Hello from the Music City - Nashville Tennessee!

I’m happy to be reporting the latest and greatest from WASFAA while attending the 2014 NASFAA Conference along with 2,000+ of our colleagues from all across the United States. It has been a tremendous conference as always! If you didn’t have the opportunity to attend this year, be sure to check out the following upcoming training opportunities:


**Federal Student Aid Conference** - December 2-5, 2014 in Atlanta

**WASFAA Annual Conference** - April 12-14, 2015 in the San Diego area

As always, these will be great opportunities to get the latest and greatest info, training, and resources! Keep an eye out for scholarship opportunities to the WASFAA events!

In addition to the NASFAA Conference, I also want to highlight this year’s 2014 WASFAA Sister Dale Brown Summer Institute (SDBSI), which just concluded. Your fantastic volunteer faculty hosted 120+ Summer Institute attendees June 22-27 on the campus of the University of Nevada - Reno. This year’s Summer Institute attendees studied the NASFAA CORE curriculum which means they are all qualified to take the NASFAA Credential Tests—a signification of excellence and knowledge in our profession. Be sure to check it out on WASFAA’s flickr page - [https://www.flickr.com/photos/96320658@N03/sets/72157645426670136/](https://www.flickr.com/photos/96320658@N03/sets/72157645426670136/)

Way to go SDBSI faculty and attendees! We’re building the future of our profession person-by-person and we’re leading the way in the West!

Last, but not least, a short report from the NASFAA Conference. As always, the conference was packed with great sessions and a lot of opportunity to learn and connect with colleagues, including hundreds of us from WASFAA. We have some of the brightest, most talented, and most dedicated folks around in WASFAA, and I’m so proud of the way we band together to support each other and encourage one another to greater things and higher heights. It is a joy to work alongside all of you for the benefit our students!

*continued on next page*
As the work we do continues to grow in scope and complexity, it is even more important for us to connect with one another to share thoughts, ideas, and solutions. The coming months promise to be full of activity - as Congress works on legislation to reauthorize the Higher Education Act and the U.S. Department of Education prepares several Notices of Proposed Rulemaking (NPRM’s). The late summer and fall are going to be busy with all sorts of great (and not-so-great) ideas about the future of federal financial aid coming into the public view.

We need your help! As these NPRM’s and “marker bills” (delineating legislative positions/priorities from both houses of Congress), are released, we’ll need a lot of feedback. Look for opportunities to connect with WASFAA on Facebook and LinkedIn, as well as special emails from the WASFAA Federal Relations Committee. If you haven’t connected with us on Facebook or LinkedIn please find us!

### Interested in becoming a published author?

**WASFAA is looking for you!**

The Communications Committee is seeking articles from the WASFAA membership for future newsletter editions.

**Do you have what it takes?**

Email your submission (along with your photo) to Copy Editor Mary Booker at mary.booker@pomona.edu.

We look forward to hearing from you!
Note from the Editor

Ashley Coleman
Communications Committee Chair
Financial Aid Counselor
University of Oregon

Summer is my favorite time of the year in Oregon because it is the time to explore all that our great state has to offer—gorgeous hikes, thrilling white water rafting, visiting lighthouses on the coast, or just enjoying the sunshine. I couldn’t ask for more. I hope all of you have a chance to take a break from your office this summer and do some exploring of your own in your state!

I was honored to be offered the position of 2014-15 WASFAA Communications Committee Chair. I had been involved in the Communications Committee for a few years, but this is my first Chair position. I attended my first EC meeting in June at the Silver Legacy Casino in Reno. I was a little intimidated at first – I had heard of almost everyone on the EC, but they didn’t know me! Everyone seemed to have more experience in the field than I do. However, I had a great experience. The EC was very welcoming, and it was great to discuss how we can improve our organization and engage with our membership. We have great things planned, and I’m looking forward to a productive year. I would encourage anyone who is thinking about volunteering with our wonderful organization to give it a shot. You could end up on the EC one day, too!

WASFAA Editorial Staff

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Ads (PDF’s) should be emailed to Sun Ow, Fund Development Chair, SunOw@glhec.org

Jerry R Simms Management and Leadership Institute
November 17-18, 2014 in San Diego
The Office of Student Financial Aid & Scholarships at the University of Oregon welcomes Ariana Nelson as the newest member of the counseling staff. Ariana will transition to her role as a counselor after two years as a Student Peer Mentor. Ariana has also recently earned her Bachelor’s degree in Environmental Studies. Congrats and welcome, Ariana!

Mickey Jacobson, formerly of the Art Institute of Portland, has joined our team at Marylhurst University as the new Associate Director of Financial Aid. Mickey has been in financial aid for many years and our office is so happy to be able to work with him.

Christy Jones is leaving her position as a Financial Aid Counselor at the University of Oregon to begin an advisor position at Oregon State University. We wish her well in her new journey, but she will be sorely missed by our office!

Pacific Lutheran University has some changes and new additions:

Congratulations and our best wishes to Heather Alegre and her husband who welcomed a baby boy in January and in March decided to remain at home to be a full-time mom to her first born, what a lucky baby!

Craig Chamberlain - Financial Aid Administrator - Joined our team last July

Eileen Kemink - Financial Aid Administrator - Joined our team last August

Jacob Burger - Financial Aid Administrator - Will join our team June 2

Alex Eli - Financial Aid Administrator - Will join our team June 2

Please welcome these new financial aid professionals and WASFAA members.

Kathy Goff from Portland State University will be retiring in August. We thank her for her years of service in financial aid. Kathy was a great mentor and colleague; we wish her the best as she starts a new stage in her life as she leaves her position as Senior Financial Aid Coordinator.

The University of Portland has a new Financial Aid Counselor, Rachel Geiger. She started in financial aid in January 2010 at Warner Pacific College. She is married with two young, beautiful children. She loves going to the beach, traveling, and going to Portland Winterhawk hockey games with her family. She also enjoys reading, cooking, and doing volunteer work.

Do you have transitions going on in your office? WASFAA would love to hear about it! Please send details along with pictures to Editor Ashley Coleman at ashleyjo@uoregon.edu.

Lewis-Clark State College Financial Aid Office would like to welcome Courtney Robinson to our staff. She will fill the position of Scholarship and Veterans Coordinator for us. She is a 2013 LCSC graduate with a Bachelor of Science in Business Administration. We are excited to have her on board.

CENTSIBLE STUDENT

A common cents approach to financial planning, scholarship searching, responsible borrowing, and default prevention.

The BorrowWisely Default Prevention Program is evolving into CentsibleStudent to offer a wider range of services!

Please visit us at CentsibleStudent.org for more information.
ALASFAA Report

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

Greetings from the new ALASFAA President! I am a Financial Aid Advisor with University of Alaska Fairbanks. This past year has been an interesting one for me, as I was President-Elect while Phong Moua served as President. In the past year we discussed the possibilities of increasing training in Alaska, and hopefully in the future starting a Conference Planning Committee to get more member input for our annual conference and ideas for sessions provided. We completed the tax paperwork to enable ALASFAA to officially have a nonprofit status, and we are waiting for the status to be finalized with the IRS so that we can file our 2012 and 2013 taxes.

I enjoyed meeting the Executive Council members in Reno in April; it was an inspiring experience. I can understand why so many members continue their involvement and find new ways to serve.

AASFAA Report

**Diana Mateer**  
AASFAA President  
Director of Financial Aid  
University of Advancing Technology

The Arizona Association of Student Financial Aid Administrators (AASFAA) elects a new Board of Directors and re-establishes its committees effective July 1 each year, and summer 2014 is no exception—transition is the operative word for AASFAA this season.

The 2014-15 Board of Directors and committee chairs have already begun a number of initiatives for this year, including major changes to www.aasfaa.org and planning AASFAA's major annual event, the Fall Conference. This year AASFAA members will “Relax, Renew, and Rejuvenate” in the tranquil and scenic town of Sedona on November 6th and 7th.

Also during the 2014-15 year, AASFAA will strive to reach out to new member institutions by spreading the spirit of camaraderie that is a trademark of our association. Each committee is being charged to bring new member ideas to the Membership Committee and to recruit new volunteers who have never experienced working on association activities. The Awards and Scholarships Committee will seek increased participation in nominations for service awards and conference scholarships to reward our active members, because after all, we all love to be recognized for our good works!

AASFAA hopes to host a WASFAA Training in 2014-15, and looks forward to encouraging active involvement in our regional association along with promoting our state activities.

**Relax, Renew, and Rejuvenate**  
November 6-7, 2014  
Sedona, Arizona
I’ll finally see a summer breeze blow away a winter storm
And find out what happens to solid water when it gets warm...

If, like me, when you read those lines, you can instantly attribute them to a talking snowman, then you must also be riding the Frozen train! Where did winter go anyway? As I sit contemplating how I’ll be spending my summer weekends, Autumn will be here before we know it!

The current CASFAA Executive Council has been busy wrapping up discussions on updates to our Strategic Plan, creating a Social Media Policy, pulling together important state legislative updates by segment and putting the final touches on our 2014 Conference Program.

I’m also excited to share that a tentative 2014 CASFAA conference schedule of sessions should be available for review on the CASFAA website in the next couple of weeks. I hope many of you are already planning to join us the first weekend in November, however – realizing that budgets are tight and resources scarce, it was our goal to assist you in planning your training calendar as effectively as possible for the remainder of the year. We hope, if you’re on the fence, that having an agenda at your fingertips this far in advance will aid in your decision to join us in Anaheim, November 2nd-4th!

For up-to-the-minute updates on CA state issues, training and our 2014 conference, Seasons of Change, remember to join our Facebook group at (www.facebook.com/groups/casfaa/) and follow us on Twitter (@mycasfaa)!

I hope you’re all enjoying summer – as Olaf would say, Winter’s a good time to stay in and cuddle, but put me in summer and I’ll be a...happy snowman!

CASFAA Conference
November 2-4, 2014
Anaheim, California

Get involved in association activities.
Discuss the latest financial policy issues.
Learn how to take a leadership role.
Network with peers, policymakers and other educational partners.
Hello from Idaho!! IASFAA welcomed its new Executive Council on May 1st. The official transition meeting was held on May 21st in Boise, Idaho. The following members from the past and current councils were in attendance:

**Laura Hughes**, President, Lewis-Clark State College

**Nicole McMillin**, President-Elect, College of Western Idaho

**Roxanne Merle**, Past-President, Idaho State University

**Jessica Smith**, Vice-President, College of Western Idaho

**Rebecca Mattucci**, Past-Vice-President and current Conference Chair, Boise State University

**Barbara Warnick**, Secretary-Treasurer, University of Idaho

**Charity Strong**, Secretary-Treasurer-Elect, Carrington College

**Alex deGolia**, Past Secretary-Treasurer, North Idaho College

**Joy LaRue**, Communications Chair (past and present), College of Western Idaho

Membership Chair – Vacant

**Kevin Jensen**, Past-Past-President/Special Guest, College of Western Idaho

We are excited for the new year and looking forward to focusing on our membership. Just like most of the associations, one of our goals is to increase membership. In conjunction, we will also be focusing on building a stronger network of financial aid professionals within the state.

The 2014 IASFAA Conference will be held October 7th-8th in downtown Boise, Idaho. We will be returning to the Grove Hotel. Our conference theme this year is “Networking: Making Every Connection Count.” I would like to extend an invitation to anyone who wishes to join us.

**Networking:**
**Making Every Connection Count**

**October 7–8, 2014  Boise, Idaho**
Helen Faith
OASFAA President
Director of Financial Aid
Lane Community College

What a gorgeous time of year it is in Oregon. After months of rain and snow, spring’s full bloom is turning into the warmth of summer, with luscious Oregon strawberries filling my canning jars, and raspberries up next. OASFAA has had an eventful few months, with some exciting training events coming up soon. The Summer Drive-In, our annual one-day mini conference, will be held on August 7th in Portland, and will feature a federal update from one of our very favorite Feds, Kim Wells. We’re also excited to announce that NASFAA President Justin Draeger will attend our Annual Conference in February 2015 as a special guest. Finally, we are working on expanding our Legislative Committee, which Susan Degen has managed beautifully as a one-person operation for years. With all of the ongoing legislative and political interest in the work we do as financial aid professionals, it is important that the experts (that’s us!) be engaged in the process of making positive change in the financial aid rules that undergird the critical work we do to make college possible for thousands of students and families in our state.

Two important OASFAA members left our ranks for greener pastures in May. We are proud of their accomplishments and very happy for their hard-earned promotions. Nevertheless, it is always hard to say goodbye to treasured friends and valuable members of the financial aid community in Oregon. Ryan West said farewell to Western Oregon University’s financial aid office to become the new Associate Dean at Chemeketa Community College’s Yamhill Valley Campus in McMinnville. In addition to being elected to the position of 2014-15 President Elect, he has served OASFAA in numerous ways, including Treasurer, Secretary, Archives Chair, and trainer. His enthusiasm and sparkling wit will be greatly missed, and a special election will be held to select his successor. Frankie Everett, Fund Development Chair and Annual Conference Co-Chair, has left her position at Marylhurst University—and the state of Oregon altogether—to become the new Financial Aid Director at the University of Louisiana at Monroe. Frankie has also served OASFAA in a number of different roles over the years, contributing her outstanding organizational skills and attention to detail to each new task. The fearless, can-do attitude and unfailing collegiality she brought to her work for OASFAA will serve her well in her new role. We wish Ryan and Frankie well! That they’ve left behind such big shoes to fill is a testament to all the hard work and positive energy they’ve shared with OASFAA over the years.

The relative stillness of summer at most college campuses gives us some mental space in which to contemplate the impact of our work for students and families. The euphoria of graduation is always a good moment to pat ourselves on the back—without our help, most students would never cross our thresholds, never mind the finish line. Despite the many hurdles we face daily in helping students—regulatory burden, ever-increasing college costs, and misleading front-page news headlines, to name a few—we soldier on, determined to make it possible for the next generation of students to reach for their dreams. It is rare for us to receive the recognition we deserve, but we know in our hearts how critical our role is in our students’ success. It is an honor and a privilege to serve our students, and we cherish the opportunity to do such important work.
Aloha WASFAA!

PacFAA is getting our year off to a great start. We held our first Board meeting in May, and we have some amazing new and returning board members.

Geographically, PacFAA is the largest “state” association. While we may have fewer members, we represent a vast area. This geography can pose some challenges. I am pleased to say that we have excellent representation across the major islands on the PacFAA Board. Sure, it would be easier to bring in everyone from Oahu; neighbor islanders are used to being the ones that have to travel. But that’s not the aloha spirit, or the PacFAA way. We welcomed four new members to the Board for this year: Shawn Bee, Vice President, Heald College; Kolby Santiago, Secretary, University of Hawaii, Hilo; Jeff Anderson, Rep at Large, Kauai Community College; Troy Takahashi, Rep at Large, University of Hawaii, Manoa.

Everyone is very motivated, and we have lots to move forward with. See the entire board, listed below.

PacFAA is first focusing on our website. It has served its usefulness over the years, but we need a more user-friendly interface. Cameron Rivera (Leeward Community College), is our Website Chair, and is leading the charge on a new website and platform. Look to see that up and running in the next few months. Frank Green (Travel Institute of the Pacific/Gros Bonnet Culinary Academy), will be serving as our College Goal 808 Chair. PacFAA has participated in College Goal “Sunday” events for over 10 years; this remains one of our largest outreach and completion events. Our partnerships with the local community, high school counselors and various agencies make for a well-attended and important event across the state.

Look for the date of the PacFAA 2015 Spring Conference soon. Any WASFAA member from outside the PacFAA region who attends the conference gets a free Mai Tai from the PacFAA President! We run a great conference, and make financial aid fun. See you all soon.

PacFAA Board 2014-2015
Past President – Cathy Bio
President – Adam Hatch
President Elect – Dayna Isa
Vice President- Shawn Bee
Secretary- Kolby Santiago
Treasurer- Kilohana Miller

PacFAA Committee Chairs
Website – Cameron Rivera
College Goal 808 – Frank Green
WASFAA held its executive council transition retreat on June 5th and 6th at the beautiful Dumas Bay Conference Centre in Federal Way, Washington. We discussed our upcoming Summer Training event, Annual Conference, Investment Policy Statement, and WASFAA insurance Policy. We also reviewed current year’s budget expenses and discussed and set our 14/15 operating budget. On day two, Strategic Planning Chair Wendy Olson led a review of WASFAA’s governing documents, and Past President Monique Thériault spoke on the roles and responsibilities of the EC. Following President Jensen’s lead, we then broke into small workgroups for a strategic plan goal setting session.

Our 14/15 EC members are:

- Past President - Monique Thériault, Cornish College of the Arts
- President-Elect - Tracy Hall, The Evergreen State College
- Secretary - Danette Wells, Bastyr University
- Treasurer - Beatrice Sapp, The Evergreen State College
- VP for Legislation - Linnea Todd, Central Washington University
- VP for Ethnic Awareness – Marcela Pattinson, Washington State University
- VP for Training – Isabelle Mora, St. Martin’s University
- Proprietary Rep – Chrissy Middendorp, Carrington College
- Community College Rep – Jane McLean, Spokane Falls Community College
- 4 year Public Rep – Randi Croyle, Washington State University
- 4 year Private Rep – Darcy Keller, City University of Seattle
- Grad/Prof Rep – Kathleen Koch, Seattle University School of Law
- Annual Conference – Traci Stensland, Whitworth University
- Communications – Jordyn Wright, WSU Tri Cities
- Early Awareness – April Tovar Villa, WSU Vancouver
- Electronic Services – Crystal Allison, Western Washington University
- Fund Development – Greg Kerr, Inceptia
- Research – Kay Soltis, Pacific Lutheran University
- Strategic Planning – Wendy Olson, Whitworth University

Our 2014 Annual Conference will be held on October 15th thru 17th at Northern Quest Resort and Casino, just outside of Spokane. It’s impressive just how much co-chairs Isabelle Mora and Traci Stensland have already accomplished in planning this event.

Our Conference theme this year is “The Quest”. We are looking forward to record-breaking attendance. The facility is excellent and offers 5 star dining and a 20% spa discount for conference attendees.

The WASFAA EC experienced some unexpected resignations in the past couple of years. This made for some bumpy transitions from one Executive Council to the next. This year, Past President Thériault and I will be working closely with President-Elect Hall to ensure that we stay organized and following our Strategic Plan. We will be focusing on member engagement and communication. We welcome your comments and encourage your feedback as we move through the year.
5 Great Reasons to Volunteer with WASFAA

Diana Dowling
WASFAA Volunteer Development Chair
Assistant Director of Financial Aid, Yavapai College

Why Volunteer?
Why should you volunteer you ask?! I’ll give you 5 reasons, and after reading this I want you to go to the WASFAA website and fill out the volunteer form! WASFAA is an all-volunteer association, and it is members like you who are at the heart of the association.

1. Networking, Networking, Networking
Volunteering is one of the best ways to meet people and gain information! The financial aid business is tough, as you all know. Networking provides you with professional resources right at your fingertips. Volunteering through WASFAA is a great way to meet fellow colleagues who are always happy to share information and best practices.

2. Professional Development
So you want to move up the career ladder? Volunteering can help improve your knowledge, communication, organizational and leadership skills just to name a few. It gives you the opportunity to learn something new, or strengthen and share what you already know. Volunteering can be a powerful way to expand your skills.

3. It’s Fun
Who says volunteering is boring? Financial aid can be FULL of fun, so why not share that fun with your fellow colleagues? Do you enjoy reading Dear Colleague letters and then deciding how the heck you are going to implement changes?! Maybe joining the Federal Relations committee is right up your alley. Do you like organizing big events? Maybe joining the annual conference committee is the right fit. Whatever the case may be, you do want to find something that interests you!

4. It is not a full time commitment
Scared you won’t have the time to volunteer? This is usually the number one reason folks don’t volunteer, for fear they won’t have the time. Nonsense! You can volunteer as little or as much as you like. Pick a small project to get your feet wet, like writing an article for the newsletter or volunteering for the conference registration desk. WASFAA appreciates ALL contributions both big and small!

5. Volunteering Benefits YOU as much as it does WASFAA
You are donating your time, and it’s important that you make good use of it! Ask questions! Ask about the time commitment, possible training opportunities, who else you will be working with. Get with your volunteer coordinator (me!) and make sure it is what you are looking for. We want YOU to benefit from the experience as much as we do! This association does not work without you.

Let your voice be heard and volunteer!

2014 WASFAA Membership Awards

As of 06/13/2014, we have 109 new members to WASFAA and 426 active members for the 2014-2015 year. We want to welcome everyone to the WASFAA family and thank all returning members for their continued support!

Congratulations to the recipients of the 2014 WASFAA Awards!

Distinguished Service
Adam Hatch - Hawaii Pacific University
Vicki Shipley - National Council of Higher Education Resources (NCHER)

Outstanding New Professional
Diana Dowling - Yavapai College

Lifetime Membership
Sandi Guidry - University of Nevada, Reno
Kate Peterson - Oregon State University
Kay Soltis - Pacific Lutheran University

Outstanding New Volunteer
Oscar Verduzo - Heritage University

Committee of the Year
Research – Steve Herndon, Chair

President’s Award
Sandi Guidry - University of Nevada, Reno
Wendy Olson - Whitworth University
2014 WASFAA Conference Wrap-Up

Sandi Guidry
2014 Annual Conference Chair
Special Projects Coordinator
University of Nevada, Reno

Conferences are a great way to reconnect with old friends and a chance to make new ones. In April 236 financial aid administrators came to the Biggest Little City in the World to share in that experience.

This year’s conference theme, “Creating Connections, One Student at a Time” was all about making those connections with students and supporting them in a way that sets them up for success. Ron Lee and Carmen Dominguez, Program Chairs, put together more than 40 breakout sessions that would meet the needs of the membership.

Kay Soltis and the eight State Presidents procured more than 80 auction items and raised more than $2400. The proceeds from the auction are used to supplement the WASFAA scholarship program and provide additional opportunities to the membership to attend one of our premier training opportunities. We are proud of the conference attendees who generosity combined with a donation from the auction donated $1000 to CASA. The Washoe County CASA Program is part of a national organization of volunteers that judges appoint to speak for the safety and well-being of abused and neglected children. Known as Court Appointed Special Advocates, the CASA Program provides an independent voice for children for whom the court is deciding issues of placement, services and care.

A special thanks to the 21 vendors and Sun Ow. As our profession continues to change the services we need continue to change. We appreciate your continued support!

President Frank Green handed out a number of awards. Congratulations to all the honorees.

On behalf of the conference committee thank you to all the vendors, speakers, moderators, NASFAA, and Department of Education. Your support was instrumental in making this a very successful conference.

“Creating Connections, One Student at a Time”

Pictures (top to bottom): Silver Legacy Casino, Newcomer’s Welcome Lunch, and Silent Auction Item
Chris Porter
Financial Aid Officer at New York Film Academy

A TRANSCRIBED CONVERSATION FROM THE 2014 WASFAA CONFERENCE

“So, why are you here?”
Oh—I can see the confusion. I know it’s the Western Association of Student Financial Aid Administrators—and it’s a little confusing since I’m from the New York Film Academy. Our school was founded and named in 1992…in New York. But we’re growing and expanding and we currently have campuses and courses offered all over the world—one of the largest being in Los Angeles, California. As our programs became more in-depth and earned accreditation, our student body expanded and the number of degrees we offered grew to meet the demand. However, most of our degree programs—and thusly, most of our programs eligible for federal student aid—were moved to Los Angeles. So the headquarters for our financial aid department are in California and we fall under the WASFAA banner.

“But why are you here?”
Oh—sorry. Didn’t answer the right question. I am here because I applied for and was generously given a scholarship by WASFAA that afforded my school the opportunity to send me as a representative.

“No, no, no. Why are you here?”
Well, we’re all here to learn, network, and…I’m not sure this is the right word for it, but bond as financial aid representatives. To be blunt about it, financial aid is confusing and complicated. We’re part of the administration of the school—but we have to answer to the students, to admissions, to the bursars, and to the federal government—answering to any one of those would constitute a full-time job. Add to that the ever-shifting policies and procedures of the school and/or the government and you have…well, you have something generally difficult to understand. Having a location to meet and review policies and procedures—confirming shared practices and comparing differing ones—in fact, just knowing we’re not alone—is a huge help and encouragement. The things I learned and relearned and will share with my office upon return are invaluable!

The organization also took time to raise money for CASA (an amazing charitable organization that helps children—you should check it out at www.casaforchildren.org) through a silent auction. While I did not have the ability to participate in the auction (I’m still paying off my own student loans), I was very proud to be a part of an organization that consciously works to better the lives of others.

This conference can also serve as a reassurance for insecurities—which plays into some of those ‘not being alone’ feelings that I mentioned earlier. Financial Aid is under constant scrutiny—from administration, from students, and from the government. We also have to scrutinize the students and the school’s practices to ensure that we are compliant with federal regulation. This is not a job for the paranoid! But we have to make sure that we are doing things the right way because the money has to get to the people who need it most.

“Okay, but…come on. Why are you here?”
Well, the Silver Legacy Resort has handled the large and involved demands of a group this size with great aplomb. Many thanks to the staff and facilities for taking care of us so well!

It’s probably worth mentioning, however, that it may be sending mixed signals to hold a financial aid conference in a casino—I will make no friends having said that, let me tell you! And I also acknowledge that not many hotels could handle an event of our size that aren’t casinos. But it might be something to consider for future events.

“Sir—please—”
I still haven’t answered why I’m here, have I? Well—to put it simply—we want to help people with financial aid. And this conference successfully helps us connect with others who do the same. This is how we learn. And this is how we advance our field.

“Sir—you walked up to the front desk and I just want to know why you’re here. How can I help you?”
Oh. I’ve locked myself out of my room and I need a new key.

See you next year in San Diego!
2015 WASFAA Conference
April 12th-14th, 2015
Harrah’s Rincon Casino & Resort
Northern San Diego County, California
The 2014 WASFAA conference was my first WASFAA conference. I have only been a financial aid counselor for a couple of years and I was fortunate to receive a scholarship to attend. I served on the Graduate and Professional Issues Committee (GPIC) this last year and was glad to finally meet most of the other members. Not only was this my first conference, but it was also my first time being part of presenting a session. A couple of colleagues who are on the GPIC and I co-presented a session and it was a really great experience for me. Besides presenting, I really enjoyed the variety of sessions that were offered, as well as the speakers during the general sessions. The training and professional development opportunities at WASFAA are really valuable, especially for a fairly new financial aid administrator like myself. Some of the things I enjoyed most were the small session sizes and the networking opportunities. Overall, my first WASFAA experience was a great one and I look forward to attending more in the future.

Adam Smith  
Financial Aid Counselor, Idaho State University

Hello fellow WASFAA members! This was my first ever WASFAA conference and I was able to attend thanks to receiving a WASFAA General Scholarship. The WASFAA conference is a great venue for training and meeting other professionals from around our region in the field of financial aid. I’d like to share a few of the conference highlights from a first-time attendee’s point of view.

The first thing I should mention as a novice to the WASFAA conference was the Newcomer’s Lunch. This lunch helped people who were attending for their first time meet other people in the same situation. It was a nice way to break the ice and start feeling comfortable with new surroundings and new faces. I met some very nice people and would recommend this for all who are attending for their first time, especially if they are the only one from their school attending the conference that year.

One of the most important parts of the WASFAA Conference is having professionals meet up and discuss what is going in the world of financial aid. This was done through numerous sessions each day, as well as showcasing some presenters during our meals. Almost all of the sessions I attended were full and the presenters provided useful information regarding changes to verification, the dreaded 150% rule, and the general atmosphere occurring at the national level. These sessions offer great opportunities to refresh your knowledge and receive up to date training.

The conference isn’t just about training and crunching numbers though! This is a really good time to network with people that work in different parts of financial aid. Whether it was attending the President’s Reception or just talking with the vendors during the Visit with Vendors time slots, the conference brings folks together that might not always get a chance to talk and collaborate. Meeting people and sharing ideas is a great way to enhance your knowledge and maybe refresh some policies back at your institution. I enjoyed the conference and hope to attend again, especially somewhere warm and beautiful like San Diego! The conference introduced me to efficient training opportunities, presenters who had national knowledge, and a great group of professionals to network with. I am very happy I had the opportunity to attend, and would like to thank the committee that made that possible by awarding me a General Scholarship to the conference.

Lily Marquez  
Financial Aid Counselor, Samuel Merritt University

This year I was chosen to receive the 2014 EDAC Scholarship to attend the 2014 WASFAA conference in Reno, Nevada. I am so appreciative for this opportunity, since this was my first WASFAA conference.

This year, the WASFAA theme was “Creating Connections: One Student at a Time” and I truly felt that this theme was appropriate for all WASFAA conference attendees. I was able to re-connect with other financial aid administrators as well as connect with new financial aid administrators and enhance my professional network. It is always great to have a commonality of interest and feel a sense of belonging and the WASFAA conference definitely gave me that feeling.

The conference had a great number of sessions and the sessions were appropriately attended. I enjoyed that I was able to attend all the sessions I wanted to and that there wasn’t an issue with overcrowding. After the sessions, I was able to ask the presenters additional questions. It was great to have the opportunity to approach presenters that were accessible throughout the conference. I also enjoyed the silent auction which was so much fun.

During the conference I was able to have the unique opportunity to interact with a diverse group of individuals who dedicate their professional lives to provide financial aid access to students in higher education. There is nothing more powerful to me than a community that comes together to learn, build community, share ideas, and best practices as we all must adapt to constant changes within higher education and in the financial aid industry.

Overall, I had a great experience! Thanks again, WASFAA, for such a pleasurable conference.
It Takes a Campus to Prevent a Default

Carissa Uhlman
Inceptia Vice President of Student Success

This article is part of a series on setting up successful financial education programs on campus. In part one, we discussed how to present your case for financial education and gain upper level support. Here, we look at the equally important task of gaining the support of your departmental colleagues, and how to keep them engaged.

Who: Self-interest gains the most interest

Human nature dictates that appealing to one’s self-interest is a powerful motivator. With this in mind, by helping other offices see the benefits of promoting financial literacy, you’re likely to win over some enthusiastic ambassadors. Here are some suggested messages to motivate staff and faculty on your campus.

Admissions

A robust financial education program could be the unique campus resource that sets your school apart from the rest. Work with your admissions team to provide them with program specifics such as how the program is administered, how many students have gone through the program, and the resources you provide. Make a brief survey available to prospective students that measures their level of financial literacy; it may help to drive home the value of the program, and be a factor in the decision making process. Admissions representatives also have the unique job of having the initial conversation about cost and career earnings; make sure your messages are simpatico.

Student Advising

If your financial education program calls for students to determine how they will pay for college (which it should), what their expected starting salary will be (per DOL statistics), and what they need to do to remain in good standing (think SAP and enrollment status), they will be one step up on Maslow’s hierarchy. Having those initial needs met should allow your students to better focus on goal-setting and academic planning. In turn, your advisors will jump for joy at the chance to form a developmental advising relationship with students. Additionally, training advisors to incorporate financial aid requirements into academic planning is a form of just-in-time counseling that further enforces the goals of your program, and strengthens the advisor-advisee connection.

Career Services

Speaking of expected salaries, career advisors know all about gainful employment. Those who assist students in career planning are keenly aware of the unrealized correlation between student loan debt and expected earnings. How much easier would those conversations be if students had already completed this analysis themselves, through your financial education program, and had adjusted their borrowing and/or major accordingly? Your Career Services partners would be a powerful ally in reinforcing these concepts.

Rallying the Troops to Promote Financial Education

Alumni Services

An ASA study links alumni giving to how well students feel their alma mater provided education regarding loans, debt management, and repayment options (2011). Additionally, with graduated borrowers buried under average debt loads of $29,400, most are too busy treading water to even begin to contemplate giving back to their schools (2013). It should not take great convincing for alumni officers to make the connection between a strong financial education program and strong alumni giving. They may help sponsor an event or workshop, and may even be able to solicit alumni guest speakers. Having former students, especially those within the financial field, carry your message to current students can be quite effective.

Faculty

Knowing that student stress level and school abandonment are most often related to finances, you can make the argument that financial education contributes to a more focused and full classroom. As they are often the first to hear about a student’s intent, instructors should be encouraged to make referrals as necessary to ensure students can make informed decisions. Faculty in the economics and finance departments may be valuable resources to your program for content development, guest speakers, and to potentially integrate your program into the classroom.

These are just a few examples of how to gain buy-in; a myriad of other reasons can be found to champion departments to your cause. From the business office to records to student life, there is a common link to be found if you focus on what appeals to each.

Call to Action: Empower your ambassadors

Finally, once you have achieved widespread support, you must find ways to keep your team engaged and empowered to carry the message. Provide literature and advertising about your program so they can make student referrals; train appropriate staff and faculty on key financial education concepts that directly link to their job functions; partner with others to sponsor student events and workshops for increased participation. And always provide opportunities to join the movement.

Financial education should be a forum open to all. You may be surprised to find many who share your enthusiasm and passion, and are just waiting in the wings for someone to start the movement.

The Benefits of Promoting Financial Literacy
Survival Tips to give your Graduating Students

Kevin Struckhoff
TG Assistant Vice President for Relationship Management and Consulting

Graduation can be a surreal moment in a student’s life. One minute, you’re living on campus where the basics — shelter, food, creature comforts — are taken care of. The next, it’s time to find a new home, prepare meals, pay bills, and do all the other things independent adults do. The shift from life in a bubble to life on the outside can be jarring.

Even worse, this dramatic change comes at a vulnerable period. Most new graduates are also just starting a career, establishing their finances, and repaying that first long-term, substantial debt — student loans. Studies show that if loan delinquency occurs, it often happens during the first year of repayment.

The following key suggestions can you help your students lay a strong financial foundation right out of school.

- Price check on Aisle 10 — After four or five years of relative austerity, students might have an appetite for spending and spending big. When the paychecks start rolling in, the temptation is clear: What do I want? The trick is to satisfy that pang on the cheap, and as with so many things these days, there’s an app for that. Eyeing the latest tablet computer? Tired of hand-me-down college furniture? Need a new appliance to replace a dying one? Smartphone apps like BuyVia, RedLaser, PriceGrabber, and ShopAdvisor can compare prices for an item, recommend a good time of year to purchase, store credit card information, and even scan barcodes to check for alternate product choices.

- Budgets made easy — Recording purchases and carefully saving for a rainy day are necessary but dull tasks. Online tools that streamline money management can help. Xpenser lets you import your bank statement, analyze purchasing patterns, create reports, and even track car mileage. Budget Tracker works similarly but also lets you compare interest rates on credit cards and create email reminders on bills. Both apps are easy to use and — best of all — free.

- Spending too much? Step (it) down — Have a need but not the cash? Satisfy your desire with a cheaper version. Better yet, reduce your expectations and take steps to spend less for what you need or want. Do you like to eat out? Settle for your favorite restaurant fewer times per week, eat at a less expensive establishment, or cut out items like desserts and appetizers. You could even make yourself the same things at home using online recipes. Need to find a place to live post-college? Renting a house would be ideal, but not budget-friendly. How about an apartment? How about an apartment with a roommate? Or how about renting a room for a while? Your income and expenses, along with what’s most important to you, will dictate how you “step down.”

- Let your priorities do the talking — That last suggestion brings us to a priority-setting exercise, which can serve as a foundation for setting up a spending plan. Take an expense like housing or a car and compare it to a series of other expenses, like vacation or college. With each pairing, pick the item you value more. Once you’ve completed comparing and choosing, count up the number of times you picked the item (i.e., housing or a car) under evaluation. Do this exercise with a whole series of needs or wants like clothing, retirement, cars, dining out, etc. You can then rank all these items in a list by the number of times chosen, highest to lowest. This ranking serves as a priority list, showing you where you might spend more money in order to satisfy your needs.

- Options! Options! You’ve got repayment options — As you know, one of the advantages of federal student loans is that they come with emergency parachutes, also known as repayment plans and options. Sometimes, the best way for a former student to cut costs is to choose a different repayment plan. A great example is Income-based repayment (IBR). Say you made an adjusted gross income of $18,000, had a debt of $35,000, and a family size of one. Under IBR you would pay about $10 per month. Sounds affordable, right? However, repayment will keep pace with income. Deferment and forbearance, which postpone repayment for a time under certain conditions, are other options, but offer short-term solutions.

Now put it all together — Exit counseling is an essential last task for departing and graduating students. How about adding some of the information described above to that last in-person or online counseling session? You could even turn the recommendations provided here into a small portfolio of resources that students can take with them — a folder stocked with vital loan contact information, brochures on repayment options, and tips on money management and post-college budgeting. After the dust of graduating and relocating has settled, this resource could serve as a guide on life after college and be as important, in its own way, as a diploma or certificate.
Creating a Default Prevention Plan Is Just the First Step

Dianne Fulmer
USA Funds Account Executive

If your school has a default prevention plan, when is the last time you reviewed it?

If it’s been awhile, I recommend that you grab that plan off the shelf and take a look. Is your school sticking to the tasks outlined in its default prevention plan? Are campus demographics described in the text still up to date? Do the goals documented still make sense?

It’s important that you review the document regularly because, when it comes to successful default prevention, establishing a plan is the first step. But it can’t be the only step.

Regular reviews of your default prevention plan allow you to:

Be adaptable. Adjust any of your efforts that aren’t producing the results you’d like, and add tasks that would better address your needs. Regular checks of your default prevention plan help you determine when it might be time to make a change.

Be prepared. Keeping your default prevention plan up to date means that anytime you need to share the plan — if you’re keeping another department posted on your work, or your school’s president requests the document, for example — you’ll be ready.

Be timely. Many schools include in their plans timelines for specific default prevention activities. Select an interval for reviewing your default prevention plan that allows you to keep tabs on those deadlines.

Be consistent. Scheduling your default prevention plan reviews around regular, specific events can help you remember to keep the plan up to date. I recommend updating the plan at least once a year, so, for example, the group that created your plan could plan a retreat timed to the end of each spring semester.

If your school has a default prevention plan, when is the last time you reviewed it?

Be informed. As you’re delving into the information you’ll need to update your default prevention plan, you’ll be gathering key data that can help you target your default prevention efforts.

Be accountable. Knowing that your progress toward your goals is being tracked will help keep your efforts moving forward. Carefully note what’s working — and what’s not — when you review your default prevention plan.

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Nichole Doering  
Chair 2014 Sister Dale Brown  
Summer Institute  
Director of Financial Aid  
Razzle Dazzle College

Sister Dale Brown Summer Institute (SDBSI) took place this year on the University of Nevada - Reno campus, and we had 123 attendees attend either our Basic, Intermediate, or Clock-Hour Tracks. The week is always a whirlwind of memories - learning the basic rules and principles in Financial Aid, discovering that although we all do the same thing, we all do it a little differently, realizing that “It Depends” might be the most accurate while frustrating answer imaginable, and building friendships with FA colleagues that you’ll treasure your entire career.

WASFAA is currently planning training details for Summer Institute 2015, and those details, when determined, will be made known through our website, Listserv, and other communication methods. Stay tuned for future information, as we always love to have you and your colleagues join WASFAA in our training opportunities. The chair for the 2015 SDBSI is Laura Hughes, and you can reach her at lhughes@lcsc.edu if you have any questions between now and the next SDBSI event.

Thanks for allowing me to serve, and I look forward to seeing you all at future WASFAA events!

2014 SDBSI Faculty and Class Sessions

SAVE THE DATE!

Jerry R. Sims Management and Leadership Institute

When: November 17-19, 2014  
Where: Handlery Hotel, San Diego, CA  
Cost: TBD

The Jerry R. Sims Management and Leadership Institute provide a higher level management learning experience for financial aid administrators. Some of the topics that may be covered include: Ethics in the Profession, A Year in the Life of a Financial Aid Director, Keeping the Administration Informed, Policy and Procedures, Personnel: Hiring the Best, Continued Training, Supervising and Conflict Resolution just to name a few of the interest sessions.

Chair for this event:  
Kay W. Soltis, Pacific Lutheran University  
E-mail: soltiskw@plu.edu  
Telephone: 253-535-8725
Sister Dale Brown Summer Institute Scholarship Recipients

Sheila Bryant
Financial Aid Officer
Northwest Nazarene University

The bare dorm room, waiting in line at the college cafeteria, grabbing a quick cup of coffee and rushing to be on time to my first class, walking across campus to my next class, making sure I followed the lecture and took accurate notes. Yes, the WASFAA Summer Institute was truly back to school time for me. As a relatively new financial aid officer at a small university, the professional development offered this week was a great opportunity to build on my foundational knowledge and establish relationships with others in the profession. The institute gave me the tools to help keep my university in compliance with federal regulation, to help my students access their federal aid, and to provide good counsel regarding borrowing decisions.

Trying to remember everything we learned this past week is overwhelming to say the least. I’m thankful for the detailed presentations, the ability to ask questions, and the volumes of notes I took for future reference. Of all of the resources we were given this week, however, the most valuable resource was the faculty and our access to the combined years of financial aid experience they brought to the table. Every faculty member was always available for questions and, if they didn’t know the answer, was able to direct us to other resources. There is no substitute for experience and I’m thankful we had the opportunity to learn from these very experience individuals. I also appreciated the opportunity to meet other financial aid professionals and compare notes. It was particularly helpful to meet with our small groups and apply what we’d learned in the large group. I came away from this week with new friends and new resources. I feel much better equipped to do my job.

I’m grateful for the opportunity to attend the WASFAA Summer Institute and I’m especially appreciative of the scholarship I received. With the resources and training from the Institute, I’m confident I can continue my professional development through further study. And maybe, just maybe, I’ll be signing up to take one of the certification exams offered through NFASAA. You just never know.

Alex Eli
Financial Aid Administrator
Pacific Lutheran University

As I wrap up my first official month in the world of financial aid, I have a whirlwind of policies and regulations running through my mind. In an attempt to organize some of those thoughts, I wanted to bring up a recurring theme from my week at SDBSI: Inception. That’s right—the blockbuster, science fiction heist thriller, Inception. For those of you who have seen the movie, you might know where I’m going with this, but for those who have not, the relevancy to financial aid comes because Inception deals with a concept of having a dream within a dream and as I discovered during the week in Reno, we FAAs have our own “_____ within a _____” ways of explaining what we do. Several quotes I heard throughout the week at SDBSI reminded me of this, “dream within a dream” concept, and being able to relate SDBSI information to the movie helped me pick out how I would remember them after the institute was over.

1) “The interest on the interest of the capitalized amount” came up when referring to how loan capitalization works during a period of deferment or forbearance and how interest will be added to the principle during those cases where repayment is ceased for special considerations.

2) “It’s a fixed rate in a variable rate,” came up while discussing the Direct Loan interest rates and how it will be affected by the 10-year treasury each year.

3) “A packaging policy within a packaging policy,” came up when we were discussing federal regulations and how different schools will use different aid packaging interpretations to abide by the law.

I hope you all found your own ways of remembering what we learned throughout the week at SDBSI—I wish you all the best in the coming aid package year.

Sally Jackson
Financial Aid Advisor
Tillamook Bay Community College

I have been out of the financial aid arena for a period of time. I recently re-entered the industry and quickly discovered that many processes had become automated. I came to the realization I literally had been left in the dust. In mid-March this year I read the agenda of the WASFAA Sister Dale Summer Institute 2014 and became very excited. I thought, “Wow, did WASFAA develop this agenda just for me?” Attending the Summer Institute reminded me of information I learned long ago and had forgotten. Participating in the various sessions also affirmed many of the sound practices my school currently has in place.

I am overwhelmed with the amount of collective financial knowledge that our faculty represents and am grateful for their willingness to share. Thank you Kay for giving us permission to be human - recognizing that we make errors and assuring us there are relatively few situations that “can’t be fixed”. Kathy, you facilitated a terrific small group, letting us meander our way to conclusions...some accurate, others...not so much. I gained a tremendous amount of information from you and the members of our group. Mike, please don’t ever let go of your sense of humor (a must in this field, as you well know). Ashley, what a great presenter you are! Your visual aids are so beneficial to those of us who are “visual learners”. Nichole, it appears you have found your niche. I can appreciate all it took to organize a conference of this size and see it through to fruition. Thank you for ALL your efforts and thank you for advocating for the participants of the conference whenever necessary.

My WASFAA experience this year was very rewarding and will result in me administering financial aid more effectively in support our student’s educational endeavors.