Time seems to be moving too fast, since it feels like only yesterday that we were in beautiful Hawaii enjoying the hospitality of our colleagues in PacFAA at our annual conference. The conference met our greatest hopes and expectations with outstanding presentations (including the new NASFAA track) great speakers including our visitors from our national association (NASFAA) Laurie Wolf and Justin Draeger and impressive local entertainment that immersed us all into the beauty of the Pacific Islands. Thank you to our Conference Chairs Frank Green and Leonard Walker and their respective committee members for a job well done.

The WASFAA Executive Council (EC) met on June 9–10 in Spokane, Washington. We had a very productive meeting where we tackled some tough issues. The first, our very successful conference, as I mentioned above, did have one outstanding issue; the rather large attrition of attendees staying at the conference hotel. That happened just 48 hours before the conference, resulting in WASFAA owing the Hilton approximately $22,000 for not meeting our room block. We are working with the Hilton (see article on pages 14-15 for more details) to minimize this financial liability. Like our institutional enrollment, outcomes have ramifications that affect other decisions. This is where we find ourselves; we are currently trying to secure a location for our 2011-12 conference in Portland, Oregon. The Site Selection committee is researching four facilities (one of which is a Hilton facility) as the EC felt we needed to have at least four viable options to select from both fiscally and logistically. The EC set June 30 as a deadline to have the Site Selection committee make a recommendation at which time a vote will be taken by the EC the first week in July and I will announce the outcome in my monthly highlights. I know you are all as anxious as I am to begin planning your travel and training calendars. Stay tuned as we set this important event.

The EC also decided on the location of the Jerry R. Sims Management and Leadership Institute which will return to its November (exact dates yet to be determined) time line in beautiful Lake Tahoe, Nevada. One might ask, why we selected Lake Tahoe when there are certainly other locations, but again trying to predict positive outcomes, we have a proposal of room rates that are very reasonable and at a great facility with a staff that we have worked with and who want our business with acceptable financial expectations. This continues to work towards our goal of being financially continued on page 2
President's Letter continued

responsible not only for WASFAA but for each of our institutions in these trying economic times. Shortly we will announce the dates, fees and agenda for the Management and Leadership Institute as the information is finalized.

We continue to reduce our expenditures and wanted to demonstrate our commitment to the members of WASFAA. While attending the EC the hotel we utilized offered a free breakfast. In the past we would have had a food and beverage minimum; this was not the case in this facility. In addition, our Site Selection Chair Leonard Walker was able to negotiate a free shuttle to the Summer Institute graduation ceremony at Whitworth University (a good 40 minute ride from the hotel) for the entire EC to attend – great job Leonard. We even minimized our food and beverage expenses further by ordering box lunches instead of a catered lunch and offered movie night in our meeting room as evening entertainment. While this option is not always possible because of our contractual agreement with the venue’s minimum food and beverage requirement, this is another reason we are not setting contractual agreements for locations far in advance as we have done in the past. We are doing everything we can as often as possible to be good stewards with WASFAA funds.

Another way to maximize our travel dollars has been for WASFAA to secure a Southwest Airlines credit card to purchase airline tickets for our members participating in EC, as trainers, scholarship winners and for me to travel to each state’s conference. This will help us earn more miles/sequences to convert to eligible airline tickets. We do this currently with our Alaska Airlines credit card, purchasing airline tickets and paying the association’s expenses earning us more miles to minimize our expenses.

WASFAA EC continues to review the expenses of the association with the assistance of our Treasurer Peter Miller and the chairs of our Fiscal Planning committee Steve Herndon and Wendy Olson.

Last but certainly not least, the EC had the honor and privilege of attending a glorious graduation ceremony for the most recent graduates of the Sister Dale Brown Summer Institute. This year Catherine King-Todd and her outstanding faculty operated a beginning track and for the first time an intermediate track for those with financial aid experience of more than three years. It was a wonderful ceremony and a great deal of fun was had by all. Another outstanding outcome of the great work we all do, please join me as we congratulate our Summer Institute graduates on a job well done.

Happy Summer!
Note from the Editor

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

Is it summer yet? Judging by the number of summer award letters we’ve processed here I know it is, but I’m still anxiously awaiting the warmth of continual sunshine.

I hope that you enjoy this issue of your WASFAA Newsletter as much as I have had in helping get it to you. Thanks to all the contributors as well as the editorial board. We have wonderful advice from a few of our partners as well as what’s happening in some of our state associations.

The first of what we hope to be an ongoing column by Doug Severs, Director of Financial Aid at Oregon State University debuts on page 9. Doug is sharing his ideas on making a successful transition for new and potential directors. He provides great advice as someone who has been a director at more than one institution and has an extensive network of colleagues from which to draw examples.

We have letters from summer camp (pages 10-12) showing the humor of our colleagues and the wonderful ability of faculty and attendees to insert levity into a fairly dry topic. Scholarship recipient Scott Palmer (page 7) writes about his experience at conference which demonstrates how important it can be to apply for WASFAA Scholarships.

Featured articles in this issue highlight things that are being done in order to keep your association fiscally sound and secure in these times of economic uncertainty. Please see articles by Adam Hatch on Site Selection (pages 14-15) and Peter Miller on what Executive Council is doing in that regard (page 13).

Have a wonderful summer—and take some time to enjoy this issue!

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**IASFAA Report**

Jennifer Zimmers  
IASFAA President  
Director of Financial Aid, College of Southern Idaho

Hello WASFAA Members please let me introduce myself and the IASFAA EC for the 2011-2012 Year. My name is Jennifer Zimmers and I am the Director of Financial Aid at the College of Southern Idaho in Twin Falls, Idaho. I have worked at CSI for 17 years, with the majority of those years in Financial Aid. (Yes, I know that’s impossible, given my young age of 25. No really, it’s true, just ask my children.) I have held only one other position on the IASFAA EC many years ago and I’m looking forward to the adventures to come as the IASFAA President.

I would like to thank Shayna Sharp, IASFAA 10-11 Vice President, for coordinating a successful 11-12 election. IASFAA’s Executive Council for 11-12 is:

- **President Elect**: Kevin Jensen, College of Western Idaho  
- **Vice President**: Joe Bekken, North Idaho College  
- **Secretary/Treasurer**: Jennifer Worden, College of Western Idaho  
- **Past President**: John Bender, Lewis State Clark College  
- **Rep at Large**: Nichole Doering, Razzle Dazzle College

Idaho is experiencing an unusual June in the weather department with rain, wind and the lack of sunshine. IASFAA on the other hand is shining bright and going strong. The EC has agreed to go forward and hold a fall conference in October that will be beneficial to all members. I’m excited to be working with knowledgeable financial aid constituents. I’m buckled in and ready for the ride of the upcoming year!

---

**OASFAA Report**

Bert Logan  
OASFAA President  
Portland Community College

Greetings WASFAA Colleagues!

The Oregon Association of Student Financial Aid Administrators dug in and started its programs for 2011-12. Although volunteers were hard to find, professionals stepped up and will carry the activities to meet membership needs.

Some of the programs we will be running this year are a Support Staff Workshop, Summer Drive-In Workshop, Financial Aid 101 and 102, NT4CM Training, Mentoring, Outreach, and our 2012 annual conference to be held in February. It’s a lot, but our leaders in the state are up to the task of providing for our members.

We are particularly excited to share our state with WASFAA this year. The WASFAA Conference will be held in Portland, Oregon in April of 2012. We are looking forward to learning more details when they become available.

This year is another version of new regulatory implementations. Our professionals are working hard implementing all the new ways of doing the same thing. Financial Aid is a fluid profession and it is always a challenge when the current changes and we have to adjust our navigation through muddy waters. Keep your dedication up. Our students are worth the effort.

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**New Era of Communications**

Attention WASFAA Members!! The communications team is exploring new ways to improve upon the communication outlets to reach current and new WASFAA members. Currently WASFAA has a Facebook page dedicated to the annual WASFAA Conference. We are working to utilize the Facebook page for regular updates, as well as create a Twitter page for updates and alerts. In addition, we would like to hear feedback from WASFAA members about what are effective ways you like to receive updates. The Communications team will soon be sending out a survey to its members. Your ideas and input are greatly appreciated! We are looking forward to a great year!
WASFAA STATE REPORTS

PacFAA Report

Candice Wong
PacFAA President
Heald College

Aloha!

The new PacFAA year is in full swing as of May 1, 2011. We have newly elected officials and we are busy working on increasing our membership and in pursuit of obtaining high-quality training from all available resources for our membership. Additionally, we continue to provide our outreach services in the form of High School Counselor Training, Financial Aid Nights and College Goal Sunday during our 11/12 year.

Our newly elected officials are:

President Elect: Jodie Kuba, University of Hawaii - Manoa
Vice President: Adam Hatch, Hawaii Pacific University
Secretary: Reyna Iwamoto, University of Hawaii - Manoa
Treasurer: Joyce Gum, University of Hawaii - Manoa
Treasurer Elect: Gregg Yoshimura, University of Hawaii - Manoa
Past President: Jeff Scofield, University of Hawaii - Hilo
Rep at Large: Kilohana Miller, Maui Community College
President: Candice Wong, Heald College

We have begun work on planning our Annual Spring Conference in April 2012. Our next scheduled event will be our High School Counselor and Financial Aid Training in October 2011.

WAFAA Report

Darcy Keller
WAFAA President
University of Washington

Greetings from Washington State!

Our state has just finished its annual June transition meeting where the past elected positions hand off to our newly elected positions. We welcome Jordan Grant as our President-Elect, Jim DeWilde as Treasurer, Traci Stensland as VP Training, Oscar Verduzco as VP Ethnic Awareness and Lorraine Odom as Secretary! We had excellent discussion on the direction of our state association mission and goals and the usability of our website. We plan to continue to work toward identifying our “audience” for our website and providing useful information to those we serve.

Our summer training schedule has been set and announced to our members. Information on how to register is available on our website at www.wfaa.org. There are two events; July 13th will be held at Seattle Pacific University in Seattle and July 14th will be held at Whitworth University in Spokane. Topics to be covered include a HEC Board & DOE Updates, SAP & Program Integrity, and a discussion on Work Study best practices. In a shared cost saving effort, we will make this training event in Spokane open to FAO’s from Idaho so that they can benefit from training. Idaho members will have the WFAA membership fee waived and pay only the training fee.

Our annual conference will be held in Leavenworth this year, October 26 – 28. The Conference Co-Chairs are Lisa Whitehead and Wendy Joseph. The conference title this year is “Reflecting Back for a Clearer Tomorrow.” In this atmosphere of change and uncertainty, we wanted to draw on our memories of why we chose this profession in the first place and use that as a reminder of all the good things we do. Should be a fun time, please join us!

2012 WASFAA Conference
April 21-24, 2012 Portland, Oregon
A Tribute to Alex Montoya, A Servant’s Heart

Abril Hunt
Membership Chair
Washington State University

Alex Montoya, who devoted his life to providing education to minority students at Clark College and Lower Columbia College, died in a car accident near Scappoose, Oregon on Saturday, June 11, 2011.

Montoya moved to Vancouver and had worked at Clark College since 2004. He had been Dean of Enrollment Services since 2007. Clark College President Bob Knight wrote in an email to the college that Montoya “was passionately committed to providing access to education and a safe and welcoming environment for students. Alex has often been described by students—and by his colleagues—as a mentor, who always made time to listen.”

Montoya, who spent his early childhood in Southern California, credited his mother with moving the family to Vancouver to get them away from gang influences and give them a chance for a better future. “In the long run, if you want to break a bad cycle (of poverty), you have to set higher standards and goals. In this country, education is the path,” Montoya said in 1994 upon graduating from Lower Columbia College, where he was honored for academic achievement. He earned a Bachelor’s Degree in Latin American studies from Evergreen State College and a Masters degree in Management Communication from the University of Portland.

Montoya served on the Washington State Financial Aid Council, the Washington Association of Financial Aid Administrators and the Washington State Latino Caucus. He also served terms as both President and Vice President of the Washington State Multicultural Student Services Directors Council. In his community he volunteered as a coach of a Longview Youth Soccer Association team.

Montoya was dedicated to his family. He is survived by his wife, Shanda Diehl, who is Clark College’s Vice President of Planning and Effectiveness, and their five children, including twin sons who were born earlier this year.

The Clark College Foundation will establish a scholarship fund for Montoya’s children, and the college has also planned a moment of silence during its commencement ceremony on Thursday. In memory of Alex’s life, Clark College will host a celebration this fall that will focus on the students he served.

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I want to begin by saying thank you to the members of WASFAA and especially to the WASFAA Scholarship Committee for selecting me as a recipient of the 2011 WASFAA Conference scholarship. I began working as a Financial Aid Administrator in 2004 and have never had the opportunity to attend the WASFAA Conference before this year and without the scholarship I would not have attended this year either. And I cannot imagine a more beautiful location to attend my first WASFAA Conference than Honolulu, Hawaii.

Two things really stand out to me from the WASFAA Conference this year. First, is that I had a chance to meet and connect with so many great members of WASFAA whom I had never met before. In fact, prior to leaving for the conference, I was not aware of anyone attending the WASFAA Conference that I already knew. I had a chance to meet both the outgoing and incoming WASFAA Presidents, along with the Chair of the Scholarship Committee, the Chair of the Legislative Committee, and the President of PacFAA, just to name a few. The one person who really stands out to me however, is Lilly Foxx from Marylhurst University as we had a chance to attend several of the same sessions, ate all our conference meals together, and generally had a chance to get to know each other. It was so nice to get to know some of my colleagues and to see the passion they have for student financial aid.

The other major thing that stood out to me from the WASFAA Conference were the legislative updates provided by NASFAA President Justin Draeger in a general session along with the session entitled The Year That Was and What Might Be…An Industry Update and Discussion provided by Tami Sato and Vicki Shipley. There was a great deal of information provided in these two sessions that helped me to understand the landscape of financial aid for the foreseeable future and to understand the budgetary challenges the financial aid community will be facing for some time. I walk away from these sessions knowing what a challenging road we have ahead and how important it will be to keep our eyes focused on the ever-shifting legislative landscape to see how it will affect the future of financial aid.

In addition to what I have already mentioned, I must take a moment to reflect on the value of receiving the WASFAA Scholarship and how this will impact the students I serve. My passion on campus is promoting scholarships to our current and prospective students because I believe that scholarships hold the power to transform the pursuit of higher education from a dream to reality. For the student who would otherwise find that the cost of higher education to be prohibitive, receiving a scholarship can be the determining factor in whether they will pursue higher education or abandon their dream while choosing another path.

This past year, I have counseled more students than I can count on the importance of applying for scholarships and what receiving a scholarship could do for their finances and future. Some students welcome this message with open arms, while others are skeptical because they either don’t believe that there are any scholarships they would meet the criteria for or they have applied in the past and lost hope when they did not receive the scholarships for which they applied. I believe that it will be encouraging for the students who have lost belief and hope of receiving a scholarship to hear my story of being the recipient of a scholarship. I hope my story and experience will cause a greater number of students to submit applications, receive scholarships that they previously believed unattainable, and pursue their dream of higher education. It is my hope that the receipt of the WASFAA Conference Scholarship will reap benefits that go beyond my own professional development to reach the very students who I serve.

Once again, I want to say thank you to WASFAA for extending me the opportunity to attend the annual conference. I feel that I have benefited greatly from the conference and I truly would not have been able to attend without the scholarship. I hope to be able to attend in 2012 when the conference is located in Portland, Oregon, which is only a few hours away and I hope to see all the rest of the WASFAA members there!
TRANSITIONS

New Employment:

Jim Brooks is the new Director of Financial Aid and Scholarships at the University of Oregon and will begin in August. Jim comes to the UO from the University of Missouri where he served as their Director of Financial Aid. Jim replaces Elizabeth Bickford who retired after 29 years of service to the University.

Lana Walter is now working in Region X for the US Department of Education. Lana was Director of Financial Aid at Northwest University in Kirkland, Washington for many years and has been an active member of WASFAA.

Kelly Kilby has joined American Student Assistance (ASA) as the District Manager of Business Development for the Western Region.

Kathy McCutchen has joined American Student Assistance (ASA) as the Pacific Northwest Regional Account Manager serving Oregon, Washington, and Colorado, in addition to Alaska, Utah, and Idaho. She brings nearly 30 years of guarantor sales, lender sales, management, and financial aid experience to her new position at ASA.

Luanne Canestro has joined American Student Assistance (ASA) as the Northern California Regional Account Manager and comes to ASA with an extensive background in financial aid and relationship management. Luanne has been in the industry for over 24 years, working in both financial aid offices and on the guarantor and lender sides.

Sam Collie is no longer interim Director at Eastern Oregon University. He is beginning work with Evans Consulting.

RETIRING:

Cherrie Champie After many years in the student loan industry, Cherrie has retired and is already planning ways to keep busy through volunteerism for animal organizations.

Barbara Burnett, Financial Aid Director at University of Alaska, Southeast is retiring this summer.

Accomplishments/Honors

Kolby Santiago, Financial Aid Counselor, was selected as the recipient of the University of Hawaii at Hilo 2011 Professional Staff Award. The award is presented to a professional staff member who has made major professional contributions to his/her unit and to the university as a whole, and has made a positive impact on the welfare of students and colleagues. Kolby was also recognized for 10 years of service to the university.

Lynette Egusa, University of Hawaii at Hilo Financial Aid Counselor, was recently recognized for 30 years of service to the University.

Tracey Lehman, Director of Financial Aid at Oregon Institute of Technology will participate in the Eugene women’s half marathon to raise money for the Leukemia and Lymphoma Society. Tracey plans to walk/run and says, “I can use all the well wishes and encouragement I can gather.” The race is September 4th, 2011.

Ted Malone, formerly Director of Financial Aid at the University of Alaska, Anchorage (see his article on page 12) received his black belt in Taekwondo on June 3. Congratulations on all accounts Ted.

Family News

Holli Johnson, Financial Aid Counselor, University of Oregon

As the financial aid cycle continues to become more challenging with new regulations and processes; this particular summer cycle became even more challenging as I started my new family! Three years ago I started taking adoption classes while working full time, finishing up my bachelors degree (part-time) and simultaneously shopping for my first home purchase – whew! On May 19, 2011, I was informed that I had been selected to adopt two little girls (ages 3 & 5) from Portland, Oregon – but there’s more! Not only was I selected, but the girls needed a home immediately! So, as my workday ended (5:30pm on this day) and my night time routine began, I headed out to buy the first of what will be many girly-girl things—the girls would arrive by 7:30pm! And just like that – I became a first-time “mommy” and my life has been forever changed. Of course, the adoption process will take some time (with legal issues and court proceedings) so for now I am a foster “mommy.” But morning attitudes, daycare planning, temper tantrums and picky eating habits still persist. I got what I wished for, but most importantly, the girls have a safe and loving home. I got out of the (manual) cycle of summer processing at work, but as you all know, when I returned to work, the financial aid cycle continued to present more changes and new regulations, but for some reason, work has much more meaning now! Wish me luck!
So You Want To Be A Financial Aid Director!

Doug Severs
Financial Aid Director
Oregon State University

These are very challenging times for student financial aid offices and specifically for the individuals who direct these operations. This column is based on a session that has been presented at WASFAA and NASFAA conferences. In the session there were two or three seasoned financial aid directors and they addressed the many issues and challenges that financial directors face every day. It could be how to handle an office budget, how to resolve personnel issues or how to lobby the upper administration. The sessions were intended for individuals thinking about making the jump to director.

We found that many directors were showing up for the sessions just to see how other directors were handling the same issues they were dealing with. This column will be in the same vein as those sessions. Each newsletter will address an issue or an administrative process of financial aid administration and I will use my twenty-two years of director experience to outline what I have found successful or not so successful. Part of the column will be to request that other directors provide what they found helpful in meeting these challenges. It is my hope that we build a whole range of support information for our profession. I make no claim that I have all the answers (and I don’t), but I do believe it can help us if we share our successes as directors.

Part of the column will be on being a director in the campus community as this is a big change from being an assistant or associate director.

Campus Community

I think one of the most important aspects of being a successful director is to have good relationships with the campus community. I look at it as building respect with any department, staff or faculty that you work with. You really need to look at the issues that you will be bringing up and how they impact what other people are trying to accomplish.

My recommendations are:

When you first become a director, find out if any departments have ongoing issues with your office. Look to see how you can resolve the issues and meet with them directly. The department will probably contact you if you don’t take the initiative. It is much better to show them that you are concerned with the issues they have had in the past and are willing to take the first step to resolve them.

Remember, when you become director, part of your success is determined by how you work with all areas of the school. Areas on campus will wonder how you will work with them and may have issues remaining from the previous director that need resolution. You may get suggestions or requests that had been shot down. I recommend carefully considering these with input from your staff. I have found that many issues were indeed things that we could do. And for the ones that we had to turn down, we gave a detailed reason why. In your first month or so your boss will be getting feedback on how you are faring on campus and you want this to be very positive.

As a director, you should also get out in the campus community for activities that other areas are sponsoring. This could be a bake sale, retirement reception or a grand opening of a remodeled office. This is a challenge for me as I keep looking at all the work I have to do. But, getting out builds your office’s status on campus and makes the financial aid office appear less isolated.

As a new director at a school you should also understand that there may be individuals who you need to be aware of. At one of my prior schools we learned that you really had to be cautious around a certain VP as he seemed to have people “let go” if they were perceived as negative toward his area’s goals. Your boss generally can give a run down on the upper level power structure and who to be cautious of. Your staff also may be helpful with this type of information.

Overall, you must remember that as a director your success is not just how well you do in your bosses eyes, but is also dependent upon how well you relate to the whole school.

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Off to Summer (Institute) Camp

J.J. Oliver
Washington State University

It was an honor to receive the email congratulating me on receiving the scholarship that would send me to the Sister Dale Brown Summer Institute. I have only been in financial aid for two years and I was excited and nervous about going off to camp with so little experience. I was told it was a grueling five days of work and study. I was told to fear the hand calculations and the test. Come to find out my colleagues are bit of jokers. It was an informative week with only a few moments of brain drain.

The Whitworth University campus was beautiful. It is a small campus with buildings surrounding a major quad area with pine trees that may drop a pine cone on you if you aren’t looking. The welcoming party was fabulously handing out sack lunches and swag bags with candy upon arrival. I picked up my room key and dining card then I had time to settle in my room and meet the roomy before game time.

They opened up SDBSI with the financial aid mantra of “It Depends” while covering an overview and history of financial aid. I found it interesting to discover the process that got us to where we are. Then came the methodology used to create aid eligibility from that process and finally the program integrity piece of verification. Come midway through day two they hit you with the juice—the manual calculation of an EFC—the crown jewel that is financial aid. This consists of the melt-your-brain hundred and fifteen plus steps that test your financial aid chops. I thanked my lucky stars that night that Washington State University has the best IT person in the world who manages an auto calculating system that prevents me from doing this day in and day out. I think we had the best small group because we all worked it step by step so we all could understand it. I was a little woozy after all that. But you know, the last couple of days, as we went through direct loan packaging, case studies and professional judgment, you knew how that may affect a student’s EFC and you saw lights go on around the room and in your own head. Like wow, I get it now, we knew meaning behind it all. We discovered the wizard behind the curtain. It certainly will not make it easier and it still depends on a million and one things but now we have the knowledge to smooth the seas for parents and students.

I went into the week not knowing what to expect and open to anything. As a result of the SDBSI institute I know so much more about how to help students and parents navigate this process so they understand it and don’t fear it. We often have difficult conversations with our clients and those will continue, however, they will continue in a more enlightened way. It was great to hear what other schools did in various situations and to learn we all have similar issues and sharing our solutions was invaluable.

Finally, I want to mention the faculty that guided us through this journey and the ones that will stay with us for the rest of our careers. They were the best you could ask for. They care about the process, about students and about all of us newbies going out to help students pay for their dreams to come true. I know what happens at SDBSI stays at SDBSI, but when your faculty dresses up in adult diapers you know you are having a good time. I will be doing what I can to come back for the intermediate institute next year and maybe one day as a faculty member. I thank all my fellow graduates and hope we keep the cohort rolling through the next SDBS Intermediate Institute. Thank you, WASFAA, for the opportunity to learn and provide meaning to our passion.

Laura Lacasa
University of Oregon

The day before I was scheduled to leave for WASFAA’s Sister Dale Brown Summer Institute, I woke up with a fever of 101.2 degrees and a plethora of flu-like symptoms. “No, this can’t happen now; I leave for WASFAA tomorrow!” I croaked to my husband. A last-minute doctor’s visit resulted in a bottle full of Twinkie-sized pills and an assurance that with 24 hours of antibiotics in my system I wouldn’t be contagious by the next day. As a newbie to financial aid, with only four months as an Information Technology Consultant for the financial aid office at the University of Oregon under my belt, I had been looking forward to attending the WASFAA conference in Spokane and the opportunity to learn more about the financial aid process, and no poorly timed malady was going to stand in my way. I packed my suitcase in a fever-induced stupor, failing to consult the list of recommended items we take with us, like bath towels and a binder, and hoped for the best.

My co-workers and I arrived in a sunny Spokane the next day and made our way to Whitworth University, where the SDBSI was held. A little exploration revealed a lovely, pristine campus, dormitories nicer than my house, and some very continued on next page
tiny, very thin university-provided bath towels. Those delicate towels, coupled with the fact that we’d be sharing communal bathrooms for the week, inspired several mortifying scenarios in my imagination that could potentially leave some deep emotional scars. This was exactly why the conference administrators had encouraged us to bring our own towels. Lesson learned.

With so much information to cover we wasted no time in getting down to financial-aid business, and the presentations began that afternoon, where I managed to spill my thick sheaf of hole-punched notes messily across the table. Ah, the recommended but ignored binder. I may have taken enough decongestants, fever reducers, and cough suppressants to make me too full to eat breakfast, but even I could tell that the presenters were passionate about the work they were doing, and they were sincerely invested in educating us, often collaborating to provide the most comprehensive answers to our questions, even when that answer was, “It depends,” which it often was. The SDBSI faculty innovatively illustrated this fact for us when they showed up for presentations wearing Depends over their clothing. Wearing adult diapers and letting a room full of conference attendees laugh at you is true dedication! Over the course of the week we delved into almost every conceivable aspect of financial aid, from the legislative processes involved in federal funding (who knew schools had to participate in Constitution Day to be eligible for federal financial aid funds? I sure didn’t) to packaging and professional judgment. We also learned that Stanford Graduate School of Business has valet laundry service. Yes, I will be applying there this fall. I won’t mention the daily raffle that had enough prizes for everyone, but that I didn’t win until the very last day of the conference, my lack of a travel mug or tote bag day after day practically bringing me to tears, or how my co-worker Tyler took pity on me and gave me the journal and pen he’d won, probably to keep me from sobbing in front of him.

Each day, we broke into smaller groups to cover in greater detail the topics that had been included in that day’s presentation. I was assigned to the small group led by Ryan West, the Associate Director of Financial Aid for Western Oregon University. Now, this was my first and only time at SDBSI, but I don’t think I’m overstating things here to say that Ryan may very well be the best small-group leader in the history of the world. His quick, suffusive wit and knowledge of all things financial aid helped make our time in small groups the highlight of the conference for me. And, he gave us candy. I truly enjoyed being able to do hands-on activities in our small groups, like calculating the COA, the EFC, producing an award package for a fictitious student, and then apply professional judgment to a variety of scenarios with the student and his family. As someone who works tangentially with financial aid in a technical capacity, this helped demystify the process for me, and educated me on what factors affect these totals and how these totals in turn affect a student’s financial aid. After participating in these exercises, I feel like I have a much more detailed understanding of the daily responsibilities of the financial aid counselors in my office.

Of course, along with all our hard work during our days in Spokane, we also had time to ourselves in the evenings. With only minimal choices for food and drink within walking distance from Whitworth, the local Applebee’s, at a mere 1.1 miles away, became the WASFAA nightlife hot spot. Although, due to being sick and other chronic conditions—like nearing middle-age—I only made it there once myself, I understand from reliable sources that the restaurant was full almost every night with conference attendees. I can’t personally report on the Applebee's nightly scene, but I am fairly confident it consisted mainly of financial aid professionals quietly discussing unique or interesting cases amongst themselves peppered with occasional moments of contemplative silence over refillable glasses of diet Coke.

I learned a tremendous amount about the entire financial aid process at WASFAA’s Sister Dale Brown Summer Institute, including how complex and variable financial aid is, and also how detailed it's required to be—a dichotomy that inherently demands excellence from its workers. I hope to apply what I learned at the conference in the capacity of my own job to help streamline my office and simplify any procedures possible. With my new knowledge, I intend to be the capable roadie to my financial aid rock star counterparts, the Watson to their Sherlock Holmes, the Pell grant in their total award.

Randi Croyle
Washington State University

What an honor it is to be associated with such a remarkable community of financial aid administrators. The faculty and students that I met at the Sister Dale Brown Summer Institute were smart, dedicated, and compassionate people. It was such a privilege to be chosen among them as a scholarship recipient for the event. The faculty had so much knowledge and experience they were eager to share and my peers were continued on next page
very insightful with lots of questions that aided in my education during the week.

Going into the training I had hoped to broaden my perspective about financial aid. I wanted to round out my knowledge of financial aid from policy formation (Federal and State level), to implementation (institutional level), and finally to impact (student level). The SDBSI was designed to do just that. The Summer Institute filled in the gaps of what I was missing from working and learning at my institution’s financial aid office. I learned the background of why and how financial aid offices do what they do.

During the week long training we had lecture sessions on the history of financial aid and the legislative process, application processing, database matches, student eligibility, federal methodology, setting budgets, verification, Pell Grant calculations, FDSL processing, and professional judgment. After each lecture we would meet in small groups to ask questions and do projects that would solidify the information. The week was culminated with a project that involved file review, EFC hand calculations, and professional judgment review. The lesson plan was artfully designed. It provided a great balance between lecture and practice that aided in retention of the material and kept the students engaged.

The information was invaluable but it was the people who made the event. Tracy Reisinger provided the following quote, from Aristotle, in one of her lecture sessions that speaks to the very special people who find themselves building careers in financial aid, “To give away money is an easy matter and in any man’s power. But to decide to whom to give it, and how large and when and for what purpose and how, is neither in any man’s power, nor an easy matter. Hence it is that such excellence is rare, praiseworthy and noble.”

The gray world of financial aid can be taxing. As financial aid administrators we are stewards of tax payer money and student advocates/teachers. It is a tricky line to balance but it is a noble one with many rewards. Thank you to everyone who participated in the event and who contribute to the financial aid community. Keep up the good work and the enthusiasm. If the challenges we face seem overwhelming just smile and remember that in financial aid “it depends.”

**Katheryn Wareing**
Idaho State University

Even though I have been involved in financial aid for nearly three years now, my time as a financial aid professional has been brief (not quite one year) which is why my institution (and I) wanted me to attend the 2011 Sister Dale Brown Summer Institute. There is always something more to learn and I was not disappointed. What a wonderful experience it was!

I found the daily schedule to be quite helpful - meeting as a large group (all attendees, plus the faculty) to discuss a topic, and then splitting off into smaller groups for a more in-depth discussion of the same topic and to work through various scenarios or worksheets that helped solidify my knowledge of the topic. The small groups allowed for questions to be asked in a less-intimidating setting and for communication to occur. That helped me learn how each institution represented in my small group approached a given subject.

I think the most interesting large group discussion and later, small group discussion, was regarding Professional Judgment. It was quite engaging to hear other financial aid professionals’ opinions for each of the scenarios presented to the large group. It made me ask myself why my institution approaches PJ the way we currently do and made for some good conversation with my co-workers upon my return to the office.

The small group activity that I found most helpful (and fun, yes, I said fun) was the hand calculation. I am a bit of a numbers person and like to understand the “why” behind something. In my day-to-day operations, I’m fine with hitting the “DOINK” button and having my student information system calculate a student’s financial need for me. It saves me quite a bit of time over having to complete a hand calculation for each student, but after having walked through a hand calculation at the Summer Institute, I at least have a better understanding of what happens when the “DOINK” button is pushed and how the various parts of the need calculation have an impact on the end result.

There were a number of topics that were a review for me given my time in financial aid, but I found it still very valuable to go through each topic with the large and small groups as a refresher for myself. Leaving the SDBSI, I felt much more confident in my own knowledge of financial aid. I would definitely recommend those who are new (or relatively new) to financial aid to work with your institutions and attend the SDBSI. Thank you to the 2011 Sister Dale Brown Summer Institute chair and faculty for making my experience worthwhile.
WASFAA continues to be fiscally sound, but for how long?

Peter Miller
WASFAA Treasurer
Director of Financial Aid
Truckee Meadows Community College

Planning for the future...

In order to maintain a balanced budget, our current FY 2011 budget is relying roughly on $60,000 from Asset Reserves. If we hit the budget on the nail head and we have to use the $60,000, how many more years could we operate at this level? About 7 years.

The good news is that in FY2010 we started the year out with $57,548 planned from Asset Reserves to balance the budget. After some mid-year adjustments, we ended the year budgeting for $20,500 from Asset Reserves, but ended the year requiring none of it.

So we wait and see what FY2011 brings and hope for the best, but must plan ahead to reduce our dependency on Asset Reserves for income in the future.

Current investments

- $600,000 Interest bearing Checking and Savings earning 0.158% annually
- $200,000 Vanguard Mutual Funds earning 1.75% annually

Should WASFAA invest more?

The WASFAA Fiscal Planning Committee and the Executive Council are investigating further avenues of investment and will report to you on those in the Fall issue of your WASFAA Newsletter.

Cost saving measures currently in use...

WASFAA Executive Council constantly strives to be good stewards of your WASFAA dollars. We currently:

- Use an Alaska Airlines credit card for most all purchases and use frequent flyer miles to fly our most distant Board members to meetings
- Are acquiring a Southwest Airlines credit card for purchasing Southwest Airlines tickets to accumulate free flights on Southwest.

In February 2011 we combined two meetings with the Jerry R Sims Management and Leadership Institute to save on travel expenses. Several board members attended both meetings and served as faculty for the JRSMLI. Some state Presidents attended the JRSMLI and Executive Council meetings with little to no expense for WASFAA.

Cost cutting measures under consideration...

In an attempt to be fiscally responsible with your WASFAA dollars, these are some of the measures currently under consideration:

- Further reductions in the number of WASFAA Committees
- Reduction in the number of Committee Chairs attending Executive Council meetings (non-voting members)
- Reducing the number of voting members on the Executive Council - legally, nonprofit associations must have a President, Secretary and Treasurer. WASFAA has the Past-President, Vice-President, the 8 State Presidents and one or two Reps at Large on the Executive Council
- Holding fewer Executive Council meetings and/or having meeting(s) online versus in-person
- Holding every WASFAA event in Nevada (inexpensive hotel rooms and airfares)
- Passing costs onto members (higher dues, higher registration fees)
- More aggressive investing of assets (higher earning = higher risk)
- More members, WASFAA needs you and your staff to renew your memberships

The Executive Council will continue to work in the best interest of the Association to ensure a successful future.

Please send your comments and/or suggestions to treasurer@wasfaa.org
Adam Hatch: Thanks for taking time between sessions to talk about this with me, Leonard. How many years have you been working with various hotels and sites negotiating for WASFAA?

Leonard Walker: Well, it was Kate Peterson’s great idea to have the site selection person be the same person to handle Executive Council (EC) meetings in addition to booking conference sites. I need to go to the WASFAA website for information on when Kate was President. Kate was President in 2003 so I have worked with about 8 WASFAA Presidents as Site Selection Chair.

AH: What makes one site better than another? How about in terms of working with the on-site staff?

LW: A great site starts with a great location, one that is very easy to get to and from (airport to meeting) and has great rates (lowest rate for rooms $69/highest $119) for EC meetings. If the hotel has a shuttle, that is a huge plus (no taxi required). I try to re-use sites that have great staffs because they normally honor our last rate (usually cheaper than current rates). The staff makes the meeting more effective because they are used to booking conference sites. I need to go to the WASFAA website for information on when Kate was President. Kate was President in 2003 so I have worked with about 8 WASFAA Presidents as Site Selection Chair.

AH: What makes one site better than another? How about in terms of working with the on-site staff?

LW: Either way, the savings to WASFAA and the bottom line is impressive. But I digress. In these tough economic times, and tightened budgets, how do you stretch the dollars that WASFAA members spend on dues and conference fees, to get the most for the money?

AH: Sounds like a reasonable request…but a potential challenge…depending on the city or the specific hotel I imagine. You seem to be doing a good job so far.

LW: We have to keep the association going forward and providing the best value for our members; that’s really the bottom line.

AH: Last question, for today. Any secrets or inside tips? You want to share one on how to negotiate a successful contract?

LW: My secret is to build a business relationship with the site personnel. It is a good sign when the hotel does not have a lot of turnover in the sales office. When we go back to a site that we have used before, they normally give WASFAA the same rate that we had in the past. This year our room rates for EC should be about $69 to $92. With free breakfast and a free school bus ride (the Yellow Limo) to Sister Dale Brown Summer Institute graduation banquet rates were $119 and $59. We are returning to the Resort in Coeur d’Alene, Idaho because we had a $20,000 attrition fee from the conference as a result of not meeting our room block. Because we had a business relationship with the hotel, they did NOT charge WASFAA the fee. Instead we agreed to have

continued on next page
another meeting at the hotel. I guess this would be a good time to let members know that when they do not stay at the conference hotel or if they reserve a room and then cancel within 24 hours of the conference it hurts WASFAA. We try to go to sites for conferences that are within the GSA room rate for that city, however; in many cities you can always find a cheaper hotel. Times have changed; we used to book sites for conferences 4-5 years in advance. We needed larger facilities then. Our membership was up and we needed space for up to 70 vendors. The last conference we had 17 vendors.

AH: Fascinating information. Of course, I’m kind of a nerd for this kind of travel info. Thanks for sharing, both your tips and tricks and giving me a little better understanding of how the whole process works for WASFAA. Think we could sit down again sometime, I have a lot more questions?

LW: You bet. I got a lot more answers.

The Impact of Student Loans on Borrower Credit

Credit history is an important factor in having a successful financial future. How can borrowers ensure that student loans help them build a positive credit history?

Here are some tips you can share with borrowers:

✔ Make every payment on time, until the loan is paid in full. Even one missed payment can lower your credit score by as much as 125 points, damaging your ability to obtain credit in the future.

✔ If you’re having trouble making your student loan payments, contact your lender/servicer right away. Deferment and forbearance options can postpone your payment without hurting your credit.

✔ Limit the number of private loan applications you submit with multiple lenders at the same time. While the FICO 08 credit scoring model treats multiple private loan inquiries within a 30-day window as one inquiry, many other scoring models do not. Having multiple inquiries on your credit record has the potential to lower your credit score. However, Federal Stafford loans have no impact on your credit history at the time of application, because no credit check is required.

✔ Know when and how the loan will appear on your credit report. Federal loans are reported to all major credit bureaus within 90 days, and private loans within 30, and will be listed as educational loans.

✔ Maintain a healthy mix of credit types. When combined with other types of credit, such as an auto loan, student loan debt can improve your credit score. However, having more debt than you can comfortably repay will hurt your credit.

Encourage student loan borrowers to stay on top of their credit by accessing a free credit report once per year at annualcreditreport.com and to make repayment easy on themselves by contacting their lender/servicer to choose an affordable payment plan and set up automatic payments.

By taking these steps, student loan borrowers can be encouraged to build a bright financial future.
Carole Ann Simpson  
Consultant  
School and Student Services USA Funds

Financial literacy is a growing national concern and the ability to make good personal finance decisions is critical to student success. A campus-wide financial literacy program helps ensure that students are financially prepared for their futures. There are several approaches for building a financial literacy program and implementing resources that already are available. Some of the key questions to be considered before implementation are outlined here:

- What is your main objective or goal for implementing a financial literacy initiative?
- When do you plan to have your program in place?
- Who are the key stakeholders who will be responsible for the program?
- What is your budget for implementing and supporting the program?
- How will you know that your goals have been accomplished?

After you determine your goal, target implementation date, key stakeholders and budget, you can begin working through the details. Questions related to delivery, audience, content, responsibility and measurement will help you refine your strategy.

**Delivery**

- How will information be delivered to students?
  - Individually or in groups.
  - In person, paper materials, electronically, or a combination.
- How will information be promoted?
  - Through posters, the school website, as part of a class, or other events.
- Who will share the information?
  - Staff, faculty, peers, graduate students and alumni.
- When will information be presented?
  - One time only, once per term, ongoing program.
- Will participation in the program be mandatory?

**Audience**

- Which groups of students do you want to include?
  - Entering freshmen, first-generation students, students on academic probation.
- Will you start with a small audience and expand from there?
- Will you incorporate the information into an existing program?

**Content**

- How will you determine the information to present?
- What is most relevant for your students?
- Will you create your own materials, use resources already available or offer a combination of both?
- How will you capture the attention of your students?
- How much time is required to deliver the information?
- Where will you conduct your sessions?

**Responsibility**

- Who is ultimately responsible for implementation?
- Which departments or faculty will be involved?
- What challenges or barriers do you need to overcome?

**Measurement**

- How will you evaluate the effectiveness of your program?
- Do you intend to incorporate tests to measure learning?
- How will you survey students about their experience with the program?
- How will you measure behavioral changes or trends in borrowing, debt levels and savings?
Borrower Boot Camp

Get your graduates in repayment shape with these five tips

Amy Kasper
TG Regional Account Executive

Say you had the chance to send next semester’s graduates through a “basic training” in loan repayment — a regimen that taught them not only the essentials of responsible repayment, but offered tips on safeguarding their finances in a tough economy. What would you include in the course? How would you help borrowers focus on lean living, building financial muscle, and preparing for the endurance test that is, in essence, repayment?

Here is an “exercise plan” designed to suggest to borrowers a successful path to loan repayment. You could include many things in such a plan; this version offers just an example. Consider adapting these suggestions for your own campus needs, using the information as a supplement to exit counseling, or including it in future communications by mail or email.

1 Build your budget muscle — Strong, well-planned budgets do the heavy lifting for short- and long-term fiscal needs. To make sure income is put to “healthy” use, borrowers will need to establish a budget that takes adversity into consideration — a lay-off or prolonged job hunt, for example. There are numerous online calculators and off-the-shelf personal finance software applications that make creating and using a budget simpler. The more borrowers can anticipate and plan for their expenses in a budget — and adhere to budget requirements with the occasional splurge as a reward — the better off they’ll be.

2 Watch those spending calories — The temptation after getting a job and jumping several income brackets is to overindulge. Graduates used to a student’s Spartan existence may want to upgrade lifestyles without preparation; that is, without setting a spending plan. Instead of buying heedlessly, which can leave borrowers vulnerable to credit problems; they should devise a simple spending plan of purchases matched to income “calories” that takes into account long-term life goals. Such a plan can help borrowers cut unnecessary expenses and focus on saving.

3 Track loan “weight” via NSLDS — For a “weight scale” view of where borrowers stand with regard to repayment, the National Student Loan Data System (NSLDS) website (http://www.nslds.ed.gov/nslds_SA/) is invaluable. The site won’t be up-to-the-minute with loan amounts and statuses — for that, borrowers will have to contact individual servicers. But the site does offer a central place to track loan calories burned and find contact information for all loan holders. The site can be especially useful for borrowers with split loans.

4 Set a long-distance goal with a repayment plan — Half the battle with any lengthy endeavor like repayment is setting a goal that is appropriate given need and circumstance. The standard repayment plan is not always the best for some borrowers, given dramatic changes in income or a period of time without employment. In such cases, borrowers may do well to consider Income-Based Repayment or another plan that takes into account fluctuations in salary.

5 Talk to your repayment coaches, a.k.a., servicers and guarantors — Servicers and guarantors can offer guidance and information to borrowers in tough financial straits. They can also connect borrowers to such repayment options as forbearance and deferment, and explain the pros and cons of loan consolidation.

For help
For more suggestions on what to include in your basic training content for borrowers, contact your colleagues in the field, including guarantors. Guarantors work in all phases of the life of the loan and will likely have materials and ideas on what borrowers should keep in mind as they begin repayment.

Kami Mattice’s photo of Hi-rises on Waikiki.
Portland—WASFAA’s “Spotlight City”

Tracey Lehman
Conference Co-Chair
Director of Financial Aid,
Oregon Institute of Technology

It seems the WASFAA Conference in Hawaii just ended, but plans are already underway for WASFAA’s 2012 annual conference. Mark your calendars for April 21-24, 2012 in beautiful Portland, Oregon. Portland has been referred to as one of the most environmentally friendly or “green” cities in the world. In addition, Portland is known for its great outdoor recreation opportunities, its many brew pubs, great restaurants, and coffee enthusiasm as well as its exciting nightlife. Portland also has the second-largest hammered-copper statue in the U.S. (after the Statue of Liberty)—Portlandia.

Portland’s main airport is Portland International Airport (PDX). Portland is also accessible by train using Amtrak. Within the city, MAX is the light rail system that can easily get you from the airport or train station to many points within the city and surrounding towns—including our conference site, The Benson Hotel. Please join us in the City of Roses for our annual conference in 2012.

Goodbye WASFAA

Ted Malone

Twenty-five years ago I was offered the position of Director of Financial Aid at my alma mater, Simpson College (now University). As I talked over the idea with my then fiancée, she said, “It’s not like you are going to make a career of it.” I am now thinking that I just might. I took over a one person office knowing virtually nothing about processing aid. A week later I went to the Summer Institute at Chapman College and learned how much I did not know. At that time I realized the value of networking and how important it was for those who knew the ropes to help those of us who did not.

It was not long before I became involved myself. I can’t say it has always been easy, but it has always been worthwhile. I owe a great debt to the members of WASFAA past and present. During the days of unprecedented change it is easy to say, “I am too busy to be involved.” However, it is in these times of change that it is critical for us to be involved. I think if I walked into my original situation today, I might just turn around and walk out.

I have changed jobs quite a few times over the years. Each time it involved leaving good people behind to take on the new challenge. However, there has always been WASFAA as I have moved from California, to Arizona, to Washington and finally to Alaska. My next step is going to take me to Purdue University in Indiana where I will have to bid my WASFAA colleagues farewell. It will be strange to be part of a different region, but on the internet we are all close together.

See you around.
Robert Rodgers  
U.S. Bank Student Lending

The private student loan industry continues to provide new and improved loan products to help students and families pay for the rising cost of college. Recently, fixed rate student loans have been receiving much attention due to the increased number of private lenders that offer this option. Fixed rate student loans are not a new concept because federal student loans have fixed rates. The real question is whether a fixed rate student loan is the best choice for the borrower. The answer…it depends. Each borrower’s situation is unique, so the best loan option can vary based on the applicant. To evaluate whether a fixed-rate student loan is the best choice for the borrower, they must consider how the specific loan terms apply to their situation.

The following are some details that borrowers and schools should consider when exploring a fixed-rate student loan option.

- **Fixed Rate vs. Variable Rate:** Generally, a fixed-rate student loan comes with a higher interest rate than a variable-rate loan. However, a fixed interest rate will not increase over the life of the loan, protecting the borrower from significant interest rate fluctuations.

- **Know How the Fixed Rate is Determined:** Some private loan lenders offer one fixed rate, while others offer a range of fixed interest rates based on an applicant or cosigner credit score. Know that when a lender offers a range of interest rates, not all borrowers actually qualify for the lowest advertised rate. Ask the lender for the percentage of borrowers approved for the lowest advertised rate to better understand how many borrowers qualify to receive the lowest rate.

- **Length of Fixed Rate:** Is the fixed interest rate applicable over the life of the loan or does it only apply for a specific amount of time, such as only during an in-school deferment period? Borrowers should always review the terms of any loan before accepting it.

- **Disclosures:** Lenders must disclose the highest possible interest rate to a borrower in their disclosures. Any fees associated with the loan must be disclosed as well. Compare private lenders’ loan disclosures to see how much a borrower could potentially pay.

- **Annual Percentage Rate (APR):** This rate takes into consideration the loan’s interest rate and applicable fees to provide the true cost of borrowing. Compare APRs for an optimal loan assessment.

- **Fees.** If the fixed-rate student loan has a fee, is the fee added to the loan or deducted from the loan (net) proceeds? Some financial aid computer systems are unable to handle net proceeds for private loans or may require additional programming to accommodate a net process. Net proceeds may also leave a gap in funding between borrower need and cost of education.

- **30 Day Approval.** Do not confuse the 30 day window (when a lender cannot change the terms of the loan offered to a borrower) with a fixed interest rate loan. Sometimes a lender may indicate that the loan offer is fixed, but the fine print will state that the loan has a variable interest rate after this 30 day window. Read the fine print.

While this list highlights some areas to consider when selecting a fixed-rate student loan, it is not intended to be an all inclusive list. The best advice for students and families is to review the terms and conditions of any loan before borrowing and to only borrow what is needed to cover education related costs.

Schools that provide general information about private loans may want to consider updating their information with more details about fixed-rate student loans so borrowers can be aware of all options available.
The Western Association of Student Financial Aid Administrators (WASFAA) is an association of individuals engaged and/or interested in the administration of financial aid matters. WASFAA is an organization that relies on its members to survive - not only participate in training and other activities, but through our committees. Being involved in WASFAA may be one of the most rewarding professional development activities in which one might participate. It will allow you to build on a personal network that will be a part of you for your financial aid career.

This handout provides a list of WASFAA committees and some of their annual activities. While the anticipated time commitment may vary from year to year depending on activities performed by committees, the handout does provide anticipated time estimates to help you decide on your involvement availability. You may find more details on each committee in the policies & procedures document available on the WASFAA website at www.wasfaa.org.

The following chart provides an estimate of the time commitment the various WASFAA committees might involve. Some committees have their rosters filled, but others may be still looking. You can fill out a volunteer form at www.wasfaa.org at the online forms link. Entries will be saved for next year, also. Don’t forget there are other ways to volunteer for WASFAA such as moderating or presenting a session at the annual conference or working the registration desk. Get your professional resume started or added to for your future—perhaps a change of employment or candidate statement for a financial aid association elected position.

### Anticipated Time Commitment Legend
- Low to moderate activity throughout year and/or moderate to high activity for a shorter period of time at peak
- Moderate activity throughout year and/or high activity for a shorter period of time at peak
- Moderate to high activity throughout year

<table>
<thead>
<tr>
<th>Committee</th>
<th>General Activities of WASFAA Committees</th>
<th>Anticipated Time Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awards</td>
<td>Selects or recommends recipients for the various WASFAA awards in an effort to recognize individuals who have made significant contributions to WASFAA or the financial aid profession. Recommends new awards for the Executive Council to consider.</td>
<td>iii.</td>
</tr>
<tr>
<td>Bylaws</td>
<td>Maintains and updates the bylaws of the organization.</td>
<td>iii.</td>
</tr>
<tr>
<td>Conference</td>
<td>Provides a conference that meets the professional needs of the WASFAA membership.</td>
<td>iii.</td>
</tr>
<tr>
<td>Electronic Services</td>
<td>Responsible for providing relevant information to the membership electronically and via the WASFAA web site. Helps develop web-based tools to support activities of other committees.</td>
<td>iii.</td>
</tr>
<tr>
<td>Ethnic Diversity</td>
<td>Provides a vehicle to examine issues of importance to achieve balance for an ethnically diverse membership. Expands communication with members on diversity.</td>
<td>iii.</td>
</tr>
<tr>
<td>Federal Relations</td>
<td>Develops WASFAA positions on Federal issues to recommend to the Executive Council, and to provide input to the appropriate congressional and NASFAA Committees. Help WASFAA members in advocating for issues impacting financial aid administrators.</td>
<td>iii.</td>
</tr>
<tr>
<td>Fiscal Planning</td>
<td>Develops policy &amp; makes recommendations to the Executive Council on financial matters of the Association. Expands diversity of WASFAA's revenue sources.</td>
<td>iii.</td>
</tr>
<tr>
<td>Fund Development</td>
<td>Coordinates all fund development activities associated with the operation and financing of WASFAA. Investigates new sources of revenue.</td>
<td>iii.</td>
</tr>
<tr>
<td>Graduate/Professional</td>
<td>Gathers information and makes recommendations to the President and Executive Council regarding needs of Graduate &amp; Professional students and Graduate &amp; Professional members of WASFAA. Provides a vehicle to examine issues of importance to this segment of the WASFAA membership.</td>
<td>iii.</td>
</tr>
<tr>
<td>Historical Archives</td>
<td>Maintains an archive of WASFAA records &amp; provides historical information about WASFAA.</td>
<td>iii.</td>
</tr>
<tr>
<td>Jerry R. Sims Management &amp; Leadership Institute</td>
<td>Responsible for providing training to members who hold or are considering management or supervisory positions.</td>
<td>iii.</td>
</tr>
<tr>
<td>Membership and Volunteer Development</td>
<td>Gathers data to determine potential membership &amp; conducts membership drives; maintains membership records and provides statistical &amp; demographic data. Evaluates membership structure. Responsible for the Newcomer's/First Time attendees session at the annual conference. Encourages volunteerism and improves communications with volunteers, as well as develops a calendar for volunteer involvement.</td>
<td>iii.</td>
</tr>
<tr>
<td>Newsletter</td>
<td>Provides the WASFAA membership with a regular newsletter, which reports the activities of the Association and the concerns of members. Recommends improvements to the Newsletter regarding segments and/or stories.</td>
<td>iii.</td>
</tr>
<tr>
<td>Nominations &amp; Elections</td>
<td>Encourages members to run for a WASFAA office, recommends a slate of candidates to the Executive Council &amp; conducts the WASFAA election.</td>
<td>iii.</td>
</tr>
<tr>
<td>Research</td>
<td>Develops a wide range of potential research proposals and oversees WASFAA's sponsored research grant program. Assists in creating a standard survey instrument for the evaluation/assessment of training activities.</td>
<td>iii.</td>
</tr>
</tbody>
</table>
## More Opportunities for Volunteers

<table>
<thead>
<tr>
<th>Committee</th>
<th>General Activities of WASFAA Committees</th>
<th>Anticipated Time Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site Selection</td>
<td>Recommends sites for the annual conference, Summer Institute, Management and Leadership Institute, and works with the President regarding potential places for Executive Council meetings, negotiating contracts with the recommended sites.</td>
<td>High</td>
</tr>
<tr>
<td>Strategic Planning</td>
<td>Establishes, monitors and maintains a Strategic Plan for the Association which is approved by the Executive Council.</td>
<td>Medium</td>
</tr>
<tr>
<td>Sister Dae Brown</td>
<td>Responsible for providing relevant training to participants with less than four years of experience in the financial aid profession, or those who want a thorough review of the student aid basics.</td>
<td>Low</td>
</tr>
<tr>
<td>Summer Institute</td>
<td>Identifies training needs within the region and works with the state associations and NASFAA to ensure that these needs are met by providing training opportunities. Develops and presents training sessions. Ability to travel is required.</td>
<td>High</td>
</tr>
<tr>
<td>Training</td>
<td></td>
<td>Low</td>
</tr>
</tbody>
</table>

### Need more Information?

If you are interested in learning more about any of these committees, feel free to contact Tami Sato at tsato@scco.edu.

### How to volunteer

There are several methods to volunteer for a committee: go to [www.wasfaa.org](http://www.wasfaa.org) and select Volunteer from either Online Resources or under Members Services. You are also offered the opportunity to volunteer when registering for a WASFAA.

The volunteer information is provided to the chairs of each of the committees. In coordination with the Volunteer Development Committee, in accordance with the Strategic Plan, Bylaws and Policies & Procedures, the selection of members to invite to participate occurs. Since we have more members who volunteer than we have positions, we may not be able to place all of our volunteers on the committee of their choice. There may be the opportunity to participate in a specific committee activity, such as assistance at the annual conference or support of the Training Committee with particular projects. Whether or not a volunteer is selected, the specific committee chair or the Volunteer Development Committee will communicate with the volunteer to inform him or her of their volunteer status. Our desire is to make every effort to include as many interested members as possible in our committees and projects.

### Anticipated Time Commitment Legend

- Low to moderate activity throughout year and/or moderate to high activity for a shorter period of time at peak
- Moderate activity throughout year and/or high activity for a shorter period of time at peak
- Moderate to high activity throughout year

## WASFAA 2011-12 Executive Council Volunteers

<table>
<thead>
<tr>
<th>Officer or Chair</th>
<th>2011/2012</th>
<th>e-mail</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAL ED</td>
<td>Luhui Whitebear</td>
<td><a href="mailto:luhui.whitebear@grandronde.org">luhui.whitebear@grandronde.org</a></td>
<td>Confederated Tribes of Grand Ronde</td>
</tr>
<tr>
<td>RAL</td>
<td>Sun Ow</td>
<td><a href="mailto:sow@glhec.org">sow@glhec.org</a></td>
<td>Great Lakes Higher Education</td>
</tr>
<tr>
<td>Federal Liaison</td>
<td>Kimberly Schreck</td>
<td><a href="mailto:kimberly.schreck@ed.gov">kimberly.schreck@ed.gov</a></td>
<td>US Department of Education</td>
</tr>
<tr>
<td>Awards/Scholar.</td>
<td>Breena Colin</td>
<td><a href="mailto:bconlin@prospecteducation.com">bconlin@prospecteducation.com</a></td>
<td>Prospect Education</td>
</tr>
<tr>
<td>Bylaws</td>
<td>Jack Edwards</td>
<td><a href="mailto:edwards_Jack@gsb.stanford.edu">edwards_Jack@gsb.stanford.edu</a></td>
<td>Stanford University - Graduate School</td>
</tr>
<tr>
<td>Conference Co</td>
<td>Mary San Agustin</td>
<td><a href="mailto:mssanagustin@palomar.edu">mssanagustin@palomar.edu</a></td>
<td>Palomar College</td>
</tr>
<tr>
<td>Conference Co</td>
<td>Tracey Lehman</td>
<td><a href="mailto:TraceyLehman@oit.edu">TraceyLehman@oit.edu</a></td>
<td>Oregon Institute of Technology</td>
</tr>
<tr>
<td>Electronic Svc.</td>
<td>Renee Davis</td>
<td><a href="mailto:renee.allen.davis@gmail.com">renee.allen.davis@gmail.com</a></td>
<td>Nevada System of Higher Education</td>
</tr>
<tr>
<td>EDAC</td>
<td>Luhui Whitebear</td>
<td><a href="mailto:luhui.whitebear@grandronde.org">luhui.whitebear@grandronde.org</a></td>
<td>Confederated Tribes of Grand Ronde</td>
</tr>
<tr>
<td>Federal Issues</td>
<td>Kevin Jensen</td>
<td><a href="mailto:kevinjensen@cwidaho.cc">kevinjensen@cwidaho.cc</a></td>
<td>College of Western Idaho</td>
</tr>
<tr>
<td>Fiscal Planning</td>
<td>Neil Woolf</td>
<td><a href="mailto:neil.woolf@msc.nevada.edu">neil.woolf@msc.nevada.edu</a></td>
<td>Nevada State College</td>
</tr>
<tr>
<td></td>
<td>Steve Herndon</td>
<td><a href="mailto:sherndon@csub.edu">sherndon@csub.edu</a></td>
<td>CSU - Bakersfield</td>
</tr>
<tr>
<td></td>
<td>Wendy Olson</td>
<td><a href="mailto:wolson@whitworth.edu">wolson@whitworth.edu</a></td>
<td>Whitworth University</td>
</tr>
<tr>
<td>Fund Development</td>
<td>Sun Ow</td>
<td><a href="mailto:sow@glhec.org">sow@glhec.org</a></td>
<td>Great Lakes Higher Education</td>
</tr>
<tr>
<td>Grad/Prof</td>
<td>Mindy Bergeron</td>
<td><a href="mailto:bergeron@jfkku.edu">bergeron@jfkku.edu</a></td>
<td>John F. Kennedy University</td>
</tr>
<tr>
<td>Historical Archives</td>
<td>Renee Davis</td>
<td><a href="mailto:renee.allen.davis@gmail.com">renee.allen.davis@gmail.com</a></td>
<td>Nevada System of Higher Education</td>
</tr>
<tr>
<td>Membership</td>
<td>Abril Hunt</td>
<td><a href="mailto:abril.hunt@vancover.wsu.edu">abril.hunt@vancover.wsu.edu</a></td>
<td>Washington State University - Vancouver</td>
</tr>
<tr>
<td>Newsletter</td>
<td>Judy Saling</td>
<td><a href="mailto:jsaling@oregon.edu">jsaling@oregon.edu</a></td>
<td>University of Oregon</td>
</tr>
<tr>
<td>Nom &amp; Elections</td>
<td>Sandi Guidry</td>
<td><a href="mailto:sandi.guidry@gmail.com">sandi.guidry@gmail.com</a></td>
<td>University of Nevada - Reno</td>
</tr>
<tr>
<td>P &amp; P Research</td>
<td>Jack Edwards</td>
<td><a href="mailto:edwards_Jack@gsb.stanford.edu">edwards_Jack@gsb.stanford.edu</a></td>
<td>Stanford University - Graduate School</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td></td>
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</tr>
<tr>
<td>JRSMLI</td>
<td>Laura Hughes</td>
<td><a href="mailto:lhughes@lcsu.edu">lhughes@lcsu.edu</a></td>
<td>Lewis - Clark State College - Lewiston, ID</td>
</tr>
<tr>
<td>Site Selection</td>
<td>Leonard Walker</td>
<td><a href="mailto:lwalker@unr.edu">lwalker@unr.edu</a></td>
<td>University of Nevada - Reno</td>
</tr>
<tr>
<td>St. Pres. Liaison</td>
<td>Mindy Bergeron</td>
<td><a href="mailto:bergeron@jfkku.edu">bergeron@jfkku.edu</a></td>
<td>John F. Kennedy University</td>
</tr>
<tr>
<td>Strategic Planning</td>
<td>Sandi Guidry</td>
<td><a href="mailto:sandi.guidry@gmail.com">sandi.guidry@gmail.com</a></td>
<td>University of Nevada - Reno</td>
</tr>
<tr>
<td>SDBSI Co</td>
<td>Jim White</td>
<td><a href="mailto:whitej@gonzaga.edu">whitej@gonzaga.edu</a></td>
<td>Gonzaga University</td>
</tr>
<tr>
<td>Training</td>
<td>Nichole Doering</td>
<td><a href="mailto:ndoering@razzledazzlecollege.com">ndoering@razzledazzlecollege.com</a></td>
<td>Razzle Dazzle College, Inc</td>
</tr>
<tr>
<td></td>
<td>Adam Hatch</td>
<td><a href="mailto:ahatch@hp.edu">ahatch@hp.edu</a></td>
<td>Hawaii Pacific University</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Southern California College of Optometry</td>
</tr>
</tbody>
</table>
Rapid Expansion of Pell Grant Program Creates Budget Challenge

NASFAA submission

The recent growth of the Pell Grant Program at a time of record federal deficits has Congress considering proposals to create a more sustainable maximum award, roll back recent need analysis changes and set stricter lifetime limits on Pell eligibility, according to a recent Congressional Research Service (CRS) report.

CRS, which provides Congress with nonpartisan policy analysis, estimates that Congress will need to increase discretionary Pell funding to $34.2 billion in fiscal year (FY) 2012 -- $11.2 billion more than the FY 2011 discretionary spending level of $23 billion -- in order to maintain the current maximum award of $5,550. The rising cost is due to an increase in awards from roughly 6 million students in 2008 to an anticipated 9.4 million students in 2012-13. CRS attributes the jump in program participation to "legislative changes that have led to increased benefits for more students, increases in the number of students enrolling in college and applying for Pell Grant aid, and a weakened economy." Estimates point to a $20 billion Pell shortfall in 2012-13.

The growth of the program has changed the Pell funding debate in Congress as lawmakers look to cut spending to rein in the growing deficit. Even Pell’s staunchest supporters in Congress have stopped pushing for funding increases. Instead, they’ve conceded that the current (and projected) cost of the program is unsustainable and are trying to find ways to reduce the cost of the program that minimize the impact on the nation’s neediest students.

This change was clearly demonstrated in the Obama administration’s FY 2012 budget request, which called for the elimination of the year-round Pell Grant to reduce program costs. Just one year earlier, the administration proposed making the Pell Grant a true entitlement program, with the maximum award automatically increasing every year based on inflation.

This new Pell funding debate also played out when Congress worked to finalize the FY 2011 budget. House Republicans pushed a proposal to cut the maximum Pell Grant by $845 while Democrats fought to maintain the maximum Pell Grant at $5,550, but conceded the elimination of the year-round Pell Grant in order to reduce the cost of the program.

The elimination of year-round Pell Grants reduced the cost of the program by $8 billion over the next two years -- significant savings, but not enough to stop lawmakers from seeking more cuts to the program. The Republican-controlled House passed a FY 2012 budget resolution that would limit Pell Grant eligibility in, and possibly cut, the 2012-13 maximum award by as much as $2,510 -- reducing the maximum award from $5,550 to $3,040. While it’s unlikely that this will pass the Democratic-controlled Senate, it suggests that the FY 2012 budget debate will focus on how to cut Pell spending. Whether those cuts come through reduced Pell Grant amounts or lower participation is the focus of ongoing debate.

While we anticipate that discussions on how to cut the program will continue among policymakers in the coming months, Pell remains a top priority for NASFAA. We will continue to engage in discussions that aim to set the program on stable footing without causing harm to students.