicate the policy positions of the financial aid administrators in the WASFAA region. This committee took on the daunting task of reviewing the NPRM’s this past summer and submitted response letters. They are following the current activities in Washington and will respond as deemed necessary. All letters written on behalf of WASFAA are available on the WASFAA website.

The Training committee provided several in-person trainings and webinars this past fall. Even with travel restrictions for so many in our region, the committee is dedicated to getting the necessary training out to the states via our Go-to-Meeting software.

Our Newsletter/Communications Chair, Judy Saling, has provided the membership with quarterly electronic newsletters. The newsletter provides a vehicle for officers, committee chairs and state presidents to update the membership on their recent activities.

Many of our fellow WASFAA members also volunteer for a NASFAA committee. Thanks to Susan Murphy, Kay Soltis, Maureen McCrae, Peter Hurley, Dewayne Barnes, Lawrence Persky, Heidi Granger, Craig Yamamoto, Jack Millis, Ron Johnson, David Levy, Tami Sato, Dan Davenport, and Rob Purist for volunteering at the national level.

WASFAA has a lot to be proud of, we are weathering a storm as well as or even better than some of our fellow regions. Our core values and goals provide us with a road map to the future. We also have a membership committed to making our association be the best it can be.

In closing, thank you to my Executive Council, Committee Chairs, and every volunteer that has supported the goals of WASFAA…we are all better people because of this shared endeavor.

My life has been enriched both personally and professionally by this experience…thank you for the opportunity to serve as your 2010-11 WASFAA President.

See you in Hawaii…. 
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WASFAA Calendar

June 5-10, 2011 – Plan to attend the Sister Dale Summer Institute in Spokane, Washington

July 17-20, 2011 – Plan to attend the NASFAA Conference in Boston, Massachusetts

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

The conference theme is “Surviving in a Sea of Change”
Note from the Editor

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

I hope you enjoy getting this paper version of our spring Newsletter. We have lots of contributors with articles of interest. Mike Johnson’s article on pages 14-15 should be sent to every member of Congress. One would hope they would see some room for improvement in how “equitable” federal methodology has become. See for yourself. There are also several articles from our vendor partners with ways that we can do our jobs a little easier or better.

I look forward to meeting many of you at the WASFAA Conference. As you are attending and enjoying sessions, please give some thought to what you’d like to do to participate more actively in WASFAA. Both our current president, Sandi Guidry, and one of our past presidents, Steve Herndon (pages 8-9), express in their writings—volunteering for WASFAA does help the organization and our constituents, but those of us who volunteer gain greatly from the experience ourselves. Perhaps this is the time that you will decide to reap that reward by letting a committee chair or officer know your interest. Please talk with someone who has volunteered for WASFAA; you’ll find a list of all current and new Executive Council members on page 2 and 11. Perhaps you’ll want to visit the Volunteer Booth at the conference and read through the WASFAA brochure to learn more about not only opportunities, but also time commitment. If you were not able to attend the conference, let us know your desire via the website by filling out the Volunteer Form at http://www.wasfaa.org/docs/forms/memVolunteer.html. However you are most comfortable making your decision, please make it a positive one and volunteer for your regional financial aid association; you’ll find it a rewarding experience.
AASFAA Report

Katharine Baggett
AASFAA President-Elect
Assistant Director, University of Arizona

AASFAA is currently in the midst of electing its board members for the 2011-2012 year, with a wonderful and diverse group of people excited to serve on the upcoming board. We are also getting ready for our Spring Symposium, which will be held in Phoenix, Arizona on April 8th. We have decided to try and tackle some of the newest federal changes in our business such as Satisfactory Academic Progress, Year-Round Pell and R2T4. We look forward to this upcoming year in AASFAA and WASFAA and cannot wait to “get to know” all of our friends from around the West.

CASFAA Report

Yvonne Gutierrez-Sandoval
2010 CASFAA President
Associate Director of Financial Aid, Pitzer College

Greetings from California!

Our annual Conference was held in December at the Manchester Grand Hyatt in San Diego. We were delighted and pleased that we had over 850 attendees, instead of the 600 we estimated. In fact, our general sessions had to change rooms at the last minute to comply with Fire Department requirements—the room we scheduled was too small. There were 201 registrants for our pre-conference Proprietary Certification Workshop, 81 for the Graduate/Professional Symposium pre-conference event, and 42 administrators who attended the Leadership Track included as a pre-conference event.

We were pleased to host Sandi Guidry, our WASFAA President, who gave us an update on WASFAA activities during a general session. We were also honored to have Justin Draeger, NASFAA’s President, join us. He had travel problems because of the weather, but we were able to shift the program around so that his keynote speech could still be given at the sit-down breakfast on Tuesday morning, the final day of our Conference.

In January, our Training Coordinator was busy putting together the ever-popular 1040 Training and we have secured Jim Briggs for Northern and Southern California training—two sessions in each part of the state: beginner on the first day and advanced on the second day.

Our High School Counselor trainings are currently underway. This valuable training session is free to the counselors and is staffed with volunteers from our CASFAA membership. It also provides contact information for the counselors should they have a question and need help when talking to students about the FAFSA and other vital financial aid information.

I have officially passed the gavel to Lynn Fox, Director of Financial Aid at University of the Pacific, who had his first Executive Council meeting during the last week of January. I must admit that it was hard to pass that gavel—I was just beginning to relax and enjoy being President and then it was over!

I wish Lynn Fox, the 2011 CASFAA President, and the new Executive Council the best of luck in 2011!
OASFAA Report

Bert Logan
OASFAA President
Lane Community College

OASFAA is off and running for 2011-12. Our new officers have been elected and are ready to take the helm. Our Association is strong but fewer. We are suffering the lessened resources (including volunteers) as have our sister associations and are working diligently to ensure that our colleagues, students, and community continue to be well served.

We had a good turnout for our conference in spite of college budgetary restraints and the weather on the Oregon Coast, in February, was fabulous! It held out just long enough for us to travel safely and enjoy the beautiful setting at Glenden Beach.

Our institutions are nervously watching and waiting for some finalization of our Federal Pell Grant funding for 2011-12. Hopefully, by the time you read this, it has been resolved. Our early awarders are hoping they do not have to renege on the amount offered. Our state grant program is even more unstable having to set earlier deadlines to apply and lessening the amount available. There is also the threat of having to cancel awards late in the year should the actual expenditure exceed the projected expenditure.

Nonetheless, our Oregon financial aid professionals have not lost their commitment and dedication in providing service and support for our students. I’m proud of all our colleagues and look forward to a successful year.

PacFAA Report

Jeff Scofield
PacFAA President
University of Hawaii-Hilo

The past few months have been a busy time for PacFAA. High School Counselor Workshops, Fall Training, Financial Aid Nights, and College Goal Sunday have all come and gone.

High School Counselor workshops were held on Oahu, Kauai, Maui and the Big Island in October and November with over 225 attendees.

Our fall training entitled “Helping Borrowers Through the New Maze of Repayment” was attended by 40 members. A big mahalo to Carole Ann Simpson of USA Funds for providing such a helpful session.

PacFAA was also able to offer the Fall NASFAA Cost of Attendance Training module. 27 members attended the training.

From mid-November through January Financial Aid Nights were held at 69 different venues. The sessions served over 4,425 participants. I think this is an all time PacFAA record. Thanks to Frank Green, Travel Institute of the Pacific for coordinating these events around the state and to the many presenters who made our community outreach so successful.

PacFAA celebrated its 10th anniversary of holding College Goal Sunday events. This year events were held on two different Sundays at 9 sites on Oahu, Kauai, Maui and the Big Island. 172 volunteers helped 1,428 participants. Mahalo to Loraine Teniya, USA Funds and Frank Green for continuing to co-chair this major undertaking.

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

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

The membership of PacFAA is looking forward to your arrival!
Greetings from Washington the State!

Sitting down to write this, I glance at the calendar and see that Sunday—day-after-tomorrow—is the first day of spring. And in the blink of an eye, I’m right back in the thick of things. Not like I was ever totally out of it! Like many—probably most—of you, I work my way through a “busy season” that seems to grow longer each year, keeping a list of the things I’ll do when things “slow down.” Uh-huh. Sure! Truth-be-told, I generally get to at least a few of those things but always have more list than time. And then suddenly, presto-chango, I’m right back where I started feeling like I never really left! Financial aid—ya gotta love it!

The rhythms of our state association counter those of the work we do. After a summer and fall full of activity, things on the association-front are quieter now with everyone hunkered down in their offices getting awards out to prospective students at the same time they’re working through the on-going, day-to-day needs of current students. That said, there’s always something going on. Here’s a recap of what’s happened, happening or about to happen:

First of all thanks and kudos to Kathleen Koch, our (Past) Past President for coordinating a very successful 2011 election. We couldn’t have done it without her. And, with her, here’s our association’s roster of new officers for 2011-12:

**President Elect:** Jordan Grant, Seattle Pacific University  
**Vice President for Training:** Traci Stensland, Whitman University  
**Vice President of Ethnic Awareness:** Oscar Verduzco, Washington State University  
**Treasurer Elect:** Jim DeWilde, Western Washington University  
**Secretary:** Lorraine Odom, Highline Community College

This group will join President Darcy Keller from the University of Washington, Vice President for Legislation Ted Haase from Shoreline Community College, Treasurer Corrine Solitis from South Puget Sound Community College and Past President yours truly from Seattle University as the 2011-12 WFAA elected officers. We’re all looking forward to our transition retreat on June 2nd and 3rd. We’ll meet again at the Dumas Bay Centre in Federal Way, a rustic retreat location where the price is right, the food is “housemade” and the views of Puget Sound are stunning.

Our legislature is (still) in session and, with dismal revenue forecasts here as pretty much everywhere, state financial aid funding is being eyed as a place to make cuts. Again. Sigh. April 24th is the last day of the regular session so we’ve a ways to go in terms of continued education for our legislators and continued advocacy for the aid programs that make such a difference in the lives of our students.

On the training and professional development front, Vice President for Training Jordan Grant and his committee are hard at work on our annual, one-day summer workshops which will be held at Seattle Pacific University in Seattle and at Whitworth University in Spokane. After last year’s successful inclusion of our Idaho colleagues, once the dates and agenda are set, we’ll again be extending an invitation to any there who’d like to join us this year.

And, looking out several months, our annual conference co-chairs Lisa Whitehead and Wendy Joseph are already getting their committees set and plans laid for this year’s annual WFAA conference that will be held in beautiful, Bavarian Leavenworth on October 26-28.
USA Funds University — Training on ‘Hot Topics’ in Financial Aid

Staying on top of the rules and best practices for administering federal student aid is an ongoing challenge. USA Funds® University offers the expertise, information and resources necessary to keep you and your staff informed and better-equipped to serve your students. Choose from in-person workshops, interactive webcasts and on-demand online courses.

For more information, visit www.usafunds.org and select “Schools,” or call USA Funds at (800) 766-0084.
Some of you know that I am retiring in March, after a 38 year career of employment in higher education. Much of my career was spent as a financial aid administrator in the California State University system and at California State University at Bakersfield. Our WASFAA Newsletter Chair, Judy Saling, asked me to reflect on the benefits of my professional service to WASFAA over the years, and to share this information in the way of a short newsletter article with the WASFAA membership.

During my career, it has been my privilege to serve WASFAA in a variety of capacities including membership on many committees, service as Treasurer, Vice President, and President of the organization, and as Chair of the By-laws, Fiscal Planning, Nominations & Elections, and Strategic Planning committees. Each of these experiences has enriched my life in more ways than you can imagine. While volunteering most certainly makes a difference to the organization that we serve, it is my belief that it also provides valuable benefits for those who provide the service.

The first benefit of my WASFAA service that stands out to me is the opportunity to meet and interact with new people in the field of financial aid administration. WASFAA is a regional association comprising eight states including Alaska, Arizona, California, Idaho, Nevada, Oregon, Washington, Hawaii and the freely associated nations of the Pacific. Volunteering for various WASFAA activities and roles has provided me the opportunity to meet new and diverse people and to develop lasting friendships and professional contacts throughout the western region of the United States. The friendships have most assuredly improved my quality of life, and the contacts have been invaluable resources in helping me to interpret the maze of program administrative legislation that engulfs our field of endeavor.

The second benefit that my service has afforded me is the opportunity to learn new things. Having worked in higher education all of my career, I firmly believe in the concept of life-long learning. Learning new and exciting things in my field through service on various WASFAA committees and Executive Council has added to my understanding and enjoyment of working in financial aid administration. In addition, my institution and students have benefited from my WASFAA exposure through improvements in our financial aid application and delivery process, via our administrative software system and choice of related imaging and other vendor services, our selection of loan servicers, etc.

Another benefit for me has been the gain of professional knowledge and skills. Volunteering for various WASFAA activities has been an excellent way to build my knowledge base by adding professional skills, expertise, and experience. One example has been my work with the WASFAA Strategic Planning Committee, which has improved my overall knowledge of strategic planning, strengths, weaknesses, opportunities, and threats (SWOT) analysis, the critical importance of establishing goals and objectives and the need to monitor them, etc. This experience and gain in knowledge has been transferable to my institution in providing me with the skill set to assist in the development of a strategic plan for our Enrollment Management Division, and in developing meaningful and measurable annual goals and objectives for the Office of Financial Aid & Scholarships.

A fourth benefit that my WASFAA involvement has afforded me has been to become better connected to the financial aid community. My service with WASFAA has been a great way for me to become a part of the larger financial aid community at the regional and national levels. Prior to my association with WASFAA, I was involved extensively with service to my campus and community and with my state financial aid administrator association, CASFAA. My WASFAA service has allowed me to become better connected with my colleagues in the Western region and at the national level through our affiliation with NASFAA.

The fifth benefit of my WASFAA service may sound corny to some, but it makes me feel good to serve my regional association. Helping and working toward the building of a strong regional financial aid administrator association makes me feel good about my volunteer efforts. WASFAA’s mission is to promote student financial aid and educational opportunities for students by providing personal and professional development to its members. Working towards this goal with colleagues from throughout the Western region has given me a renewed sense of vocational purpose, and at times, even a new perspective on my professional life.

I am hoping that a sixth benefit has been an improvement in my long-term physical and emotional health. Only time will tell during my upcoming retirement if this is true, but new research indicates that there is a link between doing...
Benefits of My Professional Service to WASFAA

continued

volunteer work and living a happier, healthier, and longer life! Certainly I will have some wonderful WASFAA memories to reflect back on and lasting friendships with professional colleagues that will continue for the rest of my life.

My seventh and final benefit of my WASFAA service that comes to mind is that it has simply been the right thing for me to do. I have personally been blessed to have received an invaluable higher education, to live in this wonderful country, to have food, shelter, and many other material goods. I have truly been privileged and believe I have a responsibility to those who do not share these bi-products of access to a higher education. “To whom much is given, much is expected.” What better way for me to fulfill this responsibility than by giving back through my regional association, whose mission is to promote student financial aid and educational opportunities for students?

TRANSITIONS

RETIRING:
Elizabeth Bickford, Director of Financial Aid at the University of Oregon in June
Dr. M. Steve Herndon, Director of Financial Aid for many years at CSU Bakersfield in March
Corbett Gottfried, Director of Financial Aid at Portland Community College, in March

PROMOTIONS:
Peter Miller, WASFAA Treasurer is now Interim Financial Aid Director at Truckee Meadows Community College

AWARDS:
John Breneman, of Whitworth University, received the Rookie of the Year Award at the Washington Financial Aid Association’s state conference this year.

NEW EMPLOYMENT:
Sue Shogren is now a Regional Training Executive for USAFunds.
Julie Moreno Rehder has moved from the California coast to New York City and has recently accepted the position of Director of Business Development with ELM.
Ashley Coleman, a recent intern at Killian Community College in South Dakota is now a Financial Aid Counselor at the University of Oregon.
Tyler Deems, a recent UO Grad and work study student is now an Office Specialist 2 in the Office of Financial Aid and Scholarships at the University of Oregon.
Laura LaCasa has joined the Office of Financial Aid and Scholarships at the University of Oregon as Technical Support.
Bert Logan, current Oregon Association of Financial Aid Administrators President and Director of Financial Aid at Lane Community College in Eugene, Oregon, has accepted a new position as Director of Financial Aid and Veterans Services at Portland Community College in Portland, Oregon. He starts his new position April 21, 2011.
WASFAA 2011-12 Transition Meeting

Wendy Olson
Secretary for WASFAA 2011-12

On February 17-18, 2011, at Harvey’s, Lake Tahoe, Nevada, the 2011-12 WASFAA Executive Council (EC) met to prepare for its year of service with Kay Soltis as our president. Amidst snow and slot machines the committee got quite a lot accomplished. Here is an overview of the meeting:

- Mindy Bergeron shared part of WASFAA’s history, which Steve Herndon compiled a number of years ago. She also told of the history of WASFAA’s strategic planning and asked EC members to plan their year’s activities around the mission statement and goals of WASFAA.
- Sandi Guidry talked about the 2010-11 year in review to bring everyone up to date.
- Jim White formed three groups and asked them to consider new training ideas, increasing revenue and reducing expenses, and finally, expanding membership and volunteer numbers. Several good ideas were gleaned from this process.
- Tami Sato shared her wisdom on the order of business for the EC.
- The responsibilities of the EC members were explained by Kay.
- Electronic Services and Historical Archives chair, Renee Davis, explained the administrative service section of our WASFAA website and talked about items that WASFAA has in storage that can help committee chairs with their work.
- Kevin Jensen, Federal Relations Committee chair, solicited input from EC members about current congressional bills that are under discussion in Congress. We all agreed that WASFAA should advocate for maximum possible funding for students. Kevin will be representing WASFAA when he travels to Washington, DC for the NASFAA Leadership Conference and meets with congressional representatives on our behalf.
- Steve Herndon went over the nuts and bolts of WASFAA’s fiscal policies and processes.
- Treasurer, Peter Miller, passed out the latest treasurer’s report which was carefully reviewed and explained.
- Fund Development Chair, Sun Ow, will be contacting companies that provide services and products to financial aid offices to see if they wish to support WASFAA and participate as vendors at our conferences.

The next meeting will be June 9 and 10 in Spokane. The executive council will participate at the Sister Dale Brown Summer Institute graduation. The meetings are open to the WASFAA membership.

Did anyone even think to tell Frank Green and Adam Hatch from Hawaii who came to Lake Tahoe, that it may be cold? After stepping outside (right) and witnessing the weather, this may have been their comment...

“I’m not gonna make a snow angel. You make a snow angel.”
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<td><a href="mailto:kevin.jensen@cwidaho.cc">kevin.jensen@cwidaho.cc</a></td>
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<td><a href="mailto:wolson@whitworth.edu">wolson@whitworth.edu</a></td>
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<td><a href="mailto:mindybergeron@jfku.edu">mindybergeron@jfku.edu</a></td>
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<td>Grad/Prof</td>
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<td>Abril Hunt</td>
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<td><a href="mailto:jsaling@uoregon.edu">jsaling@uoregon.edu</a></td>
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<td><a href="mailto:sandi.guidry@gmail.com">sandi.guidry@gmail.com</a></td>
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<td>Laura Hughes</td>
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<td>SDBSI Co</td>
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April Lappin
Financial Aid and Scholarships Manager
Washington State University, Vancouver

I want to share a successful new “FAFSA Awareness” event we held this year for our CURRENT students. I know we are all trying to creatively come up with new and better ways to reach out to students – especially around meeting FAFSA filing deadlines so I think this might be of interest to all WASFAA folks.

As the site lead for the SW Washington College Goal Sunday event, we made much effort to reach out to prospective college students to make sure that they met early FAFSA priority filing deadlines. It occurred to us we need to be doing AT LEAST this same level of FAFSA Awareness/outreach for our current students. Out of this idea the “FAFSA Feed” was born. We were quite shocked to crunch the numbers and see for the 10/11 year over 30% of our Pell eligible students filed their FAFSA AFTER the priority deadline – thus missing out on either Washington State Need Grant or institutional funding. Almost half of these late FAFSA filers were CURRENT students!

FAFSA Feed was a four hour event held the third week in January in the student commons where students could come and either #1) sit down and at least begin their FAFSA on laptops available OR #2) Pledge to complete their FAFSA by our priority deadline of February 15 and in exchange they got free pizza. We had several financial aid folks on hand to answer questions. Our mascot, Butch, was on hand to join in the fun.

The event was largely supported by all areas of campus – from Marketing, Student Government, Faculty, and Student Affairs staff. All of these areas assisted us to heavily promote the event – student leaders on campus took the message to fellow students, faculty read the statistics in class, and we also personally called all 10/11 late FAFSA filers to try and understand why they filed late AND also to remind them to file on time for 11/12 and directed them to our FAFSA Feed event. Lastly, we had “GOT FAFSA” t-shirts made that we distributed to over 60 folks on campus (student leaders, club presidents, Student Affairs staff) – in order to receive a t-shirt the recipient had to agree to wear it at least 2 times per week from the second week in January through to our priority FAFSA filing deadline, Feb. 15th. The t-shirts created much conversation on campus as folks kept seeing them and asking what this was all about.

Student government provided the money for the pizzas and Student Affairs paid for the t-shirts and marketing absorbed the costs of the materials they created for the FAFSA Feed. So this was a relatively inexpensive event with hopefully a large positive outcome. We had a fantastic turnout and as we crunch 11/12 on-time-filer numbers, we will get an idea of the success of the event. The event took on a life of its own as both student leaders AND faculty began to talk to students in class which led to further conversation outside of class – so it created conversation around FAFSA Awareness – which was really the intent of the FAFSA Feed.
$2,358,000 was left on the table in 2010 by eligible WSU Vancouver students who filed for the FAFSA late

don’t file late!

$6,000 was the average award to applicants who filed by the priority date

you don’t have to pay this back!

393 eligible WSU Vancouver students filed late and missed out last year

seriously?!

15 minutes is all it takes to fill out the FAFSA

priority deadline is Feb. 15!

Come to the FAFSA Feed
Fill out your FAFSA and get your slice!

11 a.m.–2 p.m., JAN 20
Firstenburg Student Commons

Don’t get stuck with the crumbs!

Yes, there really will be pizza
Some Thoughts on 2012-2013 Verification

Mike Johnson
Director of Financial Aid
Pacific University

A couple of recent USED communications got my attention: the changes to the verification process for 2012-2013 described in the October 29, 2010 Program Integrity Final Rules (Federal Register, Vol. 75, No. 209), and the February 23, 2011 Dear Colleague Letter entitled “Enhancements to the FAFSA-IRS Data Retrieval Process” (GEN-11-03). This information continues to confirm for me that we’re seeing the greatest time of change to financial aid rules, regulations, and processes in more than 40 years. Maybe my age and my years of dealing with those rules, regulations, and processes are showing when I confess that this change, like a lot of other recent ones, has elements that concern me.

To summarize briefly, for 2012-2013 verification will move from requiring schools to look at “the current five mandatory items to a more flexible list of items that will be selected on an individualized basis.” In describing the change, ED indicates that while the use of IRS data will result in the need to verify fewer data elements, the national burden of processing applications after this change is expected to increase by 612,000 hours. The availability of accurate income data from more applicants, which will allow more effective stewardship of federal funds, is thought to justify this increased burden.

Changes are also in store for the FAFSA-IRS data retrieval process in 2012-2013. From the recent DCL:

Beginning in January 2012, all 2012-2013 FOTW applicants, and the parents of dependent applicants, who indicate that they have filed their federal tax returns prior to completing their FAFSA and who are otherwise eligible will be directed to use the FAFSA-IRS Data Retrieval process to complete their FAFSA more easily and accurately. Applicants who chose not to use the FAFSA-IRS Data Retrieval process will be informed that they will need to explain to their institutions why information they provided is more accurate than the information that would have been obtained directly from the IRS….

It goes on to say that for applicants who do not import IRS data into their FAFSAs and who are selected for verification (which I think we can assume will be many, if not most, of them), schools will need to require those applicants to provide official IRS transcripts of their income tax information. Improved stewardship of federal funds is again cited as the justification as stated in the opening paragraph of the DCL: “With student aid at an all-time high, all of us must be especially vigilant in ensuring that the taxpayers’ investment in postsecondary education is well spent.”

I am all for using accurate data to determine applicants’ financial aid eligibility. I also applaud how the use of IRS data can streamline the FAFSA process for many tax filers. What concerns me are the kinds of data that applicants are directed to submit, and not submit, on the FAFSA, and how that data is then used to determine applicants’ financial aid eligibility.

Federal Methodology (FM), the formulas written into statute (Part F of Title IV of the HEA) that schools are required to use to determine applicants’ eligibility for federal financial aid, is such a poor indicator of many applicants’ ability to pay for a year of college that I question the importance of having accurate data, especially if acquiring that data is overly burdensome. A quick look at a few examples should help make this point.

- An applicant who was in foster care when he or she was 13 who was then adopted is considered an independent student. A student who was in foster care up to age 12 who was then adopted is considered a dependent student.
- Assets are not considered in determining the contribution from a dependent student’s parents who filed a 1040A and had an adjusted gross income of $49,999. Assets are considered in determining the contribution from a dependent student’s parents who filed a 1040A and had an adjusted gross income of $50,000.
- Untaxed disability income is reported on the FAFSA. Untaxed Social Security benefits are not reported on the FAFSA.
- Veterans’ education benefits, including a school’s Yellow Ribbon contribution, are not considered a resource when awarding financial aid. Outside scholarships are considered a resource when awarding financial aid.
- Independent applicants and parents of dependent applicants are deemed to spend no more than $3,500 per year in work-related expenses such as clothing, transportation, and meals.

continued on next page
Some Thoughts on 2012-2013 Verification continued

- Dependent applicants who earned up to $5,250 are treated the same in the calculations as dependent applicants who did not work.
- Federal tax liability from a specific line on the previous year’s federal income tax return is reported on the FAFSA. State tax liability is a percentage of reported total income that for parents of dependent students can range from 1% for Alaska residents to 10% for New Jersey residents.
- Parents of dependent students who have 4 in the household with 1 in college are deemed to be able to meet basic living expenses with just under $25,000 per year.
- Money saved in retirement accounts is not reported on the FAFSA, yet the effect of reported assets on the parent contribution is reduced as the age of the older parent increases. Also, two parents have about three times the asset amount protected as do single parents who are the same age.
- Parents of dependent applicants who are themselves college students cannot be considered college students on their child’s FAFSA, but can file their own FAFSA and include both themselves and their child as college students.

I say all that to say that only when we have a need analysis methodology that does not contain arbitrary and outdated formulaic elements, does not disregard available sources of income and assets, and uses more reasonable assumptions about how families meet normal living expenses can we truly provide students with appropriate funding to assist with their college costs. Hopefully ED will someday take a critical look at the formula and make the changes to it that will accomplish that goal.

Helping You Help Your Students
Let Us Do the Work!

cuStudentLoans

To learn more about our private student loan and private student loan consolidation programs, please contact our Director of Development Michelle Bowman.

Phone: 800-881-8985 ext. 526 Email: schools@fynanz.com

Don't miss this year's informative and educational event of the year

Sister Dale Brown Summer Institute
June 5-10, Spokane, Washington
Say you are writing a letter to your legislative representative and want to comment about the affect reducing the maximum Pell Grant will have on your state. Instead of saying, “many” or “a great number of students” will be affected, you can use the data provided by the National Association of Independent Colleges and Universities (NAICU). NAICU also provides data by congressional district and even totals for the whole USA. The chart uses figures from their 2010/11 report, but data for Pell Grants and Direct Loans are reported for award year 2009/10.

The WASFAA Federal Relations Committee used the NAICU data to come up with a WASFAA Impact Sheet on the President’s FY 2012 Budget Proposal. For example, in the WASFAA region 99,534 students receive Perkins loans with an average award of $1,967. The Perkins program provides another subsidized loan resource for our neediest students.

You can use this chart which lists the number of awards and total dollar amount for Pell Grants, SEOG, FWS Perkins and DSL Subsidized, Unsubsidized and PLUS. Instead of saying “many” you can say for example, “In Arizona 508,685 students depend on Pell Grants to cover educational expenses.” This is much more effective and makes a stronger advocacy point. Of course, you should also include the data from your own institution.

Advocacy for your students is a part of your job. Take the time to advocate for the financial aid programs you know work because they are being targeted for deficit reduction.

### WASFAA State Data

#### Financial Aid Programs

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***Data is based on the NAICU 2010/11 report***
Wendy Olson
Whitworth University
JRSMLI Chair

On February 14, 26 amazing financial aid administrators gathered with the Jerry R. Sims Management & Leadership Institute (JRSMLI) faculty, Susan Murphy, Susan Shogren, Jim White and Wendy Olson, to spend three days together discussing exciting topics like, well… management and leadership. The agenda included: a year in the life of a financial aid director, managing financial aid dollars and office budgets, staff training and team building, communication, and more. The participants added much to the topics and conversations continued after the meeting time ended each day.

The hottest topics were probably that of hiring and managing people. Interesting stories of strife and victory were shared; helpful suggestions were made. While the day was getting long, heading towards 8:30 p.m., the participants had very lively and spirited discussions on these topics.

Participants came with different issues and stories, but all went away with new contacts, new friendships, and new ideas on how to make life better back at the office. Some participants from warmer climates even went back with brand new skills – how to drive in a raging snow storm, as the snow hit the Lake Tahoe region hard on the day of our departure.

The faculty wishes to thank all of the wonderful participants for their part in making the institute a great learning experience for all. Let’s do it again sometime!

Remember the illustration of Lake Tahoe that ran in the previous newsletters? And you thought it wouldn’t snow and snow and snow...
David Shook  
Financial Aid Specialist  
Copper Mountain College

I had the opportunity to attend the Jerry R. Sims Management and Leadership Institute this year in beautiful South Lake Tahoe. My hope is to utilize the information I learned at the institute in a management and/or leadership role. I encourage anyone interested to make the effort to attend; those who are already in a role of leadership or those aspiring to someday be in that role.

The most interesting portion of the institute for me was an exercise that kicked off the first day. In this exercise, we were tasked with looking through a number of photographs on large cards. These photographs had images of scenery, foliage, animals, and various other items. The second task was to decide which photograph gave us an idea of leadership. It was intriguing to learn what others had to say as they described why each picture meant “leadership” to them.

It gave us a different view of what others perceive as leadership and we could all relate to each others’ descriptions. All of these perceptions that came from looking at a set of photographs was very inspiring to me.

The institute is smaller in comparison to some of the other conferences and training events. Consequently, we were able to discuss matters amongst each other as well as with the faculty who led the sessions. This intimate environment made learning more accessible. The faculty engaged the attendees and discussions were driven for sharing and involvement. I highly recommend attending the institute, and thank you to the faculty, members and attendees for making it such a special training event.

Christiane K. Trice  
2011 JRSMLI Scholarship Recipient  
College of Southern Nevada (CSN)

A little more than 5 years ago I joined Student Financial Services at CSN as a complete novice. What was at first a seemingly insurmountable load of laws, regulations, policies and procedures turned into the job of a lifetime.

One of the first assignments for participants at the Management and Leadership Institute was to complete a survey entitled “If I knew than what I know now…” I want to share my answer with you: “There are two sides to every story; one side is that I genuinely love my job and wish I had pursued this profession decades ago. The other side is that whenever I think I finally know all the policies and procedures, laws and regulations change, and we (almost) start all over again.” Elation and frustration seem to be Siamese twins in our line of work.

This is why it is so important that we have the opportunity to attend events like the Sister Dale Brown Summer Institute (proud graduate of 2006, yes!) and Jerry R. Sims Management and Leadership Institute which give us the latest changes and the tools to implement them efficiently and the opportunity to meet other short- and long-term Financial Aid professionals. The effect of “I am not alone” cannot be overstated…

I am very grateful to have been selected as a scholarship recipient for JRSMLI. CSN values professional development; unfortunately the nationwide highest budget deficit in the State of Nevada resulted in severe limitations of monies usually reserved for these purposes. Without this scholarship, I would not have been able to attend.

The schedule was geared towards the responsibilities of a Financial Aid Director; a reminder for those who are in the position already as well as those who wish to attain it, of the responsibilities and possible pitfalls. The presentations were clear and to the point with the presenters bouncing true life stories, ideas and suggestions back and forth between each other and allowing sufficient time for attendees to ask questions and contribute from their own experiences. Although overall we were in a fast paced environment with lots of information to take in and digest, I feel that all, participants and presenters, were at ease and had fun while learning and teaching.

The big scare came when during the last night of our stay at Lake Tahoe we had a real blizzard with winds howling around the building and snowfall looking like a white wall. Although realizing that this is a snow resort and they are used to and prepared for this kind of weather, some of us, myself included, thought what if being snowed in and unable to leave is part of the “charm” of a snow resort? Like a miracle, by 11 am the roads were passable (with snow chains) and the airport shuttle was running.

I do work closely with and have daily communication with my Financial Aid Director; however, the fast paced environment and work overload we all experience—especially since the budget cuts and increased enrollment numbers due to the economic crisis—make us focus more on the right here and now instead of on gaining detailed knowledge of someone else’s responsibilities. I now have a much better idea of what the work of a Financial Aid Director entails. I can ask more educated questions and work with my Director on a mentoring plan.

I thank the presenters and my co-attendees for a very positive learning experience. Anyone who reads this and has not yet attended JRSMLI: you are missing out!
Amy Kasper
TG Regional Account Executive

As a former financial aid counselor and director, I remember the broad variety of financial aid questions our office handled from sometimes anxious students and parents. Given the difficult economy, your office is probably fielding even more questions, as well as helping students manage stress born out of the gloomy job forecast.

Fortunately, there are things you can do to help allay the worry of students and parents, including making sure borrowers know their payment options and have resources to better manage loans. The benefit is that such support may translate into a more successful repayment experience down the line. It may also have a positive impact on your school’s cohort default rate. Here are four suggestions on loan management to offer borrowers.

**Use federal loans first**
A student who anticipates borrowing a student loan may view applying for a private student loan as preferable to completing the Free Application for Federal Student Aid (FAFSA), so it is important to remind students of the benefits of the federal loan programs. Consider adding a link from your school’s website to the Department of Education’s "Federal Aid First" page [http://federalstudentaid.ed.gov/federalaidfirst/](http://federalstudentaid.ed.gov/federalaidfirst/), which explains the differences between federal and private education loans and provides tips for completing the FAFSA.

**Know your options for loan forgiveness and repayment**
Educating borrowers about loan repayment need not be confined to entrance and exit loan counseling. An under-stand of the various forgiveness and repayment options such as teacher loan forgiveness, public service loan forgiveness, and Income-Based Repayment can affect a student’s plans, from course registration and declaring a major to deciding a major to deciding on a career. Making information readily available about the programs through the financial aid office, career services, and academic advising centers can assist students in making the choices right for them. You can direct students to the Department of Education’s public service loan forgiveness page at [http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp) for more information on that program.

**Track your loans through the National Student Loan Data System**
Borrowers are often unaware of their outstanding student loan balance. They may also have multiple loans with multiple holders, which means they’re not likely to have a complete picture of what they owe and to whom — unless they do some math and a bit of information gathering. The National Student Loan Data System (NSLDS) [http://www.nslds.ed.gov/nslds_SA/](http://www.nslds.ed.gov/nslds_SA/) can produce that picture of a borrower’s outstanding balances and loan statuses. Encourage your students to access NSLDS in order to stay on top of their loans. Doing so may also help borrowers who are approaching aggregate loan limits to plan for future education-related financial needs.

**Use loan repayment calculators to help estimate costs**
A loan repayment calculator [http://www.aie.org/Paying-for-college/Finance-tools/college-loan-calculator.cfm](http://www.aie.org/Paying-for-college/Finance-tools/college-loan-calculator.cfm) is a great tool that can benefit students who are making decisions about whether to borrow a student loan and how much to borrow. Borrowers who have decided on or are considering a particular career can better assess their repayment situation by reviewing their estimated monthly payment amount in conjunction with the earnings data in the Department of Labor’s Occupational Outlook Handbook [http://www.bls.gov/oco/](http://www.bls.gov/oco/).

Don't miss this year's informative and educational event of the year

**Sister Dale Brown Summer Institute**

**June 5-10, Spokane, Washington**
Karen Dowdall  
Vice President of Marketing and Sales-West  
Great Lakes Educational Loan Services, Inc

In a time when many student loan borrowers are frustrated that their loans have moved several times or are split among multiple servicers, schools may be the only entity a delinquent borrower recognizes. That’s why more schools are launching campaigns to call delinquent borrowers and guide them to the organizations and options that will get them back on track.

When planning a phone campaign, there are some easy steps you can take to make the most of your phone calls.

**Before the Call**
- Identify borrowers to contact. Use the NSLDS Delinquent Borrowers report and guarantor reports.
- Find phone numbers. In addition to the phone numbers in your records and from NSLDS and guarantor reports, check with your school’s registrar and alumni offices for updated contact information.
- Consult with your school’s legal counsel for guidance to ensure you are complying with federal and state privacy and debt collections laws.

**During the Call**
- State your name and that you’re from the school.
- Verify that the borrower is speaking before disclosing private information.
- Motivate the borrower to contact their servicer and resolve the delinquency by letting them know what’s in it for them. Examples include, “Protect your future credit,” and “Save money in interest.”
- Listen to the borrower as they voice concerns.
- Acknowledge the difficulty the borrower is having and let them know that you are there to help.
- Help. No matter the issue, encourage the borrower to contact their servicer and ask about available options.
- Verify the borrower’s contact information. Ask for address, phone numbers, and email address.

**After the Call**
- Update your records with the date and outcome of the call and any changes to the borrower’s contact information.
- Keep track of the borrowers you have called.

Schools that make the most of their calls to delinquent borrowers can make a difference, not only in the life of each borrower that they contact, but, over time, in their cohort default rates.
Policy Experts Examine Rules on Ability to Benefit

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Final regulations published Oct. 29, 2010, make several changes to ability to benefit rules. Many of the changes govern the administration of ATB tests and the role of test publishers. The key changes from a school perspective, however, focus on student eligibility. The new rules are effective July 1, 2011.

Ability to benefit requirement changes in 2008 expanded the definition of ATB. Those 2008 changes allow a student who has not received a high school diploma or General Educational Development diploma to be determined to have the ability to benefit. Schools may make that determination upon the student’s successful completion of six credits or the equivalent course work necessary to obtain a degree or certificate at a postsecondary school.

The new regulation published in October and the interpretive guidance in the Final Rules preamble provide additional details about the required credit hours or their equivalent:

- The six hours are defined as six semester, trimester or quarter hours, or 225 clock hours.
- The six hours need not be applicable to the program the student intends to complete. They must be applicable to an eligible degree or certificate program at the school, however.
- If a student transfers to another school, the six hours must be applicable to a degree or certificate at the new school to be considered an ATB alternative for that school.
- Preparatory course work that applies to the student’s program of study may be considered to meet the six credit-hour requirement.
- A student is not considered to have the ability to benefit based on testing out for credit.
- If a school admits students under ATB provisions, it may not choose to omit the six-credit-hour provision from its ATB policies.

Generally, a student cannot receive Title IV funds for the payment period or period of enrollment in which the student earns the six credits. In the Final Rules preamble, the U.S. Department of Education clarifies that a student enrolled in a payment period that includes modules is not eligible for Title IV funds for the module in which the student successfully completes the six credits. If the student enrolls in a subsequent module within the same period of enrollment, however, the school could determine the cost of attendance for the remaining modules within the same payment period — and award Title IV funds to the student for those remaining credits.

Policy Experts Examine Rules on Agreements Between Institutions

The recently issued program integrity final rules add provisions to govern written agreements between schools and between eligible schools and other educational organizations. The new rules are effective July 1, 2011.

Agreements between two or more eligible schools are commonly referred to as consortium agreements. Agreements between eligible schools and ineligible schools or other organizations commonly are referred to as contractual agreements. The changes in the final rules impose additional requirements on the agreements themselves and create new disclosure requirements for schools engaged in either type of agreement.

Consortium agreements — eligible school with eligible school

Under new rules, if the agreement is between two or more schools that are owned or controlled by the same individual or entity, the school granting the degree or certificate must provide more than 50 percent of the program of study. There are no limits on the portion of the program of study that either school provides if the schools are not considered to be under common ownership. Public schools and private nonprofit schools are not considered to be “owned” by any entity.

Contractual agreements — eligible school with ineligible school or organization

An eligible school may enter into an agreement with an ineligible school or organization to provide a portion of a students’ programs of study, provided the ineligible entity did not:

- Have its program participation agreement terminated by the U.S. Department of Education or its application to participate in Title IV programs denied.
- Have its certification to participate in Title IV programs revoked or its application for recertification denied.
- Withdraw voluntarily from Title IV participation under a termination, show-cause or similar action taken by the school’s accrediting or state licensing agency, or the Department.

The ineligible school or organization may provide no more than 50 percent of the program of study.

continued on next page
New disclosure requirements
The school granting the degree or certificate must provide prospective and enrolled students with a description of the agreement between the schools that includes, at a minimum, all of the following:

- The name and location of the schools or organization where the other portion of the program is offered.
- Information about the portion of the program that the home school does not provide.
- Estimated additional costs that students can expect to incur due to enrollment in a program of study offered under the agreement.
- A description of how the portion of the program not offered by the home school will be delivered.

Current rules require a school to provide to each prospective and enrolled student a copy of documents that describe the school’s accreditation and approval or licensing. New rules, however, clarify that the school must provide a copy of documents that describe not only the school’s accreditation, but also any applicable state, federal or tribal approval or licensing. The school also must provide to enrolled and prospective students contact information for filing complaints with the school’s accrediting agency and any applicable state approval or licensing agency, or the agency that would manage students’ complaints.

Policy Experts Examine Books and Supplies Final Rule
According to the recently issued program integrity final regulations, effective July 1, 2011, schools will be required to provide certain students with a method to purchase necessary books and supplies no later than the seventh day of the payment period. Cash management regulations (Section 668.164(i)) now include this requirement.

A school must address in its financial aid information and student notifications this process for the purchase of books and supplies:

For each Federal Pell Grant-eligible student, schools must provide a method to purchase books and supplies, if the school could disburse funds 10 days prior to the payment period for that student and, if those funds were disbursed, a credit balance would be created.

Guidelines
The school must provide the lesser of the actual credit balance amount or the actual amount needed to purchase the books and supplies. The amount to consider when determining the total needed for this purchase may be the books and supplies component used in the student’s Cost of Attendance or the actual cost of the books and supplies.

Although this regulatory requirement involves only Pell Grant-eligible students, a school is not prohibited from using the same process to make books and supplies funds available to all of its Title IV aid-eligible students.

Note that a school determines whether a credit balance would be created by applying Title IV funds to authorized charges; if the student is subject to the 30-day delay for loan funds, the school may not consider the loan funds when determining the credit balance for these purposes. The school also would not include other aid not yet awarded to the student at that time — in a case in which a student misses an application deadline, for example.

Also note that if, 10 days prior to the payment period, the student has an unresolved C Code or conflicting information, or has not completed the verification process, if required, the school would not be permitted to disburse the funds.

A school that includes the cost of books and supplies in the student’s tuition and provides the needed books and supplies to its students at or prior to the payment period has met the new requirement.

Options
A school has several options for providing its students with a method to obtain the needed books and supplies — including one or more of the following methods:

- Cash or check.
- Stored-value card or bookstore voucher.
- Short-term loan.

If the school provides the affected student with a method to obtain the needed books and supplies and the student chooses not to use that method, the student will be considered to have “opted out” of the school’s process. Each school must have an “opt out” policy for its students.

If a student chooses to opt out of the school’s method, the school may—but is not required to—offer another method to the student. If the student does use the school’s method to purchase the needed books and supplies, no additional authorization from the student is necessary.

Consortium agreements
When two eligible schools have a consortium agreement, the payment period of the school that pays the funds dictates the timing of the student’s ability to obtain the needed books and supplies. If the “home” school pays the funds, then the student must be able to purchase the books and supplies by the seventh day of payment period of the home school; if the “host” school pays the funds, then the student must be able to purchase the books and supplies by the seventh day of the payment period at the host school.
This year’s Summer Institute will take place at Whitworth University in Spokane, Washington. The dates are June 5th – June 10th. Something new we are adding is an Intermediate Level for a limited number of participants.

The SDBSI basic level is a 6-day intensive residential training program designed to provide attendees with training on the fundamentals of administering the Federal Student Aid Programs. The curriculum is geared towards "new" financial aid administrators with two years or less of hands on processing experience.

**Training Topics will include:**
- Overview of Aid Programs
- FAFSA Application Process
- Student Eligibility/Database Matches
- Federal Methodology
- Cost of Attendance
- Verification
- Professional Judgment
- Federal Pell Grant Calculations
- Processing Student Loans
- History of Financial Aid/Legislative
- Packaging and Awarding

Along with a case study to pull it all together!

**Summer Institute Costs:** Costs include instruction, printed materials, housing and meals.

- $695 (single room/shared bathroom) limited availability
- $595 (double room/shared bathroom)
- $495 commuter (includes all meals)

**Intermediate Level Summer Institute** – June 8th – 10th, 2011
This institute is geared to those participants who have been in the aid office for a while. These are individuals who: are taking on new responsibilities; or are looking to move up in the aid office; or are counselors, or have a change in their responsibilities.

**Training Topics will include:**
- Who are our Customers? Co-workers? The Generational Puzzle
- Ethics in the Office & Profession – FERPA, Confidentiality, Privacy
- High School nights and other venues
- Verification, Professional Judgments & Special Circumstances – Beyond the Basics
- Satisfactory Academic Progress & R2T4
- Becoming a Successful Advocate
- Exit Counseling Strategies
- Case Study

**Intermediate Level Institute Costs:** Costs include instruction, printed materials, housing and meals.

Please visit the Summer Institute section of the WASFAA website at [www.wasfaa.org](http://www.wasfaa.org) for registration!
WASFAA Membership Statistics
March 2, 2011

Membership by State

Alaska 30
Arizona 91
California 129
Idaho 50
Nevada 45
Oregon 78
Pacific Island 39
Washington 75
Out of Region 44
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Membership by Institution Type

Not Specified 41
Other 40
Public (2 Year) 134
Public (4 Year) 153
Independent (2 Year) 79
Independent (4 Year) 79
Proprietary (Business School) 6
Proprietary (Technical/Trade) 53
Health Related/Nursing 4
Graduate/Professional 18
Consultant 4
Government Agency 2
Guaranty Agency 28
Lender 16
Secondary Market 0
Servicer 4
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