Happy Summer all! I hope that you are enjoying a bit of a summer break. As for me, we just had graduation on June 17th in sweltering heat (or at least for San Francisco Bay area) and I am now in the midst of reconciling the end of the academic year and packaging my continuing students for next year. No one ever told me there really is no summer vacation when we work in Higher Ed, thankfully we do not have summer classes at my school.

I want to extend congratulations to WASFAA Past-President Kay Soltis and the 2011-12 Executive Council and Committee Chairs/Co-Chairs for a super fantastic year. Thank you for your commitment, support and service for WASFAA.

Well the gavel was passed on April 24, 2012 at the 2012 WASFAA Annual Conference at The Benson Hotel in Portland, Oregon. If you were unable to attend, you missed a great conference full of excellent sessions and great speakers. Congratulations to Mary San Agustin and Tracey Lehman, Co-chairs of the Conference and their Conference Committee on organizing an outstanding event. Additionally, thank you to all the speakers for providing an array of sessions and to the moderators of the sessions for helping as well. It truly takes the many talents of the WASFAA membership to make our events as strong as they can be.

Additionally if you did not attend the conference or submit your dues separately, this is the time to renew your membership in WASFAA for 2012-13. For details, please contact Abril Hunt, our Membership Chair at abril.hunt@vancouver.wsu.edu.

On June 7, 2012, along with seven other members four of which were faculty) of the 2012-13 WASFAA Executive Council, I had the opportunity to attend and speak at the graduation ceremony for the 2012 Sister Dale Brown Summer Institute held at Occidental College in Eagle Rock, CA. The event was full of great energy and excitement for the participants to successfully complete SDBSI. WASFAA wishes all the attendees of SDBSI the best and we look forward to seeing you at future WASFAA events. Congratulations to SDBSI Chair, Jim White and his faculty, for providing a very successful training opportunity.

The 2012-2013 WASFAA Executive Council has already been working hard on many activities and challenges for the upcoming year. The Federal Issues Committee co-chaired by Barbara Bickett and Pat Hurley hit the ground running in May and prepared comments in response for the Negotiated Rulemaking session on the topic of fraud and abuse and the campus-based programs. The letter can be found on page 17 and 18 in this Newsletter

SAVE THE DATE: 2013 Annual WASFAA Conference will be held May 19 – 21, 2013 at the Pointe Hilton, 7677 N 16th St, Phoenix, Arizona. Paula Cady and Terri Eckel, Co-chairs for the 2013 Conference are already hard at work putting together their committees and creating a theme.

I assure you that the next year will be filled with many challenges and much activity by your Executive Council, Committee Chairs/Co-Chairs, and Committee members. Our purpose is to serve you, the membership, and we welcome your input and feedback concerning the activities and services that the association provides. We appreciate your support, and look forward to serving you in the months ahead. Personally I look forward to see you at your state conferences this year and at next year’s annual WASFAA Conference.
WASFAA Nominations and Elections is looking for you!

Begin thinking of colleagues you would like to nominate (be sure to obtain permission) or submit your own name for the 2013-2014 WASFAA leadership positions to be filled.

President Elect
Vice President
Secretary
Rep-at-Large - EDAC

Review the position responsibilities at: http://www.wasfaa.org/docs/about/ByLaws.pdf and stay tuned for further information and the nomination form will be available later this summer.

Become a WASFAA leader, WASFAA needs you!
WASFAA Nominations and Elections Committee

Newsletter Advertising Rates

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full page - 7 ½” x 10”</td>
<td>$1000</td>
</tr>
<tr>
<td>Half page - 7 ½” x 4 ¾” (horizontal only)</td>
<td>$750</td>
</tr>
<tr>
<td>Quarter page - 3 ½” x 4 ¾”</td>
<td>$500</td>
</tr>
</tbody>
</table>

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

WASFAA Executive Council

President - Jack Edwards
Stanford University
edwards_jack@gsb.stanford.edu

President-Elect - Frank Green
Travel Institute of The Pacific
green@tiphawaii.com

Past President - Kay Soltis
Pacific Lutheran University
soltiskw@plu.edu

Vice-President - Luhui Whitebear
Scholarship Coordinator for the Confederated Tribes of Grand Ronde
Luhui.whitebear@grandronde.org

Secretary - Paula Cady
Universal Technical Institute
pcady@uti.edu

Treasurer - Peter Miller
Truckee Meadows Community College
pmiller@tmcc.edu

Treasurer-Elect - Mindy Bergeron
John F Kennedy University
Bergeron@jfku.edu

EDAC Chair - Lawrence Persky
UCLA
lpersky@saonet.ucla.edu

Segmental Rep at Large - Tami Soto
Southern California College of Optometry
tsato@scco.edu

AK Representative - Ashley Munro
University of Alaska - Fairbanks
akmunro@alaska.edu

AZ President - Shirley Vaden
Embry-Riddle Aeronautical University
Shirley.vaden@neinet.net

CA President - Deborah Barker-Garcia
Corinthian Colleges Inc.
dbarkergarcia@cci.edu

PacFAA President - Jodie Kuba
University of Hawai‘i – Manoa
jodiek@hawaii.edu

ID President - Kevin Jensen
College of Western Idaho
kevinjensen@cwidaho.cc

NV President - Breena Conlin
Prospect Education
bconlin@prospecteducation.com

OR President - Donna Fulton
Klamath Community College
fulton@klamathcc.edu

WA President - Jordan L Grant
Klamath Community College
fulton@klamathcc.edu
Note from the Editor

Zack Duffy
Newsletter Committee Chair
Financial Aid, University of Oregon

It never ceases to amaze me how busy financial aid can be in the summer. As always though, we are in constant change. As the graduating students pack up and leave the new students and their families are coming to campus for orientation. As Financial Aid is ever evolving, so too, is WASFAA. In our efforts to communicate with our membership we have expanded to include Social Media outlets such as facebook, twitter and LinkedIn. The WASFAA Water Cooler will be a blog that be located on the WASFAA website and of course we will continue with our quarterly newsletter. Maybe you are new to financial aid or you have been in the field for the past 30 years but we would like to hear from you as your perspective matters! If you would like to blog or contribute to the newsletter please let me know. You can contact me at zduffy@uoregon.edu. Have a great summer!

WASFAA Scholarship

M. Isabelle Mora
Director, Student Financial Services
St. Martin’s University

I am extremely grateful to have had the opportunity to attend the WASFAA Conference this year! Being awarded the WASFAA Scholarship allowed me the opportunity to travel to Portland, OR and be a part of our regional financial aid community. Attending the WASFAA Conference is an extremely rewarding experience. Often times, when we are going through our daily responsibilities and fighting to stay ahead of all of our demands, we sometimes lose sight of our purpose. This year’s WASFAA Conference was a wonderful reminder of how important our roles are within our schools and within the lives of our students.

Our guest speaker, Dr. Donna Beegle, was extremely inspirational. She gave us all a huge lesson on compassion, courage, and determination. Dr. Beegle showed our community how we are capable of changing lives, many times without even knowing it. There were many lessons to take away from her presentation: providing answers to students without being prompted by a question, training staff to adjust their informational approach to fit the needs of the student, and just doing that little extra to help your students. Overall, Dr. Beegle inspired me to challenge myself and my staff to think of more creative ways to serve our students and to really take pride in our daily work.

Our financial aid community is growing so quickly. I felt that many of those in attendance were eager to build new networks and create a thriving WASFAA. Each day I was surrounded by new faces and making many new friends. One of my other highlights was going to a late night dinner at the Portland City Grill with newly formed friends from California, Oregon, Washington, and Arizona! We had a representative from nearly every WASFAA state. Visiting with all of them felt like being with old friends, even though we had just met at the conference.

Leaving this year’s WASFAA Conference, I felt re-energized for the new school year. I gained a lot of valuable information from the workshops, and my to-do list is continuing to grow. Overall, I am extremely excited for the start of our new WASFAA year. We have many community members who are invested in each other and our students. I could not ask for a better conference experience. Thank you again to the scholarship committee for giving me this opportunity!
State of Washington changes are:

Julie Arthur reports that “the Seattle Office of Federal Student Aid moved. We are now back in the Federal Building, a few blocks from our last location. This is the fifth location since . . . 1999! The new address is Federal Student Aid, U.S. Department of Education, 915 Second Avenue, Suite 390, Seattle, WA 98174. Phone numbers and e-mail addresses have not changed.”

Suzanne Scheldt is the Training Officer who is filling Marianna Deeken’s position. “As if anyone could replace Marianna!” Suzanne exclaimed. Suzanne was the Director at North Seattle Community College for 20 years. Before that she worked in Indian Education for the Muckleshoot Tribe in the Auburn, Washington area.

Columbia Gorge Community College in The Dalles, Oregon changes are:

- Sara Viemeister, Financial Aid Specialist III received her General Studies Associates degree at the graduation ceremony at Columbia Gorge Community College on 6/15/12. She will continue on to receive her Bachelor’s degree via Distance Ed with Eastern Oregon University beginning fall 2012.
- Karen Carter, Chief Student Services Officer (assuming role of Financial Aid Director) retired from CGCC on 6/30/12.
- Kella Helyer, Financial Aid Advisor has been promoted to Financial Aid Director.

Bastyr University in Kenmore, Washington has the following changes:

- Danette Carter who has been Interim Director of Financial Aid since May 2011 has now accepted the permanent position as Director of Financial Aid.
- Meisha Wangerin has been hired as a Financial Aid Advisor and advises all of the Naturopathic Medicine students.
- Emily Smith was promoted from a Financial Aid Advisor to Assistant Director of Financial Aid.

University of Oregon in Eugene, Oregon has many changes:

- Jessica Brown, a UO graduate and former work study student was hired as Technical Support Specialist to replace retiring Sandy Knowles.
- Lindsey Thaler was hired as a Financial Aid Counselor. She is a UO graduate who is very happy to be back in Eugene.
- Kara Hoisington joined the staff as the Assistant Director for Scholarships. She comes to the UO from Central Washington University.
- Zack Duffy, Financial Aid Counselor at UO (and WASFAA Communications Chair), is marrying Kaysha Perez-Guerrero on July 28. Both are UO graduates

Carol Duke in Memory

It is with the deepest sadness that I must tell you that Carol Duke, longtime Director of Financial Aid, has passed away after suffering a stroke. She passed quietly, in her sleep. As most of you know, Carol suffered a massive stroke almost exactly a year ago and has been in rehabilitation since that time.

Carol Duke served Bastyr University and its students for 15 years. Throughout that time she devoted herself to helping hundreds of students not only receive, but understand their financial assistance. Her energy kept her walking miles through the halls of Bastyr, checking in on students, dropping into offices with ideas, talking about books, music, films and politics.

Carol is survived by two sons, a daughter, and hundreds of Bastyr graduates for whom she was an integral part of their educational experience.
AASFAA Report

Shirley Vaden
AASFAA President
Embry-Riddle Aeronautical University

Greetings from Arizona – also known as the desert. We have certainly had our share of heat already this year and not much in the way of moisture for this season. But, since I live in Prescott, I at least, am not baking in the 110+ degree Phoenix. Enough of our weather.

We held our transition meeting a few weeks ago and are now preparing for our fall conference in October. We discussed some changes to our sponsorships and hope to get a good response from our lender/industry representatives. Would love to hear what other states are doing to generate funds.

I am anxious this year – not only because I am President, but because there are so many changes happening in the industry, the country, and right here at Embry-Riddle! Will make for an interesting year.

Arizona is looking forward to hosting the WASFAA conference in the spring and I hope everyone is planning to attend – I am sure it is going to be a great conference and spring in Arizona is a fantastic time of year.

ALASFAA Report

Inge Bristow
ALASFAA President

New SAP policies in place – ✔
Gainful Employment information – ✔
Tuition calculator – ✔
Changes to grad and undergrad loans – ✔
Alaska Performance Scholarship – ✔

PHEW! Between all of the changes, additions and deletions to the many federal and state programs, Alaska financial aid offices have been busy! ALASFAA held a 2 day conference in Anchorage for much anticipated information on verification, DRT, and tax transcripts! Nominations were solicited during the business meeting and electronic ballots were sent to members.

President Inge Bristow, UAA
President-Elect Phong Moua, APU
Secretary Jenny Macomber, UAF
Treasurer Cindy Baldwin, UAF

A big Alaska THANK YOU to Sue Shogren and John Blaine, USA Funds and to WASFAA president Kay Soltis for their contributions to the workshops and presentations. Also, many thanks and appreciation to past president Ashley Munroe for keeping ALASFAA going during the many changes in membership over the last couple of years!

While our membership hasn’t seen a big increase, ALASFAA has seen many changes. UAA bid a fond farewell to Director Ted Malone and family as they headed to Purdue University late last summer. After many years of dedicated work, former UAS financial aid director, Barbara Burnett retired. Alexis Langdon spent many years in financial aid has moved on to a new career– she helped many students at AVTEC before moving to Alaska Career College. A hearty welcome to newcomers– Corinne Soltis, UAS FA Director; Sonya Fisher for stepping in as interim FA Director, UAA.

We are in the planning stages for our Fall conference scheduled for October 25 and 26 in Anchorage. In the meantime, did you know Anchorage had the snowiest winter ever this past winter? Over 134 inches covered our city! There’s still some snow in the mountains, but Anchorage is green, the flowers are growing and the temperatures are slowly increasing!
Summer Greetings from CASFAA!

First and foremost, I do hope that you have all survived the 11-12 academic year and are taking at least a day or two for some well-needed relaxation! I always find this time of year interesting... we are all so exhausted from the school year, and in some regards are so happy to see our students go home to visit friends and family. On the other hand, give us a couple of weeks and we’ll start thinking that our campuses just aren’t quite right... that something is missing... and we’ll start to become excited and yearn for the return of those we so gladly packed off for the summer just a mere week or so ago! My other greatest joy during this time of year is when we all get to walk outside our offices and see the pomp and circumstance of the graduation ceremonies. We know how many obstacles were in the way of many of our students, and as we watch them walk across that stage it feels like we have all graduated – we’re proud parents who oftentimes stand there with tears streaming down our face as if they were our own children. This is why we do what we do.

CASFAA has been busy over the past several months. As 2012 President, my goals are to set forth the desire to breathe life and energy back into our association with increased training attendance, new membership involvement, and increased participation by our members. I am so happy to report that we are well on our way to doing just that.

Since our last newsletter, our Association Training team has produced two workshop series and is well on its way to rolling out a new web series. Both the 1040 workshops and the CASFAA spring federal training were well-attended events. The entire team worked so hard to produce these events. We were able to secure amazing presenters, and our schools were fortunate to hear from such experts. What I found extremely exciting, however, was our increased membership and participation. Through these events we were able to bring several hundred new members into the fold. This summer, look for another training announcement from our Independent Segmental sector which will be produced in conjunction with the College Board.

Our State Issues committee has also been hard at work as the state budget is the hot topic in California. We’ve been monitoring the potential cuts to the Cal Grant programs, along with newly created reporting requirements. Our goal is to ensure that all of our segmental concerns are heard and addressed during the process.

We’re also rolling towards our annual December conference which will be held at the Anaheim Marriot—yes, Disneyland! Our Conference Committee is working hard to develop an over-the-top training event, and we currently have presenters lined up from the U.S. Department of Education, CSAC, VA, and our own experts in the schools. It will be a wonderful event, and I’m so looking forward to having many of you there!
Greetings! I am thrilled to be this year’s President of The Nevada Association of Financial Aid Administrator (NAFAA). The NAFAA Council is working hard to rebuild this organization to have a strong presence in Nevada.

This year’s NAFAA Conference is coming up fast, with events occurring Thursday and Friday, October 11-12, 2012 hosted in Reno, NV. The Executive Council still needs your help to make this conference a success. A survey will be going out next week asking what topics you want to see. There is also a contest to submit the best conference theme. Get those entries in to win fabulous prizes.

We are looking for a diverse group of individuals from various institutions. To prepare for this event, meetings will begin to occur during August to discuss the initial plans of the conference, schedule training events and update the current website.

If you are interested in learning more about NAFAA, an organization of financial aid professionals that represent post-secondary institutions, please visit http://nafaaweb.org. You may also visit the more recently updated NAFAA Facebook page at http://www.facebook.com/NafaaOrg?ref=ts__amp__cframe.

For those of you who have already made a commitment to volunteer I can’t thank you enough! NAFAA needs you. I look forward to working with all of you soon to plan the best NAFAA Conference. Please feel free to contact me via email at Bconlin@prospecteducation.com or by phone at 775-737-7235.

Also, meet the Executive Council below.

President – Breena Conlin, Prospect Education – 775-737-7405, Bconlin@prospecteducation.com
Past President – Scott Nielsen, Great Basin College – 775-753-2289, scottn@gwmail.gbcnv.edu
President Elect – Jesse Stasher, Roseman University of Health Sciences, 702-968-2004, jstasher@roseman.edu
Secretary – Annette Mather, Carrington College – 775-335-2914, amather@carrington.edu
Treasurer – Peter Miller, TMCC – 775-673-7073, pmiller@tmcc.edu

Another new IASFAA year, another new slate of opportunities and challenges! If I could sum up the Idaho Association of Student Financial Aid Administrators in one word, I would say that we are resilient. IASFAA has had some ups and downs over the past few years and continues to face certain challenges. Like some of our sister associations in WASFAA, we face geographic issues that often make it difficult to gather together for meetings, and it can be challenging for some to find the budget funds to travel. Yet IASFAA seems to find ways to keep moving forward! This coming year promises to be no different, and I am grateful to be able to draw on the knowledge and experience of so many IASFAA Past Presidents who have been leaders both in Idaho and in WASFAA.

2012-13 will be filled with plenty of new challenges, and I am looking forward to the opportunities we will have to do great things for the IASFAA membership. Planning is underway for our Fall conference, which will be held in Boise in early October. We will soon begin work to identify new options for IASFAA’s public website which was taken down late last year. We hope to move quickly through the work of identifying our needs and finding suitable options that will allow IASFAA to reestablish its web presence. Also, the State of Idaho is about to undertake a review of the state’s scholarship programs lead by Idaho’s first lady, Lori Otter. Several IASFAA Past-Presidents and I have been invited to participate in this undertaking, with the first of several meetings occurring on June 25th. I am excited about the opportunities that are opening up in Idaho for IASFAA to shape and influence important discussions in Idaho Higher Education and am looking forward to the work ahead.

Last, but certainly not least, the IASFAA EC will soon begin working on our priorities for the year and putting together teams and committees to help us move forward with our goals. We will be looking for volunteers to assist with a number of things – keep an eye out for the announcement; we need your talents! I am honored to be IASFAA’s President this year and excited to report back on our 2012-13 goals and progress in the Fall newsletter. I hope to see many of you soon at the NASFAA Conference in Chicago!
PacFAA Report

Jodie Kuba
PacFAA President
University of Hawaii at Manoa

Aloha!

As we begin our 38th year of PacFAA, we worked on transitioning the executive council and we are now working on gearing up for the upcoming year. We hope to increase our PacFAA and WASFAA membership and provide excellent training opportunities for our members. This past April also brought exciting news to PacFAA. At the WASFAA Conference in Portland, OR, the first PacFAA member was elected as WASFAA President-Elect. Congratulations, Frank Green!

In addition, Lorraine Teniya, a founding member of PacFAA and now a PacFAA Lifetime Member, was awarded the WASFAA Distinguished Service Award. Starting her financial aid career at Chaminade University, Lorraine transitioned to USA Funds, where she worked for more than 30 years until her retirement this past December. Lorraine was instrumental in bringing College Goal Sunday to Hawaii and has been a guiding force in the financial aid community for many years. There is no one more deserving to receive this award. Congratulations and best wishes, Lorraine!

WFAA Report

Jordan Grant
President WFAA
Director, Student Financial Services
Seattle Pacific University

Hello WASFAA Pals, Greetings from WFAA

On June 7th and 8th, the Executive Committee of WFAA held a business and transition meeting. The transition meeting was my first meeting of the EC as WFAA President. I feel very fortunate to be working with such great people and to be supported by past president Darcy Keller (boy, she will like the sound of that!). At our business meeting we approved revisions to the WFAA bylaws, received updates from all committees, updated/checked-in on our collective to-do lists, welcomed new members, approved a 2012-2013 budget to be presented to the membership, and began goal-setting for 2012-2013. It was a very productive meeting!

On July 16th and 17th, WFAA will hold Summer Training Workshops at Pacific Lutheran University and Whitworth University. Topics include Washington State Student Aid Update, Direct Loans – Hot Topics and best practices discussion topics, such as Net Price Calculators, Verification, Consumer Information, and High School Equivalences. We strive to provide WFAA members with relevant and useful information and to provide “takeaways.”

The WFAA Conference planning is well underway, and we are looking forward to a great conference in Wenatchee, WA, in the center of the state, from October 17th–19th. The conference theme is “Come Together,” which reflects our journeys to the middle of the state, our collective work to serve students, and our networking and joining together to provide access.

We are wishing all of you a successful academic year!

The WFAA EC is represented by the following professionals:

- President/Independent School Rep: Jordan Grant, Seattle Pacific University
- Past-President: Darcy Keller, University of Washington
- President-Elect: Ted Haase, Shoreline Community College
- VP Training: Traci Stensland, Whitworth University
- VP Legislation: Martin Daniels, City University of Seattle
- Treasurer: Jim DeWilde, Western WA University
- Secretary/2 yr. Public Rep: Lorraine Odom, Highline Community College
- At-Large Rep: Private Vocational: Rick Sinclair, Interface College
You have to be in financial aid a long time before volunteering.

We have found WASFAA volunteers from the Sister Dale Brown Summer Institute and from scholarship winners at the conference. Volunteering is a great way to learn more about financial aid and to meet colleagues.

Only the elected officers go to the Executive Council meetings.

The elected officers attend but so do the chairs from all the committees. We’ve been able to continue this great opportunity to network with colleagues and to build leadership.

You or your employer has to pay for the lodging, travel and meals for the Executive Council or committee meetings.

WASFAA and most other state and national associations will pay for these expenses for you to attend the meetings. They just won’t cover the cost of attending the annual conference.

If you fill out a Volunteer Form, you will never get contacted.

Every year we encourage committee chairs to contact all the volunteers who chose their committee for their first or second choice. It is sometimes difficult because they are trying to put together a diverse committee representing different WASFAA states and different segments. If you are contacted, please be sure to respond as the chair may be holding a spot for you on the committee.

I’ve heard there are “cliques” of active members.

Our committees need some returning volunteers but we also want to have new volunteers. Last year almost half of the committee members were new. Some Past-Presidents serve on the council for historical reference and assistance to new leadership.

It’s too expensive to have volunteers from Hawaii and Alaska.

We want active participation from all members and will fund travel expenses (sometimes with our credit card points) for our WASFAA members that are far away or in remote areas that cost more. With Frank Green as President-Elect we can say we have had a WASFAA President from all eight WASFAA states.

If I don’t get on a committee there are no other volunteer opportunities.

Actually, there are many opportunities to volunteer at the annual conference. The conference committee needs help with the registration desk, moderators and presenters. We always welcome articles for our quarterly newsletter.

Once the volunteer form is completed, even if it was 3 or 4 years ago, a member doesn’t need to do it again.

We clear our database of volunteer forms annually (usually at year end) so please fill out a volunteer form and indicate the committees that you would be interested in or answer the call for conference help. It will be a great experience and addition to your professional growth.

In summary, don’t let these myths prevent you from getting started on your road to active participation and maybe becoming WASFAA President someday!
Jim White  
Dean, Student Financial Services  
Gonzaga University

This year’s Summer Institute was held June 3-8th at Occidental College in Los Angeles, California. It began with 100 people from the six states of the WASFAA region and a few visitors from RMASFAA. Pat Hurley kicked off the beginner’s track with an overview of the aid programs and Maureen McRae presented the history of our noble profession. We even had a visit from Mr. Potato Head as an example of packaging aid!

The intermediate track started on Wednesday with 27 registered, though a few of our basic pals jumped ship mid-week to join their new colleagues in this most excellent training event. This opportunity allowed us to learn, discuss, and meet fellow financial aid professionals.

Many of the attendees stayed in the residence halls at Occidental – which are located at the top of a very steep hill. Since the classrooms and meals were at the bottom, we tried to limit our trips to the dorms to when it was absolutely necessary. Movie nights in the lobby were a big hit. The week was sunny with temperatures in the 70’s, so it was nice to get outside after classes. A few of us even had time to venture out to Santa Monica Pier, a quick 20 minute drive by car but a two hour drive back! Such is the LA traffic. Those of us with a little extra time took the Barack Obama tour of Oxy, as he was a student there for two years.

The esteemed faculty of the basic track were Nicole Doering, Pat Hurley, Lois Kelly, Maureen McRae, Kim Schreck, Tracy Reisinger, and Ryan West. The esteemed faculty of the intermediate track were Laura Hughes, Kim Schreck, and Lawrence Persky.

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

Sister Dale Brown Summer Institute
So You Want To Be A Financial Aid Director!

Working with Staff

Doug Severs
Financial Aid Director
Oregon State University

Below are some guiding words that have helped me successfully work with my staff:

Enhance

Enhance is my favorite word in regard to working with staff. One of the most important parts of my job as Director is to determine how I can enhance staff skills, equipment, responsibilities, computer support and anything else that can help them do their job. So, if a staff member needs a new computer, training or any other item that they can document that will better help them with their job, I will make every effort to obtain it. I have been fortunate to dig up funding for this type of support in each of the schools where I have been Director. I think having this perspective helps with finding support as you are always on the lookout for potential support. For example, when I was at Idaho State University I found funding in Admissions that they graciously provided to buy us computers. For training, we have utilized many of the WASFAA scholarships for Conference and for Summer Institute. Another part of enhancing a staff member’s job is to put them in the job that best fits their personality, skills and abilities. This is a lot tougher than finding funds for training, but if you have a person in the best position for them, you will have a much happier and more productive employee. Though, can anybody be happy doing R2T4!!

Listen

Probably the most important thing that you can do as a new Director is to sit down and listen to what each of your staff says about the office and what can be done to improve its operations. When I began at Idaho State they wanted me to improve our awarding process as it was terribly slow. I sat down with each employee and asked for their suggestions. With all their suggestions in hand, I put together an action plan that we were able to implement and reduced processing time from months to less than two weeks. The staff really supported the plan as it was basically their idea and the upper administration loved that we could make such a radical change in student service in such a short time. So, always listen to staff and ask for their ideas. Your success will depend on it.

Be Proactive with Problems

When you are Director you probably will have employees that don’t get along or are not acting the way they should. While a situation may not seem to be a big problem and you may hope the issue will just go away--don’t ignore it! Bring the employees in and address the issue directly. Get their input on what is going on and how it can be solved. Work closely with your HR office, don’t let it fester as it will blow up and cause some bigger problems. Most of the time meeting with staff members early on will nip these personnel/personal problems in the bud. Be sure to document all your discussions, have someone who is not involved in the situation present to take notes and have everyone agree that the notes are accurate.

Maximize the positive and minimize the negative

I really believe in maximizing a staff member’s positive effort and minimizing any unsatisfactory efforts. I try to make sure that my staff knows how much I appreciate their fine efforts. We all have a tough job in financial aid administration and they should know from their leader that this effort is greatly appreciated. If an employee is not at the level you expect them to be, work with them and expect the best from them in the future. I expect that employees will generally do their best and will give them time to show it. If a staff member continually is failing, you will need to start working with them closely to correct that behavior. In situations like this, the staff member usually understands what they need to do.

Make decisions

If you have a tough time making decisions and take considerable time before you can act on a situation, do not become a Director. Staff will come to you for decisions and they need you to make that decision. Sometimes you can work with them immediately for an answer. Other times you will need to do some research. So, do your research and check with some of your financial aid listservs and make your decision. It is good if you can give a time frame and meet this goal. The worst outcome is if your inaction leads to a staff member not being able to proceed with their work. Instead of enhancing their work you are degrading their situation.

In conclusion, always be a positive force for your staff. They will greatly appreciate it and be much more productive. Always remember that it is your staff who will make you a successful Director.
November 7-9, 2012
Lake Tahoe, Nevada

Beautiful Lake Tahoe is inviting you to take advantage of this great opportunity to share perspectives, expand your professional network, and participate in the full agenda your faculty has planned for you to experience with your colleagues.

Registration will open in July at www.wasfaa.org.
Registration closes on Friday, October 26, 2012.

If you have any questions or need more information contact Laura Hughes, Management & Leadership Institute Committee Chair, lhughes@lcsc.edu
We have been exploring adding a certificate program at my graduate college so I was interested in the report by the Georgetown Center on Education Workforce called “Certificates—Gateway to Gainful Employment and College Degrees”. Here’s a summary with facts about certificate programs.

What are certificate programs? They are recognition of a course of study based on a specific field, usually associated with a limited set of occupations.

Where are they provided? Certificate programs are mainly at public 2-year, private for-profit, non-degree granting business, vocational, technical or trade schools.

How long are the programs? The majority or 54% of certificate programs are short-term, or less than a year. There are some baccalaureate and graduate certificate programs.

What percentage of the U.S. labor force has certificates?

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No high school</td>
<td>8%</td>
</tr>
<tr>
<td>High school or GED</td>
<td>24%</td>
</tr>
<tr>
<td>Some college but no degree</td>
<td>14%</td>
</tr>
<tr>
<td>Certificates</td>
<td>12%</td>
</tr>
<tr>
<td>Associate (AA)</td>
<td>10%</td>
</tr>
<tr>
<td>Bachelor (BA or BS)</td>
<td>21%</td>
</tr>
<tr>
<td>Graduate</td>
<td>11%</td>
</tr>
</tbody>
</table>

Can a certificate increase earnings? On the average certificate earnings are 20% more than a high school graduate. Some fields such as aviation, IT and police have significant earnings. Here are average earnings for different education levels.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Average Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school dropout</td>
<td>$20,480</td>
</tr>
<tr>
<td>High School</td>
<td>$29,202</td>
</tr>
<tr>
<td>Certificate</td>
<td>$34,946</td>
</tr>
<tr>
<td>Associate (AA)</td>
<td>$42,088</td>
</tr>
<tr>
<td>Bachelor (BA or BS)</td>
<td>$54,300</td>
</tr>
<tr>
<td>Graduate</td>
<td>$76,000</td>
</tr>
</tbody>
</table>

Who enrolls in certificate programs? Certificate holders are mostly from low to moderate income families; 18% African American; 16% Latino, 13% non-Hispanic Whites and 9% Asian. Some fields like auto mechanic, construction, trade and refrigeration, are mainly male. Some fields like business, healthcare and cosmetology are mainly female. Healthcare is the largest field for certificates.

Which states have the highest and lowest number of certificate programs? Arizona and Washington are among the top 10 states. Hawaii and Idaho are among the bottom 10 states.
Greetings from your Conference Committee Co-Chairs, Paula Cady and Terri Eckel,

We are excited to report that the dates and location of the 2013 WASFAA conference have been set! We are also pleased to report that we have assembled a wonderful group of conference committee volunteers who are eager to get started with planning what promises to be a fabulous conference for our WASFAA membership!

**WASFAA Conference 2013**
**Discovery in the Desert**
May 19 – May 21, 2013
Phoenix, Arizona
Pointe Hilton
7677 North 16th St., Phoenix, AZ 85020

Stay tuned to the WASFAA website and listserv for upcoming information on the conference. The Conference Committee will hold its first meeting in early August and the formal planning will begin. If you have any questions, comments or suggestions regarding the 2013 WASFAA conference, please contact Terri Eckel, Conference Committee Co-Chair, at 928-776-2129.
WASFAA Gets Social (Social Media That is!)

Abril Hunt
2012-2013 Membership Chair
Financial Aid & Scholarship Counselor
Washington State University, Vancouver

What exactly is social media? Basically, social media is any web or mobile based technology that creates interactive dialogue among organizations, communities, and individuals. Social networking accounts for 22% of all time spent online in the United States. 66% of online adults use social media platforms such as Facebook, Twitter, MySpace, or LinkedIn. In fact, Facebook is now the primary method for communication by college students in the U.S.

A recent U.S. Department of Education study revealed that online students out performed those receiving face-to-face instruction. These are fascinating statistics when you consider that 1 in 6 higher education students are enrolled in online curriculum. Several colleges have even introduced classes on best social media practices, preparing students for potential careers as digital strategists.

Social media has become the go-to marketing tool for all kinds of organizations. A recent study by www.MBAPrograms.org indicted that 94% of businesses now blog, tweet, pin and post. Check out their data in this nifty infographic below.

Social media provides an inside look at WASFAA

An engaging social media presence helps to reassure the public and potential members that WASFAA is a reputable organization. Social media gives us the opportunity to reach out and actually connect with our audience. No stuffy policies, just real, one-on-one relationships.

You might think that WASFAA has nothing attention-grabbing to share with the general public and in doing so, shy away from social media, but take a step back and reconsider what might be interesting about us. The idea of a professional association of financial aid administrators might not immediately bring to mind ideas for exciting photos, videos, or blog posts, but thinking about our individual members does. We are an association of financial aid experts. Why not ask these experts to contribute to the WASFAA blog, or interview them for a short video that we can post to YouTube?
out and actually connect with our audience. No stuffy policies, just real, one-on-one relationships.

You might think that WASFAA has nothing attention-grabbing to share with the general public and in doing so, shy away from social media, but take a step back and reconsider what might be interesting about us. The idea of a professional association of financial aid administrators might not immediately bring to mind ideas for exciting photos, videos, or blog posts, but thinking about our individual members does. We are an association of financial aid experts. Why not ask these experts to contribute to the WASFAA blog, or interview them for a short video that we can post to YouTube?

In addition to having this amazing collection of industry experts, WASFAA members are doing really cool things to support students and higher education in general. Why not profile their work?

It’s the Next Generation of Word of Mouth Marketing

What better way to interact with potential members than through our current members? They have already experienced the benefits of membership! Our social media presence will generate shares, likes, tweets, and pins. All are an approval of WASFAA as a whole. This social recommendation is visible to the poster’s followers and is a great way to introduce WASFAA to these colleagues.

Our Target Audience is Using it

Financial Aid is already represented on Facebook and Twitter. If you don’t believe me, do a Google search using the words: “financial aid” and “Facebook” and see what comes up. The old saying goes “numbers don’t lie”, so here are some official statistics from Facebook about its’ usage:

- Facebook’s 2011 advertising revenue was $3.8 billion and is expected to reach $5.2 billion by the end of 2012.
- There are 845 million monthly active users and an average of 483 million daily active users at the end of December 2011.
- Over 425 million monthly active users used Facebook mobile products in December 2011.
- 40% of small businesses that sell on Facebook say it is their sole sales channel.
- Facebook is available in more than 70 languages.

Social media lets our Members Collaborate across the Association.

Social Media enables open and participatory communication that allows us to stay informed on what’s going on in congress, our region, and in our schools. Many associations receive the same questions over and over again. A social media presence not only shows that we are available; it supports our members by providing access to other members who have perhaps experienced the same challenges themselves.

Social Media increases our SEO.

It goes without saying that we want to expose WASFAA to a larger audience. SEO, or Search Engine Optimization, is how we generate traffic to our website for free from search engines. One of the most important factors that determine our website’s ranking in search engines is the number of inbound links. Basically, the more people linking to the WASFAA website, the more important Google thinks we are and the better our search results will be. The more people who are aware of WASFAA, the greater the chance we have of growing our membership, increasing donor support, and strengthening our advocacy efforts.

The bottom line is that using social media for business today is as important as learning how to use email was 15 years ago. We need to embrace social media and all its possibilities and challenges in order to remain a viable association, and most importantly relevant to an ever increasing social world.)
May 30, 2012

Ms. Wendy Macias  
US Department of Education  
1990 K. Street NW, Room 8017  
Washington, DC 20006

Dear Ms. Macias:

In response to the notice in the Federal Register of May 1, 2012, the following comments regarding the upcoming Negotiated Rulemaking session are being offered on behalf of the Western Association of Student Financial Aid Administrators. WASFAA represents financial aid administrators at post-secondary institutions in the Western region of the United States that includes Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington, and the territories of Guam, the Commonwealth of the Northern Marianas, Palau, American Samoa, the Federated States of Micronesia and the Republic of the Marshall Islands. Based on the stated topics of fraud and abuse and the campus-based programs, we would like to offer the following concerns and recommendations:

**Fraud and Abuse:**
We recognize the need to locate and control fraud and abuse in the federal Title IV student aid programs. We are concerned about creating undue regulations in this area. Because circumstances of fraud can be very unique, it will be difficult to develop regulations that address all potential abuses. We believe that, with the assistance of the Department providing institutions additional tools to identify potential fraudulent behavior, institutions will be better equipped to address situations as they occur.

1. We request that the Department identify profiles of possible “Pell runners” or other fraud cases, such as, students who have received aid from more than two institutions within three years or students who frequently withdraw from classes. This information is available through COD and by providing a comment code on the ISIR record, schools could be alerted to potential student aid abuse and take measures to assure that the student meets all qualifications.

2. Students who are referred to NSLDS by institutions for repayment of a federal grant repayment are flagged on the ISIR record and prevented from receiving further financial aid at any institution until the debt is paid or a repayment plan is set up by the Department of Education and followed. However, there are limitations on which students can be referred to the Department of Education for repayment. Current regulations do not allow overpayments for students who receive aid and then never attend classes from being referred to the Department, despite new regulations requiring at least early partial payment of Pell Grant funds. In addition, most institutions absorb overpayments on their student accounting systems and bill the student through the institution. This is also considered an institutional debt and not eligible to be reported to NSLDS as a student aid overpayment. The result is that there is nothing preventing the student from attending another institution, receiving aid and repeating this behavior. We recommend that the NSLDS system be expanded to allow institutions to report outstanding federal overpayments in cases where the student received aid for classes never attended or the institution or for federal overpayments assumed by the institution and provide a flag or comment on the ISIR record to prevent further aid until the overpayment is resolved.
3. Ironically, the student loan program is the only entitlement program. The annual loan limits range from $5,500 per year to $11,500 per year, making this program a target for fraudulent borrowing. Many schools, particularly community colleges, have long requested the ability to set institutional policies governing the amounts that students may borrow. In addition to helping curtail the growing student debt problem, this flexibility would assist colleges in controlling fraud and abuse on the part of students taking out federal student loans.

**Campus-based Programs:**

1. We strongly support the President’s proposal to expand the Federal Work-Study program and change the allocation formula to direct funds to institutions that serve the greatest numbers of low-income students.

2. We request broadening of the SEOG awarding regulations. Current rules require institutions to first provide funds to the students with the lowest EFC who are also receiving Pell Grants. Most community colleges do not receive enough SEOG funds to provide grants to students with EFC’s above 0. In many cases, these students also receive state grants and institutional funds. We recommend that the preference be to students who are Pell-eligible, regardless of where their EFC falls within the Pell eligible range.

3. Due to the new law restricting Pell Grant eligibility to a lifetime limit of six years, many community college students who plan to transfer are requesting that their Pell Grant be cancelled so that it is available when they transfer to more expensive 4-year colleges and universities. We request regulations that clarify that these students are eligible for SEOG awards.

Thank you for the opportunity to provide these comments. Please feel free to contact me if WASFAA can be of any service.

Sincerely,

Jack Edwards, WASFAA President  
Financial Aid Director  
Stanford University Graduate School of Business  
655 Knight Way  
Stanford, CA  94305-7298

Additional Contacts:  
Dr. Patricia Hurley, WASFAA Federal Issues Co-Chair  
Assoc. Dean/Financial Aid Director  
Glendale Community College  
Glendale, CA  91208  
(818) 240-1000 x 5429

Barbara Bickett, WASFAA Federal Issues Co-Chair  
Director, Regulatory Affairs  
DeVry Institute  
(949) 544-4776
Peer Mentors Promote Financial Literacy

Peer Mentors Employ Creativity, Community Involvement to Promote Financial Literacy

Brent Dove
Director of Sales, West Region
USA Funds

From developing a YouTube channel, to hosting community bingo nights, to integrating instruction into existing curriculum, recipients of USA Funds® peer mentoring grants are implementing a variety of tactics in their efforts to promote student financial literacy.

Last fall USA Funds announced the award of grants totaling $250,000 to expand personal finance education delivered by college students to their classmates at 10 minority-serving institutions.

Following are highlights of personal finance education initiatives under way at some of the schools that received USA Funds peer mentoring grants. The featured schools reported success in educating students about good debt management and personal finance practices — and they found that another key result of their work is that others on their campuses and in their communities are embracing their efforts.

Creating minute-long messages
Students at New Jersey City University in Jersey City, N.J., can get lessons about specific money management topics by simply visiting the school’s financial literacy website. There they can view minute-long videos produced by a peer mentoring group. This FLEX (Financial Literacy Expert) group is a coalition of faculty, students and staff who also have conducted 29 money management workshops for 450 students, worked with community partners to offer tax assistance, and helped students and parents at College Goal Sunday.

The NJCU personal finance education initiative’s online efforts also include a presence on Facebook, Twitter and YouTube. “The most important lesson we have learned so far is that planning is great, but we have to be flexible and give students the opportunities and resources they need to make things happen,” says Carmen Panlilio, the school’s associate vice president for enrollment management and admissions.

Hosting financial literacy bingo
Two hundred students and members of the Southwestern Indian Polytechnic Institute community have taken advantage of financial literacy offerings presented by the 30 peer educators in this personal finance initiative.

From workshops offered during student orientation, to bingo nights in which the game requires participants to answer financial literacy questions, to movie nights featuring the viewing and discussion of relevant films, the school offers programming with this thought in mind: “People learn better from people who look like them and have the same mores and traditions,” says Joan Goodman, Financially Fit program coordinator at the Albuquerque, N.M., school. “The peer educators should be people who work directly with the people, not administrators.”

Building brand awareness
Valencia College’s Financial Learning Ambassadors are easily identified by their lime green polo shirts that sport the Financial Learning logo. Some 2,300 students from the Orlando, Fla.-based system have taken part in 31 events conducted by the ambassadors — including classroom activities and financial aid application assistance. Three of the school’s five campuses have active personal finance education programs, with plans to expand the program that include efforts on the school’s newest campus, in the Lake Nona community. “We have created a brand throughout Valencia,” says Ilia Cordera, the school’s financial aid manager/financial literacy coordinator. “Students and staff recognize this logo, and we have quickly gained popularity, recognition and esteem.”

Shaping the curriculum
In a program dubbed S.A.F.E. — Student Advocates for Financial Empowerment — Pueblo Community College’s peer mentors weaved money management information into a S.T.E.P.S. for College Success course. Students in that course and in new student orientation provided feedback on the lessons that the peer mentors shared, helping to shape money management education the peer educators will provide this spring and beyond.

The peer mentors’ work is part of an internship that offers course credit and recognition for service leadership at the Pueblo, Colo., school.

Changing mindsets
Interacting with parents and providing information in ways that are convenient to students have been key to the success of the financial literacy program at the University of Maryland Eastern Shore in Princess Anne, Md. The school is developing interactive programs conducted in students’ dorms — and also has kept parents informed about the lessons the peer educators are sharing with students, to reinforce the messages.

The results have been immediate in some cases, with peer educators reporting on actions students have taken as a result of lessons learned in personal finance training. “Following one of the presentations, a student inquired as to how to reduce the amount of loans that were being offered. He was directed to the proper areas and proceeded to do just that,” says Nelva White, the school’s assistant vice president for administrative affairs.
Getting Your Hands DRT-Y: Reflections on Year Two of the FAFSA and the IRS Data Retrieval Tool

Linda Peckham
Senior Training Strategist
Great Lakes Higher Education Corporation and Affiliates

When Norman Caito first learned that aid applicants could pull their IRS data into their 2012-13 FAFSA data online, he was encouraged. “I was thrilled with the concept that I’d be able to review accurate application data early in the awarding cycle,” said Caito, Director of Financial Aid Operations and Services at the University of San Francisco. “At USF, verification of application data is critical to our mission of getting the right funds to the right students.”

The process is enabled by the Data Retrieval Tool (DRT), which was designed to pull actual tax return data into the FAFSA to make it easier on families to complete the application—and to ease the verification process for aid administrators. Although the DRT was available in the 2011-12 application cycle; it was not mandatory. Effective with the 2012-13 processing cycle, the Department of Education adjusted the verification requirements to include that certain elements from the FAFSA could only be verified with DRT data, or through the use of an official IRS tax transcript submitted by the applicant.

Caito and other aid executives have learned the hard way that the regulation may have had the best of intentions—to simplify verification processes and reduce potential financial aid fraud—but its implementation has been challenging. Successful adoption of the process has required patience and out-of-the-box thinking, as well as some labor-intensive work-arounds when families are unable to successfully transfer their IRS data to the FAFSA.

Leslie Limper, Director of Financial Aid at Reed College, shares Caito’s observations. “Verification is very important here at Reed, so we communicated the new information about the DRT to families early and encouraged them to use it.”

Limper discovered that most families in her applicant pool followed their instructions faithfully and were happy to comply with the new process. However, continued snags between the IRS, the Central Processing System, and sometimes even the U.S. Postal Service resulted in process failures and lag times that have impacted aid offices’ ability to review and verify information in a timely manner. Limper adds: “The things we found out about how to really make this process work, we learned on our own. As a result, we’ve been adjusting our processes and dates all year long to accommodate families and the processing challenges we’ve encountered.”

Susan Fischer, Director of Student Financial Aid at the University of Wisconsin-Madison, says the new process has presented a new “balancing act between administrative burden and good customer service to families.” Her team spent many hours revising processing and verification requirements at the beginning of the year to ensure that their office could meet processing deadlines and help families with the new approach. “We are dancing as fast as we can,” says Fischer, who cautions fellow aid administrators to find the most efficient way to verify data and disburse aid prior to the academic year.

According to Caito, Limper, and Fischer, some of the most common problems that families encounter with the DRT include:

- IRS data not being available for transfer within the 2-3 calendar days that had been promised (thus FAFSA processing was delayed).
- Delays in receiving IRS transcripts when requested because of address match issues.
- DRT or transcripts not being available to those who owed money to the IRS for 2011.
- Delays in the availability of either the DRT or the transcript request for taxpayers who filed towards the end of the cycle in April.

To reduce some of the administrative burden caused by processing delays, the Department of Education recently adjusted its guidance to allow schools to use paper tax returns to verify data for filers “who have unsuccessfully attempted to use the DRT or obtain a transcript” until July 15th. But many schools are continuing to ask families to use the tool or the transcript anyway. “The process is here to stay and we’d rather have families stay on this path whenever possible,” says Heather McDonnell, Associate Dean of Financial Aid and Admissions at Sarah Lawrence College.

Thinking ahead to next year, aid colleagues suggest the following tips to help better prepare your applicants for the DRT or transcript request process:

- Clearly explain the DRT process to parents on your initial verification document or institutional application and ask them to “check off” which process they intend to use (DRT, transcript request, or non-tax filer status). Use this data to help track application results in your FAMS system and send targeted follow-up messages to families as needed.
- Remind parents that the DRT or transcript request process works faster if they file their tax returns electronically, rather than by paper.
- Inform joint tax filers that the IRS will only recognize data transfer requests from the filer whose name is first on the tax return and/or whose IRS PIN is being used to identify the IRS record. As an example, if the mother is helping the student file the FAFSA, but is not listed first on the parental joint tax return, and attempts to access and complete the IRS data transfer site, the IRS will neither recognize nor approve the data transfer.
- Remind families that although FAFSA guidance indicates that the DRT or the transcript should be available around three weeks after they have filed, this timeframe is extended towards the end of the federal tax deadline in April. If FAFSA filers wait until April to file their returns, they can expect that the DRT or transcript request will take up to six weeks to process.
- Explain that when requesting a paper transcript, the filer’s mail address must exactly match what the IRS system has on file. In cases where the postal service has abbreviated addresses or the filer has moved, the IRS may delay sending out a transcript until the issue is resolved.
Kevin Struckhoff
TG Vice President for Relationship Management
and Consulting

This past February, the Department of Education (ED) released the first draft 3-year cohort default rates (CDRs). Meanwhile, official 3-year rates won’t be available until September, and the first set of CDRs on which sanctions could be based won’t be released until September 2014. Many schools are already worried about the increase in their CDRs, however, and for good reason. Trial 3-year data provided by ED indicates that all school sectors will experience a surge in rates, with some schools seeing a rate hike of up to 90 percent. That kind of increase could expose some schools to serious consequences, including a loss of eligibility for federal student aid.

The 3-year CDR doesn’t bring all bad news, however. With the longer monitoring period, loan rehabilitation can have a positive impact on a school’s CDR. Remember that a borrower can rehabilitate, or bring a loan out of default, by making nine on-time monthly payments during a period of 10 consecutive months. The loan is then sold to a lender, and the default is removed from the borrower’s credit history.

How does this help a school’s CDR? If the borrower rehabilitates the loan before the end of the cohort default period, the borrower is not in default anymore and so not included in the school’s CDR calculation. Even better, the borrower once again becomes eligible for federal aid after the sixth consecutive payment, meaning he or she could potentially return to school to complete a degree or certificate. (Keep in mind, however, that borrowers can renew eligibility only once.)

Helping borrowers and cutting default

Until the 3-year CDR was introduced, loan rehabilitation wasn’t something that could feasibly affect a school’s rate. Now, borrowers who default in the first year of repayment have time to meet rehabilitation requirements within the three-year CDR window.

How can schools use loan rehabilitation to help their borrowers and mitigate default? Here are some tips for integrating loan rehabilitation into your school’s default prevention plan.

- **Identify borrowers with defaulted loans** — With each CDR notification, ED provides schools with the Loan Record Detail Report, or LRDR, an itemized listing of borrowers, including borrowers with defaulted loans. Download and use this information electronically.

- **Develop a communication campaign** — Use LRDR information to create a communication campaign for defaulted borrowers that outlines the process and the benefits of loan rehabilitation. Consider contacting borrowers via mail, email, and phone, with messages that reinforce each other. Some things to cover in your communications:
  - Borrowers will need to establish a loan rehabilitation agreement with the guarantor or collection agency that holds the defaulted loans.
  - Borrowers will need to stay in touch with their guarantor or collector throughout repayment, especially if they change their mailing address.
  - Borrowers can benefit greatly from loan rehabilitation and from establishing healthy repayment habits.
  - The removal of default from a borrower’s credit history can be invaluable — an improved credit record means easier access to credit later on if borrowers wish to borrow for a car or house mortgage.

You can also use LRDR information to help your default prevention efforts in other ways. For example, analyze the data on your defaulted borrowers, looking for common factors which may have predisposed borrowers to default. Do certain majors contribute a disproportionate number of borrowers in default? Did many borrowers withdraw without giving notice? How was their academic performance? You may be able to use this information to help current students who share such characteristics by offering academic and career support to students at greater risk of defaulting in the future.
NASFAA

Financial aid offices are serving more students and administering more student aid dollars with fewer operating expenses, according to a recent staffing survey of National Association of Student Financial Aid Administrators (NASFAA) members.

The survey collected 2010-11 award year data from nearly 1,000 financial aid offices at different types of institutions from across the country. The data was used to develop the 2012 NASFAA Staffing Model and Staffing Model Report, two resources designed to help financial aid offices compare their staff size with similar institutions.

Findings from the 2012 survey suggest that financial aid offices are doing more with less when compared to results from the 2006 report. Specifically, the report finds:

More Applicants and Recipients
On average, financial aid offices served nearly 50% more student aid applicants and recipients in 2010-11 than in the 2004-05. Financial aid offices reported serving an average 8,586 applicants and 5,911 recipients -- up from 5,773 applicants and 3,961 recipients.

More Aid Dollars
Aid offices reported administering almost twice as much student aid dollars than they reported for the 2006 report. On average, financial aid offices administered $76.5 million in student aid compared to $40.2 million in the 2006 report.

Fewer Resources
On average, campuses have slightly increased spending on financial aid staff salaries and benefits. However, funding for "all other operating expenses" has been cut by more than 50% since 2006. In 2010-11, financial aid offices reported having $7,243 in other operating expenses per full-time equivalent (FTE) employee -- down from $16,043 in 2006.

Staff Size
The average financial aid office has 12 full-time equivalent (FTE) staff or four FTE staff per 1,000 applicants. However, specific staffing levels varied greatly between institutions and institution types. Public institutions reported having an average of two FTE staff per 1,000 applicants compared to five at private not-for-profit institutions and 16 at for-profit institutions. Considering that two-thirds of financial aid offices reported facing a "moderate" or "severe" resource shortage in NASFAA’s 2010 Administrative Burden Survey, these FTE averages could be below the optimal staffing level.

Factors Impacting Staff Size
NASFAA’s 2012 Staffing Model uses survey results to identify and quantify key factors that impact financial aid office staff size. The Staffing Model allows users to enter the factors that impact their aid office to develop a customized estimate of the appropriate staff size. The Staffing Model Report highlights trends in these factors, including:

Verification
Most respondents reported verifying 50% or less financial aid applications. Sixty-five percent of respondents verified between 21% to 50% of applications.

Need Analysis
A large majority (81%) of institutions only used federal methodology and did not use additional or institutional need analysis procedures.

Automation
Similar to 2006, nearly all respondents (95%) used computer software to automate financial aid functions. Administrators reported either completely or partially automating many financial aid functions. At least 40% of respondents have completely automated document tracking, awarding/packaging federal aid, electronic award notifications, view web access to student records, and batch processing of student records.

Other Campus Offices
The number of FTE staff working on financial aid related administration, but employed in other campus offices, ranged from an average of 0.1 to more than 30. More than a third (36%) of respondents had an average of 2-10 FTE working on financial aid but employed in other offices. Another 17% had more than 30 FTE in other offices and most of these respondents were at public or private not-for-profit institutions.

NASFAA members may view the complete report and use the model to compare their staff size to similar institutions and get an analysis of where they stand in relation to their peers. Non-members may purchase the full report online.