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Income Streams – The Drought Years

Financial aid types tend to be both creative and practical. We work with our students every day counseling and assisting them in teaching them how to live within their means. For example, we suggest that they cut-out the “fluff” by not going to movies and purchasing treats at the theater snack bar or eating out at a restaurant for meals. They can make their own coffee at home instead of buying a fancy $5 drink every morning. We tell them to grocery shop once a week with a list so they can plan to eat their snacks while watching a rented video at home. We’re all trying to survive the economic downturn. The changes in the lender and vendor industries in the past couple of years have resulted in major challenges for our state, regional and national associations.

Part of my responsibility as WASFAA president was to participate in a NASFAA Interregional Exchange. This means that I was a guest at the Rocky Mountain Association of Student Financial Aid Administrators (RMASFAA) Executive Council meeting in Denver, CO on March 14 and 15, 2009. Guess what I learned? They’re having the same financial challenges and concerns as WASFAA and its eight states. States and colleges across the nation are slashing budgets or freezing travel to out-of-state events. As a result, attendance at many regional or state training events is seeing reduced numbers. I attended the NASFAA Board of Directors meeting in May and they, too, are concerned about the attendance at their upcoming July 12 to 15, 2009 annual conference in San Antonio, Texas. In order to attract more attendees NASFAA extended their early bird member registration conference rate of $525 until Wednesday, June 24. After June 24 the conference registration fee increased by $100 to $625.

WASFAA’s attendance of 202 at our May 2009 conference in Anchorage, Alaska was down by almost half from the last several years. With lots of painstaking effort and creativity our 2009 conference co-chairs, Ted Malone and Colleen MacDonald, somehow brought us into the black with this event. Fund Development Co-Chairs Jean Russell and Scott Nielson were very creative in their fundraising efforts by holding a first-time ever silent auction and getting one local restaurant to give back some of their proceeds from their business to WASFAA. For entertainment, we had students performing Alaskan Native Games and Dances. Last week at my first WASFAA Executive Council (EC) meeting as president we, like everyone else in the nation, once again analyzed and reduced our FY 2009 operating budget. Our FY2008 budget was $530,975 and our current FY2009 budget is now $318,230. This is a 40% decrease in one year’s time.

What is WASFAA doing to reduce its budget?

In response to being confronted with a dramatically different income stream base than what WASFAA has experienced in the past, a special WASFAA Core Activities Task Force was created in February 2009. This task force is charged to identify a set of “core” activities that are fundamental to the organization and are needed to keep WASFAA in operation when finances are at a premium and additional organizational cutbacks are required. We need to do all of this while keeping in mind WASFAA’s fundamental purpose and mission:

“To provide professional and personal development for its members in order to promote student financial aid and educational opportunities for students.”

(Continued on page 2)
Some examples of the budget-conscious plans we have already made include:

- Using airline points from the WASFAA Visa card to purchase airline tickets to meetings for our EC members and chairs
- Adding webinars as a method of training
- Postponing the Jerry R. Sims Management & Leadership Institute from Fall 2009 until Fall 2010
- Increasing Job Links ads from $45.50 to $75 per ad and $30 per each 30-day recurring ad
- Inviting a reduced number of chairs to EC meetings
- Planning EC meetings at hotels with $50 to $75 per night rates
- Not getting into any long-term conference contracts
- Conducting more WASFAA committee meetings via teleconference

“Thanks” goes to many of our EC members and chairs for their cost-saving measures but a special “thanks” goes to Leonard Walker, our Site Selection chair. Leonard has long-time relationships with many owners and managers of the properties we use for our various meetings. For instance, for our November 2009 EC meeting in Las Vegas our hotel rooms at the Suncoast Hotel will be $55 per night, which includes the free shuttle service to and from the airport. No, we don’t have to bring homemade sandwiches in brown bags for our meals just yet, but we are making a deliberate effort to reduce and keep costs down. More information will be shared as the Core Activities Task Force moves forward with its charge.

ALASFAA Report
Ashley Munro
Financial Aid Advisor, University of Alaska Fairbanks
ALASFAA President

The WASFAA annual conference was a big hit for Alaskans! We had the chance to show off our beautiful state and we received much-needed training. Fifty-four Alaskans were able to attend the conference. With the cost of travel and the budget cutbacks at most schools, we were extremely grateful for this opportunity.

This year, ALASFAA will be focusing on two main goals: increasing membership and training. In order to meet these goals, the association officers will be meeting monthly. With such a small association, this is a big step for us!

This spring, we have been working on a pamphlet to showcase the association. This pamphlet will be sent to all of the colleges and universities across the state that have not participated in ALASFAA before. We will also be sending the pamphlet out to high school counselors and education officers at the tribal corporations and village councils. These targeted individuals routinely work with students on aspects of financial aid but have not had access to the training materials and support system the larger universities have.

We have planned two great training opportunities this summer. We have partnered with the Alaska Commission on Post-Secondary Education to offer a tour of the commission’s new website, ASLNet, and to provide updates for the 2009-2010 Alaska Supplemental Education Loan. Later this summer, experienced ALASFAA members will offer a web-based training called Financial Aid Basics. This training will be geared for staff who assist with financial aid and scholarships at over 200 tribal councils and native corporations across the state.

ALASFAA members will be hard at work during our beautiful (and short) summer.
**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 associations’ 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.

Sandra Guidry: Sandi has been a member for quite awhile and “has worked for WASFAA in several different capacities and has always been successful and conscientious in her duties.” Sandi has been our Vice President, chaired or co-chaired a number of committees and provided invaluable support as a committee member over her years of involvement in WASFAA. We look forward to having her as our 2010-11 WASFAA President.

Catherine King-Todd: Catherine has served WASFAA in the three president roles and “has continued to serve WASFAA in various roles on the council. Many of these roles have been for positions that have been newly defined as fulfilling a need for WASFAA. The first was developing and leading the Volunteer Development Committee which resulted in more favorable responses on our membership survey. The second was serving as liaison for the State Presidents Group when the need for more collaboration and sharing was desired among the state presidents. The third will be for the 2009-10 year when she will develop and head up the newly formed position of Communications and Public Relations chair in response to survey input and our present economic state. But most of all she deserves this award for providing the council and the WASFAA region with her thoughtful and always wise input and comments. She talks the talk and walks the walk.”

**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.

Leonard Walker: Leonard has actively participated in WASFAA for at least 10 years and assisted in several roles as well as the current one. “For many years he has served as the Site Selection Chair for WASFAA. He has extraordinary skills in negotiating the best facilities and terms for WASFAA events including the conference, council meetings, JRSMLI, SDBSI and even some committee meetings. Over the years this has resulted in successful and enjoyable events/meetings and considerable savings to the WASFAA budget. One who is not in the ‘this-is-how-we-have-always-done-it’ mode but the ‘let’s think-outside-the-box’ strategy.”

**President's Special Award**
This award is given at the discretion of the outgoing president to recognize any individual(s) s/he wishes to acknowledge.

Tami Sato: Tami has been tremendous in her support of the association and was recognized for her commitment and dedication to WASFAA and the Executive Council.
In April I attended WASFAA’s 40th annual conference in Anchorage. I quickly learned how differently things are done in Alaska. This was my first WASFAA conference. It was a good experience and culturally enlightening for me.

WASFAA awards were handed out to groups who have made significant contributions to WASFAA. I am pleased to say that Oregon’s own Sue Shogren and Cindy Pollard (WASFAA training co-chairs) received the award for outstanding committee.

I enjoyed hearing Father Aleska, one of the keynote speakers, share some of his personal stories. He talked about cultural differences and how we should accept differences in people. He shared how his mother and father always had differences regarding when to arrive for events. His mother, of German descent, was raised that if she was expected at 3:00 p.m., you should be there before 3:00 p.m. His father, on the other hand, was of Russian descent and always arrived later. Father Aleska told of the time his parents were hosting a birthday party for his sister at 2:00 p.m. 2:00 p.m. came and went and no one arrived. His father’s relatives started arriving after 5:00 p.m. and stayed well into the night. For their culture, a 2:00 party was considered when guests would begin arriving. That was a vivid illustration for me of how cultures may act differently.

Father Aleska encouraged us to tell “grandfather” stories as a way for us to share our personal culture. At dinner that night with fellow Oregonians Kathy Goff, Deanna Smith, Valerie Karnes and Helen Faith, Kathy suggested that we share our grandparent stories. I was struck by the fact that although we are a diverse group from diverse backgrounds, we are all committed to help students succeed in college. One of the breakout sessions that I attended was a presentation on Alaska’s College Goal Sunday program. I was quite impressed with the efforts of Alaska financial aid professionals and their dedication to this program. I was struck by how different it is to offer programs in Alaska; many places are quite remote and accessible only by plane. One of the financial aid professionals went to a remote village where 13 students attended. Because there was no hotel in the village, she slept on the floor where the program was held. That is dedication! The Alaska Association of Student Financial Aid Administrators truly care and go to great lengths to reach out to students.

A final highlight for me was the Monday night program featuring several University of Alaska Fairbanks (UAF) students. The students shared native dances and native Alaskan games. They were intelligent, humorous, talented and very entertaining. It was so great to have them share a part of their culture with us.

I came away from the conference thinking about the cultural differences we see with our students. We may not understand why they do things the way they do and may want them to conform to our culture. However, I believe at times we may need to step back and look at new ways to reach out and help all of our students succeed.
Designed for financial aid professionals, the Positive+Balance Community™ (www.positivebalance.com) gives you access to free financial literacy resources and connects you with peers to share best practices — whether you’re helping students learn smart spending skills, coaching on credit card perils, or sharing the importance of saving.

Learn more and sign up for your free account today.
www.PositiveBalance.org
OASFFA Summer Drive-In Workshop

The Summer Drive-In Workshop is set for August 6, 2009 at Mount Hood Community College, east of Portland. The training will include sessions on 529 plans, the new Income-Based Repayment plan, financial aid for non-traditional programs, VA chapter 33 (including the Yellow-Ribbon Program), professional judgments, a federal update and two general sessions in development about doing more with less and strategic aid packaging. The day will provide valuable training and opportunities to network with your colleagues. The cost is $35 for OASFFA members and $60 for non-members. On-line registration will be available in the near future.

Here’s the link for the Summer Drive-In Workshop: http://www.oasffaanline.org/docs/toc_training.html
Keep checking as the agenda becomes finalized and the registration becomes available.

Economic Impact on Tribal Student Funding

Luhui Whitebear
Scholarship Coordinator,
Confederated Tribes of Grand Ronde
WASFFA Secretary

The current economic state of our country and its impact on tribal student funding can be felt everywhere.

There are generally two types of tribal funding that students receive. The first is federal funding received though the Bureau of Indian Affairs (BIA), which is very limited. BIA funding is managed through the Department of the Interior and distributed to federally recognized tribes throughout the nation. The tribes determine how the funds will be disbursed throughout their tribal programs. Each tribe is different and will have different types and levels of funding for students. Because BIA funding comes from the general U.S. budget, the availability to tribes is dependent on congressional appropriations, which is impacted by the economy. Many times BIA funding is reduced to help balance the national budget.

The second type of student tribal funding is from tribal revenue. This refers to any source of income the tribe may have developed to support programs for its citizens. These revenues vary greatly between tribes. A few examples are: timber sales, shopping centers, casinos, resorts, food products, gas stations, etc. Revenue from any of these sources is managed by the tribe itself. Tribal programs submit budget requests to support their programs. Tribal budgets are like any other budget, if there is a decline in revenue, program dollars must be reduced to balance the tribe's budget to continue operation. Similar to the federal budget, these reductions can affect many programs.

How does this affect students? If BIA funding to tribes is reduced, or if tribal income declines, numerous things can happen to student funding. For example, the number of students served can be reduced, the level of funding students receive can be reduced, and/or entire funding programs can disappear. Students may find themselves having to search for more scholarships and/or take out more loans.

As with many college campuses, many tribes are beginning to see a rapid increase in the number of students wanting to access their programs. Some tribal budgets may not be able to accommodate this increase. It is important to remember that tribal funding to students is not guaranteed. Tribes, just like the rest of the country, are feeling the effects of the downturn in the economy. If you work with tribal students, you may not see the same level of support for them that you have in the past. If you have any questions regarding tribal funding for students you serve, you should contact your local Tribal Education Office.
With the clock ticking down to October 15, the deadline for the Senate and House education committees to achieve budget savings through program cuts, student loan reform discussions on the Hill to date have focused on the loan funding source and lender subsidies. Missing from the conversation is the need of the student loan consumer; namely, how do we ensure that your students receive the information they need to make educated borrowing and repayment decisions from start to finish. At the end of the day, their questions revolve around not where to get a loan, but how to manage it.

Financial aid offices will do their very best to answer borrower questions and prepare them for repayment, but the reality is that in the financial aid office, just as in every department on campus, resources are stretched thin. Borrowers need a more comprehensive support network that extends beyond the educational institution.

The National Association of Student Loan Administrators (NASLA) has put forth legislation that would entitle all federal student loan borrowers, regardless of source of capital, to practical and knowledgeable advice and support. The NASLA proposal would transition the student loan guarantor away from its traditional role, which has been a conduit for the federal government’s insurance against default for student loan lenders. Instead, NASLA hopes to formally move guarantors to the value-added role they have increasingly begun to take on over the years – that of borrower advocate and program support agencies for higher education institutions.

Growing Need for Borrower Support
The U.S. higher education system depends heavily on loans to help students fulfill their educational dreams—turning millions of college students into new loan consumers each year. The average student loan debt burden for a bachelor’s degree recipient now stands at $22,000, which is more than the starting salary for some college graduates. Most recently, we’ve learned that student loan default is on the rise, with the national draft Cohort Default Rate hitting 6.9 percent, up from last year’s 5.2 percent.

In the existing student loan programs today there are limited life-of-the-loan support systems for borrowers, even though recent reports have found that college graduates hunger for more debt management information and feel unprepared
An ASA study found that 83 percent of respondents said, “College students should receive more information about loan repayments,” 63 percent said, “I had only a vague idea about the amount of debt I was incurring,” and 49 percent said, “My loan repayments cause me more hardship than I anticipated.”

Informed student loan consumers are able to access some information from commercial providers, but information is limited and often too general to be helpful. Financial aid officers are able to provide some degree of assistance, but as mentioned, are frequently under considerable demands to meet the needs of their current classes, let alone alumni facing repayment. Debt management and financial literacy services are provided by guarantors, but these services are not provided universally, and students participating in the Direct Lending program have no access to guarantor-provided support at all.

**Education Debt Management Is a Right**

This disparity overlooks a fundamental problem in our student loan system: If public policy determines that most students will incur loan debt as a means to achieving their educational dreams, then it must also address these students’ need for education debt management. All U.S. student loan consumers, regardless of the source of their loans’ capital, have a right to neutral, third-party information; timely and responsive advice and service; and mediation of issues to help them make wise choices about borrowing and repayment at every stage of the loan process.

**Built-in Support Exists, But Must Evolve**

Guarantors are ideally suited to fill the role of neutral, third-party providers of support for borrowers over the life of the loan, unconflicted by any ownership in the loan. As non-profit, federally funded organizations, guarantors already work closely with student borrowers, schools, lenders, and the federal government. And their years of experience working “in the trenches” to resolve borrowers’ issues has earned them expertise in communicating respectfully and effectively with this important audience.

In their evolved role, guarantors would continue to provide information to student loan consumers in the community; provide early awareness, financial literacy, and personalized debt counseling to avert default; and work with defaulted borrowers toward rehabilitation. In addition, guarantors would be a point of contact for colleges and universities to turn to for training and program administrative support.
**Put Borrowers First**

In the end, the fundamental issues remain: Students are bearing ever-increasing amounts of education debt, and most of them lack the skills to manage it successfully. Guarantors have been delivering debt management counseling and default prevention for years. Now it’s time to put borrowers’ needs first and make life-of-the-loan support a true guarantee for all student loan borrowers—no matter the source of their loans.

NASLA is made up of American Student Assistance, EdFund, Great Lakes Higher Education Assistance Corporation, and Texas Guaranteed Student Loan Corporation. To learn more about the movement to give student loan borrowers the right to comprehensive support, visit www.borrowersrights.org.

These results are from students at a medium-sized, public, Midwestern university in the study “ASA Reports on Student Debt and Alumni Giving,” conducted by Drs. Margaret Platt Jendrek and Jean M. Lynch, Department of Sociology and Gerontology, Miami University, Oxford, Ohio.

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The WASFAA conference committee for 2010 has begun its work to create a meaningful, beneficial and fun conference experience for the WASFAA membership. The Coeur d’Alene resort is the site of the conference and it is located on one of the most beautiful lakes in Idaho, with easy access from the Spokane, Washington airport. Pictures of the resort and Lake Coeur d’Alene can be seen on the WASFAA website under “Conferences.”

With the theme of “Reflections on Student Success,” the conference will remind us the focus of our profession. The conference committee members who are making this all happen are: Mindy Bergeron (ex officio), Victor Cazun, Patrick Downey, Chio Flores, Ron Lee, Colleen MacDonald, Peter Miller, Wendy Olson, Cindy Pollard, Traci Stensland and Leonard Walker.

Please contact Wendy Olson or Ron Lee with any suggestions you may have for the 2010 conference at the Coeur d’Alene Resort. Mark your calendar now for the conference – April 18-20, 2010.
Frances Dinnan, UH-Kauai Community College, 2009 WASFAA Scholarship Recipient

One thing I enjoy about working in financial aid is, it challenges me to think out of the box. In our profession, we are called upon to provide a plethora of information to various communities. At the 2009 WASFAA Conference I attended a session titled “Extraordinary Presentations” by Jacquie Caroll & Kay Soltis. Do you know that if given a choice between delivering a eulogy during a funeral service and being in the casket, 90% of those surveyed would choose the casket? Yes, giving a public speech ranks way up there in things to avoid on everyone’s list.

There’s a lot of preparation and planning involved in the delivery of a speech no matter what the time limit. I will probably incorporate pre-presentation activities in my next presentation, which involves “shifting” the audience into the present by including simple brain “stretching” exercises or music. As the presenter, you have control over the environment and can make the audience feel comfortable with learning and trying new things. To open a presentation the following suggestions were made: tell a story, use a quotation, provide challenging questions, make a significant statement, or pay a compliment. To maintain interest during your presentation, use visuals & colors, ask questions, share stories, do an activity, and of course, use humor. Remember that visuals are merely props to enhance your topic and that the audience is truly interested in hearing and learning from you as the professional. For closure the following suggestions were made: anecdotes, call for action, recap, rhetorical questions, and statements. There are three learning styles: Audio Learner, Visual Learner, and Tactile Learner. There’s a beginning, middle, and ending to every presentation, just like stories we tell. The most memorable presentation is one that gives you that “aha” moment.

WE LEARN 10% of what we read, 20% of what we hear, 30% of what we see, 50% of what we see & hear, 80% of what we say, 90% of what we say as we act

Adult learners like to have fun. They need information that is timely and can be used immediately. This session also covered how to handle some “difficult” participants such as: the expert, the latecomer, the introvert, the elder, and the prisoner. And lastly, we learned to leave our audience with something memorable. Extraordinary presentations begin and end with confidence. Know that you know more than your audience and use your experiences to make it a memorable one for others. So, if given the choice between delivering a eulogy and being in the casket, I would choose the eulogy.

**GP Profile: Optometry, the Other Health Professions**

Tami Sato
Director of Financial Aid,
Southern California College of Optometry
Graduate/Professional Chair

I have worked in the financial aid office of the Southern California College of Optometry (SCCO) for 28 years. SCCO was established in 1904 and is the third oldest of the 17, oops 20 optometry colleges. Three new colleges will be starting soon. I call optometry the other health profession because most people just think of medical doctors or dentists. A lot of our students became interested in optometry because they had eye problems from a young age and were familiar with the profession.

At SCCO we have 385 students who come to us with either their B.A. or B.S. degree. Usually 92% use financial aid to help cover the cost of the annual tuition charge, which was $26,900 this year and living costs. As graduate students most of what we can offer are loans, and we process $11.7 million each year with a combination of Stafford, Perkins, HPSL, LDS and two institutional loans. That averages to about $30,000 per student. Our loan volume was higher than a community college with 25,000 students, so you can see why, for the graduate student, it is all about the loans. SCCO students also receive $1.2 million in grants

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and scholarships, which include state funding from WICHE, SDS from HHS, military scholarships and institutional awards. Even though their academic, lab and clinical obligations are intense, about two-thirds find time to participate in the Federal Work Study program to pay some of their educational expenses with work earnings instead of loans.

So what kind of debt do optometry students leave SCCO with? For the class that just graduated in May, the average debt of those that took out loans was $134,000 and the debt levels ranged from $24,000 to $189,000. We were a former HEAL school and our students are able to take out the additional Unsubsidized Stafford. Optometrists make a pretty good salary with a mean net income that can range from $99,000 in the early years to $171,000 after 16 to 20 years. This might account for our ten years of a zero cohort default rate. But who knows what the future will be with the 3-year cohort default rate calculation?

NASFAA released the National Conversation Initiative (NCI) preliminary report and recommendations that included input received from the listening sessions held at the “FAA” conferences around the nation. According to NASFAA, there are 1.8 million graduate and professional students enrolled in colleges around the country and they hope the GP students will benefit from some of the NCI proposals. Applying for aid will be simplified for both the undergraduate and graduate students with a streamlined process that uses information already provided on the federal tax forms.

(Continued on page 12)
Some financial aid administrators worried about those tax forms with business losses or “in brackets” incomes. Well, the recommendations include an expansion of our ability to exercise professional judgment to allow schools to develop approaches to recalculate the eligibility of groups of students with certain common characteristics or to request additional tax schedule documentation. Here are some other parts of the NCI:

- The new student loan model will be a single loan program that would have an annual limit up to the cost of attendance. The interest will not be subsidized, but the recommended interest rate is a low 3.5 percent, which might make up the difference in savings, considering the graduate student pays 6.8 percent now on the Stafford, up to 8.5 percent on the GP PLUS and even higher rates on some private alternative loans.
- As part of the simplification and going to a focus on Pell Grants for undergraduates, the NCI removes the TEACH grants from this population but retains this program for graduate students. This might not be a good fit for many professional programs but could assist students pursuing a master’s degree for teaching or other high-need fields identified by each state.
- NASFAA is also proposing changes to the IBR (Income-Based Repayment) program to increase its usefulness for graduate and professional students with higher educational debt burdens. It is recommended that the IBR program threshold be reduced from 15% to 10% of a borrower’s discretionary income, and that the amount of time needed for loan forgiveness be reduced from 25 to 20 years.
- The NCI proposal includes the elimination of taxes on scholarships, fellowships, and forgiven educational loan debt, which would help graduate and professional students that receive assistantships and fellowships and presently bear the disproportionate burden of current tax policies. In addition, the NCI proposes a Human Capital Credit, which would encourage employers to assist with the repayment of student loans. This will benefit graduate and professional students who have borrowed to advance their education.

Finally, it is hoped the great increase in the Pell Grant levels included in the recommendations will help very needy students avoid loan debt in their undergraduate studies so that they can embark onto graduate college with zero or lower undergraduate debt. NASFAA is collecting input on their recommendations so if you have some, send them to NationalConversation@nasfaa.org.

IASFAA Report
Nichole Doering
Financial Aid Leader,
Scot Lewis Schools
IASFAA President

IASFAA is currently in the midst of getting membership billing statements out to prior year members. We are cautiously optimistic that, even with these economic times and budget cuts, membership will stay strong in Idaho. We are also evaluating what budget cuts and these economic times mean for our fall conference. What, if anything, can we do to tweak things, make them less expensive, and yet still offer an amazing training and networking event for IASFAA membership.
The 2009 WASFAA “BIG Wild 40,” was a smashing conference that was both educational and stimulating. The program was jam packed with sessions providing essential training through relevant sessions to enhance participants’ professional development. Sessions ranged in training topics, including the latest federal update, financial literacy options, and technical Title IV instruction. In fact many of the conference session presentations like The Role of the FAO in Retention, What Does Congress Do With All Those Bills Anyway?, SAP Doesn’t Just Come From Trees, and Financial Literacy On Your Campus are available on the web at http://www.wasfaa.org/docs/conferences/2009/presentations.html.

Even before the Opening Session, sessions like Retention and Enrollment Management and Birds of a Feather: Graduate & Professional Roundtable were challenging participants with discussion on the state of the industry and on best practices. Keynote speakers, such as Dr. Philip Day (NASFAA President and CEO) and Father Michael Oleksa gave us food for thought about latest industry laws, regulations, governance, and fostering greater understanding across boundaries of race and culture. Iñu-Yupiaq, a student from University of Alaska, Fairbanks demonstrated some traditional Alaskan Native Dance and Games. Some WASFAA attendees were able to compete as teams in modified Alaskan Native Games.

There were plenty of opportunities to network with friends and colleagues during the WASFAA Reception on Sunday evening where participants could get a taste of Reindeer Sausage and Halibut. Also, folks often congregated in the Exhibit Hall to drink yogurt shakes or coffee and eat buttered popcorn or fruit.

Pat Peppin passed the gavel to Mindy Bergeron at the closing Business Meeting, marking the end of our 40th Anniversary celebration.
When I was a little kid, I always told my mother that when I grew up I wanted to be a Financial Aid Director…NOT! Actually, I wanted to be an astronaut. I still have some of those lingering issues that would probably be best worked out in a hypnotic therapy session about my mother not letting me go to Space Camp in Huntsville, Alabama; but I digress, that’s a story for another time. No one that I know thinks about Financial Aid as a career when they are young, however, many of us choose to grow and remain in this profession for different reasons. I choose Financial Aid because I think I can still do something to help people, especially those that have challenges or struggles that would otherwise keep them from an education. Why do you choose Financial Aid? Enough about me and the philosophical questions. What is happening in the beautiful PacFAA region these last few months?

It goes without saying that we live in interesting times. States are faced with marked unemployment, the collapse of available credit for borrowers, travel restrictions, and assorted fiscal challenges. It is precisely at this moment that PacFAA members continue to turn to each other for support and guidance. While our association is not the largest, we are rich with experience and have big hearts for (Continued on page 16)
helping each other and our students. As we hold with baited breath for additional regulatory language and implementation guidelines, we continue to serve our members in the best ways possible. I join a line of PacFAA Presidents who have come before me with a willingness to serve, and I intend to do the same.

Early April saw the virtual culmination of our PacFAA year with our annual conference, held on the beautiful island of Kaua‘i. PacFAA has now successfully held an annual conference on each of the major islands. Thank You Kaua‘i for allowing us to make your island our conference home. Despite travel restrictions, lenders leaving the FFELP program, or simple budgetary inabilities, we maintained a successful conference and I would say, arguably, that it was one of the best conference experiences in recent memory. Mind you that a successful conference in Hawai‘i gives heavy rating points to the food, and the food was ono [delicious]. A big mahalo to all that attended; your participation makes for a great conference.

As President-Elect I was fortunate to travel to the NASFAA Leadership Conference in Washington, D.C. D.C. remains one of my favorite cities in the world, and I was fortunate to make some amazing new friends within the WASFAA region, and across the country. Our State President’s group this year is filled with lots of energy, and good ideas, and I think our collective mental power can continue to motivate and push good ideas forward with all the members of the WASFAA council. I met with staff from Rep. Abercrombie’s and Sen. Akaka’s offices, and make it a point to share information with them occasionally to keep them apprised of the issues facing financial aid and PacFAA in particular.

PacFAA is pleased to announce that we will have our Spring 2010 Conference, and will have dates and locations secured by the time you are reading this article. If you have never had a chance to visit Hawai‘i, I encourage you to attend the PacFAA Conference; I promise you a good time. Airline mileage tickets start at 35,000 miles; operators are standing by. I look forward to continuing the great work that PacFAA has done for all these years. From our Financial Aid Nights, to statewide College Goal Sunday efforts, PacFAA maintains a cache of dedicated professionals, and I am glad to call them colleagues; at least most of them ;-)

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**Federal Student Aid… Not the Status Quo**

Tami Sato and Vicki Shipley
WASFAA Federal Relations Committee Co-Chairs

As we close out the 2008/09 academic year and start 2009/10, we know we’re in the middle of unprecedented debate and change for many of the federal student aid programs – including Pell, Perkins and the student loan programs. Indeed, the status quo is not acceptable; however, what remains to be seen is how some of this plays out as part of the federal FY 2010 budget process. That’s where all of you come in……as financial aid professionals and experts in your field – MAKE SOME NOISE! Please be sure you are not sitting on the sidelines of these critical policy debates. Whether it’s on the legislative or regulatory front, the opportunities are many for you to share your expertise and opinions on how our federal student aid programs should be reformed.

The following is a quick list (not all inclusive) of some of the key pending issues awaiting your input.

- Pell Grant funding – We all would like to see an increase in Pell Grant funding; however, should the Pell Grant be an entitlement program to ensure a consistent stream of funding?
- Perkins Loans – Should this program become an unsubsidized loan?
- FFELP – Should the FFEL program be eliminated and all loans made through the Direct Loan program? What should the “new” student loan program for the future look like with regard to services for both students and schools?
- Burdensome and duplicative regulations – Anything come to mind? The Advisory Committee on Student Financial Assistance wants to hear from you.
- FAFSA Simplification – Are there any unintended consequences to this – i.e. will simplicity mean lack of equity in some circumstances?
- Negotiated Rulemaking 2009 Round Two – How do we best leverage Federal postsecondary programs to foster student educational persistence and degree attainment?

Don’t procrastinate! For some of these issues (e.g. the student loan debate) the timeline is this summer and for others (burdensome regulations) you have a bit more time to make some noise. Your students are depending on you – don’t miss this opportunity to help design and shape the future of federal student aid!
This is my first article for the WASFAA newsletter, so let me introduce myself, I am Barbara Bickett, President of CASFAA.

As with many of our colleagues, California is seeing budgets stretched thin and like the other associations; we are having to tighten our belts, reevaluate our mission and training opportunities.

The severe budget issues in California; have forced our legislators to look at some large cuts that could have impact on our schools and students. Our marquee state grant program (Cal Grant) has been proposed for elimination. In addition our State University’s and College’s face possible fee increases and budget cuts that could affect our students.

CASFAA has been active with all current legislation. We recently sent comment on the following legislative issues:
• President Obama’s proposal to eliminate FFELP
• VA Post 9/11 GI Bill, Tuition/Fees structure in California
• Comment regarding the Neg Reg Public Forums
• Elimination of the Cal Grant Programs
• Potential Decentralization of the Cal Grant programs

As you can see with only half of the year over, it has been very busy. CASFAA has been working hard on our training opportunities. In June we held our Summer Camp with Core training in Verification and Professional Judgment. We also held Birds of a Feather sessions to allow our different segments to discuss current issues.

Our Conference Committee is working on our Annual conference, and it looks to be a fabulous meeting. The dates are December 12 -14, 2009 at the San Jose Convention Center.

To keep on the happenings with CASFAA, please visit our website www.casfaa.org.
Maia Hoover
Oregon State University
Speech for Graduation Banquet
Summer Institute 2009

First of all, I’d like to thank WASFAA and the Scholarship Committee for giving me the opportunity to be here. Without your support, it would not have been possible to participate in this year’s program due to current institutional budget constraints. I’m very grateful and I thank you for your generosity.

I was hired three months ago at Oregon State University as a financial aid advisor. Having had no prior experience in the field, I’ve been exceptionally fortunate to be part of a department that prioritizes training and strongly promotes professional development. When I spoke to other advisors who had been to the Summer Institute, they suggested that I attend. The office was incredibly supportive. My colleagues told me that the institute, in addition to providing an excellent overview of the Title IV programs and covering important financial aid policies and processes pertinent to our daily work, was a great medium for meeting other financial aid professionals. I was very excited at the prospect of participating and had high expectations for the program.

One of the most positive aspects of Summer Institute was the faculty’s balanced approach to both material and method of instruction. As a financial aid novice, it was beneficial to review topics more familiar to me such as student eligibility and application processing during the lectures, as well as calculating EFCs, reviewing certain data elements for verification and manually packaging awards with my small group. I appreciated how the curriculum emphasized the importance of understanding the methodology behind the numbers and the actual implications to the financial aid process. These details can be easily overlooked when we have computer programs do most of the data processing for us. Additionally, the creative scenarios the faculty used to impart other critical concepts definitely provided visual and comedic breaks. For example, in the future, when I am reviewing household size, I will always reference the Brady Bunch case study. It was also great to have a “research activity” scheduled in, where I was able to research downtown Reno and get my first taste of gambling. I do hope gambling will not become a hobby for me as I am not too lucky in that regard.

The small group discussion was an excellent way to interact with my peers. Going into this, I was hoping to learn how other offices administer their financial aid programs and institute certain policies. I was able to gain a sense of what different schools do from listening to the people in my group. We also worked well together when it came to the exercises by comparing answers and helping each other. It was great to exchange ideas and knowledge with one another and a pleasure to meet such a diverse group of people united by a strong commitment to service.

My favorite part of the Summer Institute was talking to the faculty members. I enjoyed learning about their experiences and seeing how passionate they are about what they do. They were always willing to help me. For example, at my office, one of our current initiatives is improving our financial aid website. While this was not technically a topic to be covered in the evening sessions, when I consulted with the faculty about how to approach such a project, I received very thoughtful advice. The faculty members were very knowledgeable. Whether I was talking to Rebecca, Paige, Lawrence or any of the other instructors, I always felt comfortable asking questions.

As someone new to the profession, I will admit that as much as I enjoy my work as an advisor there are times when the work can be nebulous and overwhelming. This opportunity allowed me to take a step back and really evaluate what it means to do the work I do. The Summer Institute underscored the purpose of financial aid for me. I am also now part of a larger community. I leave the institute with a sense of confidence and an even greater appreciation and respect for my colleagues and the field. Thank you to the Summer Institute for all of your help and time. Have a great evening.
Idaho’s current President Nichole Franklin Doering was married this past New Years Day 1-1-09 to Kirk. Nichole does financial aid full-time, but also is an on-air talent for a Christian radio station and can be heard weekday evenings.

Sherri Mundell retired after 14 years at Portland State University’s financial aid office as supervisor of the office processing area. Happy Retirement to Sherri!

Peggy Loewy-Wellisch was hired this past spring as financial aid director at Southwestern School of Law in Los Angeles, CA.

Lina Hablian has transitioned from financial aid counselor at Southwestern School of Law financial aid office to a systems support position. Lina recently attended WASFAA’s summer institute.

David Rodriguez has transitioned from financial aid counselor to assistant director at Southwestern School of Law.

Congratulations to Julie Daniels (Oregon Institute of Technology Financial Aid Counselor) and her husband Luke on the birth of their first child, Callahan Roy Daniels, May 31st, 2009.

Marianna Deeken from the Department of Education returned to work in July after surgery and recovery. WASFAA and the financial aid community are glad Marianna is back on her feet and hope one of our favorite fed’s feels stronger every day.

Doug Severs is the new Director of Financial Aid at Oregon State University. Doug was previously Director of Idaho State University for 17 plus years.
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CALENDAR OF EVENTS

AUGUST

2-4th  CASFAA Executive Council Meeting
6th  OASFAA Summer Drive-In

SEPTEMBER

15th  WASFAA fall newsletter submission due

OCTOBER

5-7  IASFAA Fall Conference
21-22  Nevada State Conference
28-30  WFAA Annual Conference