Wow, hard to believe it has been two months since Mindy passed the gavel. The last 60 days have flown by. Those of us returning to Reno after the conference survived what felt like a near fatal plane incident. Thanks Southwest for getting the plane on the ground and Boise you have some crazy weather!

WASFAA had a wedding…my daughter, a WASFAA member, was married in April and I think at last count more than a dozen WASFAA members were in attendance. The wedding prevented me from attending the NASFAA Board of Directors meeting in Chicago, IL. WASFAA was well represented and it was at this meeting that a new NASFAA President and CEO, Jason Draeger, was selected.

The June Executive Council meeting was held in Phoenix, Arizona in conjunction with the Sister Dale Brown Summer Institute. The Executive Council joined the graduates for their graduation banquet. Congratulations! Topics of interest at the meeting were the WASFAA budget and ensuring we are carefully reviewing expenses, potential training topics and the new NPRM’s. Do you love reading the regs? Like to voice your opinion? Boy do I have a committee for you….Federal Issues. To volunteer for this committee or any WASFAA committee go to http://www.wasfaa.org/docs/forms/memVolunteer.html to sign up.

Each summer I say, “This may be our toughest summer yet” and somehow we always survive but this summer I just don’t know. With the increases in applications, reduction in staffing, two Pell Grants in an award year and the conversion to Direct Lending…do I need to say more. It is times like this I am so thankful I have great financial aid friends. So this summer when it feels like the walls are closing call someone who knows…call a financial aid friend.

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WASFAA would like to take this opportunity to thank those who exhibited at our 2010 “Reflections on Student Success” Conference. We wish to acknowledge the help and assistance of the following organizations:

- American Student Assistance (ASA)
- American Student Financial Group, Inc (ASFG)
- CampusLogic, Inc.
- Discover
- EdFund
- Educational Credit Management Corporation (ECMC)
- ELM Resources (did not exhibit)
- Great Lakes Higher Education
- Hershey Systems
- National Endowment for Financial Education (NEFE)
- National Student Loan Program (NSLP)
- Nelnet
- Northwest Education Loan Association (NELA)
- Sallie Mae
- Springbok Services
- TG
- US Bank
- USA Funds
- WASFAA

These partnering organizations are essential for WASFAA to continue its high standard of training and community involvement. We thank each organization for its generous participation.
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WASFAA Calendar


July 18-21, 2010 – Mark your calendars for the NASFAA National Conference at Denver, Colorado

August 6, 2010 – OASFAA Summer Drive-In Workshop, Portland, Oregon

September 17, 2010 – Articles due for Fall Newsletter

February 14-16, 2011 – Plan to attend the Jerry R. Sims Management and Leadership Institute in South Lake Tahoe
Note from the Editor

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

Regrettfully, I missed the graduation ceremony of WASFAA’s most recent Sister Dale Summer Institute. A member of my staff was participating and it would have been nice to be there. However, I was attending the high school graduation of my oldest grandson. In the office that day I had been thinking in terms of all the increase in volume of issues we deal with in our profession. Later that night, the words of the Class President impressed me, “we will be going into careers and professions that didn’t exist when we began high school four years ago.” Think of all the new things you’ve learned and adapted to over the past 4 years. Many are second nature now.

Here at the University of Oregon, we have come to rely on electronic imaging to “file” all documents necessary to maintain what used to be a paper student file. We are currently investigating how we will handle the millions of dollars in alternative loans that our students borrow if ELM goes away—a system that was new for us to use for private loans only 5 years ago. Our office is still working to use email effectively and the majority of our students have moved past email onto texting and tweeting. WASFAA is looking at the possibilities of using Facebook and tweeting as a means of communication with you as members. If this is something you would like to be involved with, please volunteer for this committee or any WASFAA committee at http://www.wasfaa.org/docs/forms/memVolunteer.html. Many of you are dealing with the transition to Direct Lending and year-round Pell. New things are always coming our way—change is the one certainty in our profession.

Hmmm… I wonder what will be new about the career my grandson will have four years from now.

WASFAA Editorial Staff

Renee Davis
Copy Editor

Colleen MacDonald
Fund Development
Newsletter Committee Liaison

Samuel Collie
Transition Editor

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Roger Thompson will begin July 1 as the new VP for Enrollment Management at the University of Oregon. He comes to them from Indiana University. His connection to WASFAA? He’s the brother of Dina Birmingham who many of you know for her years of working in financial aid as an administrator and as an Account Executive for NELA.

Washington State University Vancouver is very excited to announce that Abril Hunt has joined their team as a new Financial Aid Counselor. Many of you may know Abril as she has worked in Financial Aid for 12 years and has experience in each sector. Abril’s special interest is helping students navigate through the maze of policies and regulations. She was previously active in OASFAA; serving as Fund Development Co-Chair from 07/08 to 09/10 and coordinating media for 2004 thru 2009 Annual Conferences. Abril also served on the WASEA Executive Board in 2001/2002. Abril looks forward to serving WASFAA in the future. Welcome Abril!

Shamra Clark has just accepted the position of Scholarship Advisor with the Ford Family Foundation of Oregon. The Ford Family Foundation, among other philanthropic endeavors, provides millions of dollars in scholarship opportunities for Oregon and Siskiyou County, California residents who attend Oregon and Siskiyou colleges. Shamra has been a Financial Aid Counselor at the University of Oregon for the past two years and came to Oregon from University of Detroit Mercy.

Rick Weems, past OASFAA and WASFAA president and most recently Associate Vice Chancellor of Enrollment Management at University of Alaska, Anchorage, takes the position of Assistant Vice President for Enrollment at Southern Oregon University in Ashland beginning July 19th. Oregon welcomes Rick back with open arms.
AASFAA Report

Craig Fennell
AASFAA President
Director of Financial Aid, Arizona State University

Arizona Highlights:

• AASFAA is in the process of transitioning to the new 2010-2011 Board. Transition meeting is scheduled for June 25 in Mesa, AZ.
• Fall AASFAA conference will be held in Mesa to facilitate easier travel for largest majority of AASFAA members and cost containment due to difficult school budget circumstances.
• A statewide training symposium will be held, as usual, in the spring of 2011. Topics and presenters yet to be chosen but should be finalized in mid Fall 2010.
• The AASFAA association budget remains a high priority for the new Board as we explore ways to strengthen our financial position and consider new revenue sources.
• One key assignment for this Board is to implement a mission statement for AASFAA. We have never had one but I understand the IRS is requiring this for all non-profit organizations as a way to be sure the organization is doing what it claims to be doing.

ASFAA Report

Ted Malone
ASFAA President
Director of Student Financial Assistance, University of Alaska – Anchorage

Greetings from the Land of the Midnight Sun

Summer is awesome in the Great Land. The days are long and pleasant; the salmon are running, and softball games on the Park Strip go until 11:00 PM.

We are in a transition period in Alaska as there were zero Direct Loan participants a short time ago and obviously we all are now. The Alaska Commission on Postsecondary Education is scrambling to adjust to life beyond FFEL. We are nervous about the Alaska Advantage Grant because a major source of funding for it was earnings of the FFELP program.

The state legislature has stepped up and provided additional funding for next year, but beyond that it is unclear. Speaking of the state legislature, the past year has been interesting since our Governor, Sean Parnell, proposed a Governor’s Performance Scholarship (GPS). The GPS was to go to high school graduates based on their GPA if they stayed in Alaska for college. Hearings were held, opinions were expressed and it ultimately died in committee. But at the 11th hour, the Legislature came up with the Alaska Performance Scholarship (APS), which looks significantly like the GPS. Details are being worked out, but it looks like 2011 graduates from Alaska high schools will be eligible for the new program.

Our transition to our new board occurred on May 1 and our officers are:

President Ted Malone, University of Alaska Anchorage
President-Elect Elizabeth Ziegelbein, Career Academy
Past President Ashley Munro, University of Alaska Fairbanks
Treasurer Jackie Alleyne-McCants, University of Alaska Fairbanks
Secretary Jennifer Ward, University of Alaska Fairbanks

See you all in Hawaii for WASFAA 2011!
Hello from California!

It has been such a whirlwind in recent months, complying with the shift to Direct Loans, keeping up with California legislation, graduations, summer processing, year-round Pell—the list of challenges keeps on keeping on.

We had some wonderful news the week of May 10 that we’d like to share with the rest of the Western region. As everyone knows because it is on cable news 24/7, California is having an economic crisis (but isn’t every state?). The rumor was that the Governor would propose reducing or eliminating the California Cal Grant program for our students. However, when the Governor’s budget was released, Cal Grants were not part of the budget-cutting he proposed. Our State Issues Committee, chaired by Maureen Mason-Muyco, did a heroic job keeping in touch with the legislature, the higher education committees and the governor’s office. We immediately sent a press release as well as letters of appreciation to the Governor and the higher education committee members, hoping we’ll survive the next big test, the July 1 deadline for budget passage. A copy of the press release is on the CASFAA website: www.casfaa.org.

When you log on to the CASFAA website, you will notice a new look! Our webmaster, Lawrence Persky and Electronic Initiatives Committee have been working for over a year to change our service provider. We hope this change will reduce the costs of our website and so far, it appears to be a good move. The Executive Council and members are now in the process of learning how to use the new site, so it has been very exciting as well as a challenge.

We had one of our best “Day at the Capitol” events on May 11. The State Issues Committee outdid themselves in co-sponsoring this event with CCCSFAA (the community college financial aid association). After a short morning program with speakers from the legislature, administrative offices and committees, members made visits to the offices to acquaint staff with issues faced by our students and our institutions as well as let them know that both of the California Associations are available for input and expertise whenever needed.

We have monthly teleconferences now to keep up with Association business and reduce the number of in-person meetings. We have changed hotels and reduced in-person meetings to one day. It is our hope that we can keep up with Association business, but reduce the costs to the Association with these cost-cutting changes.

Have a wonderful summer—get ready for the new students in the Fall! They’ll be here before you know it!

Quote from a Volunteer:

“Years ago, Mindy Bergeron said that she ran for CASFAA Treasurer because she wanted to challenge herself. Since then, I have chosen volunteer opportunities that may have intimidated me but I knew would help me grow as a financial aid professional like WASFAA Conference Co-Chair and Fund Development Chair.”

Colleen MacDonald
IASFAA Report

John Bender
IASFAA President
Program Coordinator, Lewis-Clark State College

Greetings from Idaho

It has been a busy four months for those of us in the Gem State—2010 Fall packaging, Summer school, Direct Loan transitions, Year-round Pell, Boise State is moving to the Mountain West and just today we’ve received news of the latest NPRM.

On top of the “regular stuff” going on, IASFAA held our annual conference immediately following the WASFAA conference in Coeur d’Alene. We were able to utilize the WASFAA meeting space for no cost to our association or members. Thanks to WASFAA for allowing us to use the meeting space.

Speaking of conferences, I hope you’re planning on attending the 2011 WASFAA Conference in Honolulu, Hawaii April 17 through 19. The WASFAA Conference is always packed with excellent sessions and the contacts you make can become both professional resources and lifelong friends.

IASFAA is helping the Idaho State Department of Education with the Idaho College Access Summit this July. The Summit will focus on professional development, networking, sharing of best practices and working together towards common goals as we strive to best serve the students of Idaho. Kevin Jensen, Director of Financial Aid at the College of Western Idaho, will be hosting a Financial Aid and Scholarship Overview and Q & A. For more information on The Summit surf on over to http://www.sde.idaho.gov/site/gearup/summit.htm

Budgetary woes are hitting all schools in the state, but there are a few bright points. The J.A. and Kathryn Albertson Foundation is investing $11 million in scholarships for 2010 as part of their Go On initiative to increase the percentage of Idaho students who complete post-secondary education. The scholarship funds were given directly to schools for use in five areas: First Generation, Completion, Transfer, Non-Traditional and the Know-How-2-Go Scholarships. We are extremely excited about getting more funds for our students. You can find out more about the Foundation at http://www.jkaf.org/

The Washington Financial Aid Association has extended an invitation to North Idaho schools to attend their 2010 Summer Workshops in Spokane. The geographic realities of Idaho make it much easier for those of us in the Panhandle to get to Eastern Washington than Southern Idaho. We appreciate the outreach and hope to make this one of many joint ventures going forward.

That’s all from Idaho for now.

Anecdote... for WASFAA

Tracey Lehman
WASFAA Membership Chair
Director of Financial Aid, Oregon Institute of Technology

I hope everyone made it home safe and sound. While I was waiting to get through security I started talking with the young man in front of me. Long story short, he graduated from college this spring and was on a trip for a job interview. I congratulated him on graduation and he asked me what I was doing. I told him I had been at a meeting. He asked what kind of meeting and I let him know it was a meeting of financial aid folks. He said something like, ‘You guys are awesome. I couldn’t have gone to school without you. And that Smart Grant I received the last two years saved me.’ So, as much as some of us may have disliked the Smart Grant and as often as we might get flack from students, here was one that appreciated us.
NAFAA Report

Neil Woolf
NAFAA President
Director of Financial Aid and Student Employment
Nevada State College

NAFAA members are continuing to monitor the ever-changing world of financial aid. As we work diligently to afford students the opportunities of a college education, we are anticipating lots of change in the coming months. Most notably is the change to Direct Loans for all of our institutions. Many members have participated in training leading up to the July 1, 2010, shift and things seem to be set up for a smooth transition.

NAFAA members are also closely monitoring the status of the Nevada Millennium Scholarship Program. The Millennium scholarship is a state supported scholarship granted to Nevada high school graduates to attend college in Nevada. There are projected shortfalls in the program and we remain optimistic that the Nevada Legislature will find a funding solution.

We are very excited to have the 2010 WASFAA President, Sandi Guidry, represent Nevada and WASFAA. Sandi is soon retiring as Director of Financial Aid at the University of Nevada, Reno. However, we are looking forward to her continued service as WASFAA President. As one of our own, NAFAA fully supports Sandi.

OASFAA Report

Patti Brady-Glassman
OASFAA President
Associate Director of Financial Aid
Oregon State University

Greetings from Oregon

OASFAA will be holding its Summer Drive-In Workshop on August 5, 2010. The agenda offers a quality, one-day program which includes a federal update with our favorite Fed, Marianna Deeken. Portland State University will be hosting the event and we are thankful to Phil Rogers, Financial Aid Director at PSU, for his support of our association by covering the cost of this venue.

Budget analysis for this year did not allow us to be able to offer our Support Staff Workshop next fall. Low attendance for the past couple of years and increased workload for financial aid offices indicated that an every-other-year approach may be a better option for OASFAA to offer this training program. Other training plans for 2010-11 are to continue to offer our Financial Aid 101 program, our high school counselor training and hold our annual conference which will be Feb 4-6th, at Salishan Lodge on the beautiful Oregon coast.

Financial challenges have not deterred our committee chairs from accepting their task to provide a quality training program with minimal financial support. I am thankful to the many volunteers willing to contribute their time and expertise in order for OASFAA to continue to support the training needs of our financial aid colleagues in Oregon.
PacFAA Report

Jeff R. Scofield
PacFAA President
University of Hawaii at Hilo

PacFAA held its annual Spring Conference in March with over 90 attendees. It was a great success. Many thanks to the Conference Committee for all of its hard work and good planning:

Chair: Jannine Oyama, Honolulu Community College
Members: Ron Lee, USA Funds
Gregg Yoshimura, University of Hawaii
Aileen Matsuda, Leeward Community College
Frank Green, Travel Institute of the Pacific

Annual elections were held for 2010-11 leadership positions. Results are:

President-Elect – Candice Wong, Heald College
Past-President – Adam Hatch, Hawaii Pacific University
President – Jeff Scofield, University of Hawaii at Hilo
Vice-President – Frank Green, Travel Institute of the Pacific
Treasurer – Gregg Yoshimura, University of Hawaii
Treasurer Elect – Joyce Gum, University of Hawaii at Manoa
Secretary – Dayna Isa, Windward Community College
Representative At Large – Cathy Bio, University of Hawaii, Maui College
Representative At Large – Lorraine Teniya, USA Funds

Transition to new Executive Committee was made with the new board meeting on June 3, 2010.

PacFAA is looking forward to hosting the 2011 WASFAA Conference in Honolulu. Be sure to make plans to attend!

A note to our schools and industry partners:

The past year brought a number of changes to our industry. We want you to know that ECMC remains committed to providing high quality services to our schools, industry partners and students. We are here to support your transition to Direct Lending, and we will continue to work diligently to help students plan for college and responsibly manage their loan obligations.

As a nonprofit corporation providing services in support of higher education finance, ECMC has developed an effective approach to default prevention that begins with financial literacy. In addition, through ECMC Foundation, we develop outreach programs that promote college access, retention and success among low-income, first-generation college-capable students.

We continue to innovate our best-in-class services to meet our nation’s changing higher education needs.

Jan Hines
jhines@ecmc.org
888.323.3262, ext. 4061 toll free
651.325.4061 direct
www.ecmc.org

We’re here to help you meet our nation’s changing higher education needs.
Rebecca Wonderly  
WFAA President  
Associate Director, Seattle University

Things in WFAA-land are perking right along as we deal with the same “new” things everyone else is dealing with—year-round Pell and transition to Direct Lending—on top of a workload that’s always at its peak this time of year. And, just to make things interesting, we’re also dealing with the implications of the 33% reduction our legislature dealt to our state-funded work study program for 2010-11. Borrowing from a well known adage about aging: working in financial aid ain’t for sissies!

On June 3rd and 4th, we held our last business meeting for 2009-10 and transition retreat for newly-elected officers and committee chairs who will be sliding into their new seats for 2010-11 on July 1st. For us, it’ll be a bit of a fall-back-and-regroup. It will be an intentional clean-up and clarification so we’ve a clear idea of where we are before we make any major, new steps forward. In broad-brush strokes, here’s what we plan to accomplish by this time next year:

• Updating our By-Laws
• Revamping and updating our web site
• Being more intentional about how we encourage more membership and respond to our volunteers
• Creating and documenting a procedure for organizing and storing our historical archives which are now all captured electronically
• Creating and documenting a policy about use of our financial reserve
• Continuing to work to find ways to slim down our spending and beef up our revenue

Whew … wish us luck!

We’re also gearing up for our annual one-day summer workshops, one on the west side of the state in Seattle on July 14th and the other on the east side of the state in Spokane on July 15th. The agenda is a strong one with several topics that would be of interest to most financial aid professionals so we’ve reached out to our colleagues in Idaho, inviting them to join us in Spokane where $25 will buy them a great day of training plus a light breakfast and lunch to boot.

And the 2010 Conference Committee is hard at work on our annual conference which will be held on October 20-22 at the Hilton Hotel in Vancouver, Washington.

*Much to do, as usual, and some exciting projects are on the horizon. Hotmail’s “the new busy” has nothin’ on us!!!*
Steve Herndon  
California State University, Bakersfield  
WASFAA Fiscal Planning Committee Chair

Peter Miller  
Truckee Meadows Community College  
WASFAA Treasurer

One of the goals of the WASFAA Fiscal Planning Committee this year is to more effectively communicate to the membership the organization’s budget process and determination of the annual operating budget. This should provide a better understanding of how membership dues are applied to the services and activities provided by WASFAA. This goal is in support of WASFAA President Sandi Guidry’s objective of ensuring transparency in all aspects of the organization’s budgeting, and due to the current state of the economy, the necessary use of limited asset reserves in order to maintain a balanced annual operating budget.

WASFAA Revenue

WASFAA revenue comes from eight sources including the annual conference, membership dues, fund development, interest income, JobLinks, Management & Leadership Institute, Summer Institute, and training.

In FY 2009, only 10% of WASFAA’s operating income came from membership dues, down 37% from FY 2008 ($19,474 compared to $30,915).

The annual conference represented 32% of operating income, down 53% from FY2008 ($61,481 compared to $130,939), due primarily to the impact of factors beyond the organization’s control including the state of the economy, travel restrictions imposed on the institutions of WASFAA members, etc. Fewer attendees at the annual conference resulted in fewer dues-paying members for the subsequent year, which impact the WASFAA budget dramatically.

The third revenue source in WASFAA’s budget is fund development. Fund development has traditionally been a major revenue source for WASFAA, however, in FY 2009 fund development efforts represented only 27% of operating income, down 43% from FY 2008 ($52,402 compared to $91,875), due to pending FFELP legislation and the dramatic reduction of lenders and vendors subsidizing WASFAA activities.

Summer Institute is WASFAA’s fourth revenue source and represented 25% of operating income, down 18% from FY 2008 ($48,908 compared to $59,438).

Because of the state of the economy and the limited interest gleaned from the results of a survey of the membership, WASFAA elected not to have a Management & Leadership Institute in FY 2009.

Interest income, at 2%, JobLinks, at 2%, and training, at less than 1%, are the remaining WASFAA revenue sources.

Figure 1 shows the WASFAA operating income sources as a percentage of the total for FY 2009.
Figure 2 displays the variance in revenue between FY 2008 and FY 2009.

WASFAA Expenses

Like most regional and state financial aid administrator associations, WASFAA's largest operating expense is related to training. The provision of various professional training opportunities is an integral part of WASFAA's mission statement and Strategic Plan. These training opportunities consist of the annual conference, the Management & Leadership Institute, the Summer Institute, and fall and spring training. These combined training activities represented 52% of operating expenses in FY 2009.

The second largest expense can be categorized as operational expenses including the activities of the various WASFAA committees, Go Emerchant, Executive Council meetings, the Transition Meeting, and the WASFAA member gift. These combined operational expenses represented totaled 35% of WASFAA operating expenses.

WASFAA's third largest expense can be grouped as administrative and include general administration, President, State-Other meetings, and Treasurer fund. In FY 2009 these combined expenses represented 7% of total operating expenses.

The fourth largest expense item for WASFAA pertains to communications and consists of newsletter related costs. These expenses represented 3% of total FY 2009 operating expenses.

The fifth and final expense item for WASFAA is scholarships, which accounted for 2% of operating expenses.

WASFAA's major expense categories are displayed in Figure 3 as a percentage of total operating expenses for FY 2009.
It is important to note that at the end of FY 2009, as a result of the volatile economy and unforeseen WASFAA budgeting outcomes, total operating expenses exceeded total income by some $47,845. In order to end the FY 2009 with a balanced budget for all of the organization’s budgeted activities, WASFAA was required to use $47,845 from asset reserves to make up the difference. This erosion of the organization’s limited asset reserves cannot continue indefinitely. During the last two years, Executive Council has looked at innovative and less-costly ways to provide essential services to the membership. These have included the recommendations of a special WASFAA Core Activities Task Force resulting in the consolidation and temporary elimination of some committee activities, adding webinars as a method of training, reducing the number of attendees at Executive Council meetings, conducting Executive Council meetings at hotels with lower nightly rates, conducting more WASFAA committee meetings via teleconference, etc. These efforts have resulted in dramatic reductions in the annual operating budgets for FY 2009 and FY 2010, i.e. more than 53% below that of FY 2008.

**WASFAA’s Budget Process**

Most are aware that the WASFAA membership year is from May 1 through April 30. Membership dues are due and payable as of May 1, and are typically paid by the membership as part of the annual conference registration fee. Because the Association maintains its accounting system on cash rather than an accrual basis, however, the WASFAA fiscal year corresponds to the annual year and is from January 1 through December 31. The Fiscal Planning Committee begins work on the subsequent fiscal year budget in the early fall in preparation for the November Executive Council meeting where the operating budget is approved. This allows plenty of time to notify the membership if changes are required to the dues structure, to annual conference registration fees, or to Jerry R. Sims Management & Leadership, Sister Dale Brown Summer Institute, or fall and spring training fees. The budget process requires the Fiscal Planning Committee to examine revenue and expense history and asset reserve status, to examine any changes that may have occurred to the Association’s fiscal and fund development environment that could impact the budget, and review expenditure requests by the various committee and activity chairs/co-chairs.

After review of this information, construction of a draft budget, and approval by the Fiscal Planning Committee, the upcoming fiscal year budget is presented to Executive Council for action. WASFAA bylaws and policies & procedures require that the proposed budget be balanced and reflect a realistic estimate of revenue and expenses for the coming year. After approval, the budget is continually monitored on a quarterly basis by both the Fiscal Planning Committee and Executive Council to ensure its accuracy and determine if adjustments are required, as a result of external factors and influences unknown at the time the budget was developed. The figures and analyses presented in this article compare Fiscal Year (FY) 2008 with 2009, and are depicted in actual percentages.

**WASFAA Needs**

Please continue to support your regional association during these challenging budget times. The best way to do this is to be an active WASFAA member and to attend as many of the planned conference and training activities as possible. WASFAA membership continues to be a great investment in your professional development. It provides you with an effective way to stay current on financial aid issues, and allows you to receive important information on advocacy for financial aid both at the regional and federal levels. Most relevant is the fact that the organization provides a number of valuable training opportunities offered by experienced colleagues in the profession. In addition, there are exciting networking opportunities available through volunteering for WASFAA events and committees and serving with financial aid professionals from throughout the western region, who come from many diverse backgrounds and experiences. Please make an effort to support your regional financial aid administrator association to ensure its future survival and your professional training, advocacy, and networking needs.

*We welcome your questions, comments, and suggestions concerning any aspect of this fiscal year report.*
Reflection from a WASFAA First Timer and Scholarship Recipient

Mason White
CSU Chico

I am very grateful I was able to attend the 2010 WASFAA conference in Coeur d’Alene, ID as a scholarship recipient. What a beautiful place! This was my first WASFAA conference. On the flight there, I had the pleasure of meeting Ron Lee from USA Funds. He had some awesome things to say about WASFAA and the conference. From the start, I knew this was going to be a great conference.

I was able to join the Making Connections Reception and Activity which allowed me to meet other first time and seasoned attendees and to learn about member benefits and volunteer opportunities within WASFAA. We played the Family Feud game which was a good way to start learning about WASFAA!

At the beginning of the conference we were told this was going to be an intimate conference. Even though attendance was lower than previous years, I was amazed at the number of sessions available. The speakers and both quality and quantity of the material were outstanding. I found it easier for us to ask questions which led to a more personal round-table discussion. There was a lot of information I was able to bring back to my department.

I am thankful I was able to meet so many dedicated colleagues. We are experiencing some difficult challenges which include budget cuts and under-staffed departments. Despite these challenges, I noticed our attitudes were positive and steadfast. It was comforting to know we are all in the same boat, pursing the same goals, wanting the best for our students. It takes many volunteers and committees to make a successful conference and to make WASFAA such a beneficial organization. I am looking forward to volunteering and getting more involved as a WASFAA member. I hope all of my financial aid colleagues have a great summer and fantastic 2010/2011 year!

If It Matters to You...

Retention
Enrollment
Default Prevention
Financial Literacy

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WASFAA Conference Neophyte

Johanna Dwyer
Mars Hill Graduate School

I recently attended my first WASFAA conference, and what a great year it was to attend! My attendance and learning was made possible by the generous scholarship provided and I am so very grateful. Some conferences I have been to have felt overwhelming, with too much distraction, but the WASFAA Conference had such an intimate feeling and from the Opening Ceremony I was hooked.

I especially enjoyed The Shooting Star Dance Group who performed beautiful Native American dances featuring children ages 3 to 18. The children were mostly from the Coeur d’Alene Tribe and they dance as a way to encourage a life free of drugs and alcohol.

I was also very inspired by the keynote speaker, Terry Everson, who is Director of Organization Effectiveness at Globe Education Network. Terry spoke about the impact we can have on those we interact with and the power of positivity. It was so intriguing that I headed straight to the library when I got back to Seattle to check out one of the books he mentioned.

The conference continued with several outstanding sessions. The sessions were well planned out and they covered all of the topics I needed. I left feeling more confident as we face the transition that lies ahead for many schools. Because I sat as a volunteer on the Graduate Professional Issues Committee (GPIC) this year, I was also able to assist Tami Sato as a presenter for a session even though this was my first WASFAA Conference. This was quite an honor as Tami has been in the industry many years and was recognized this year by receiving the Distinguished Service award from WASFAA.

I feel so lucky to have attended this conference not only because of the excellent learning opportunity but also because of the wonderful peers I was able to meet.
Mayanna Bean  
University of Alaska, Fairbanks

As I mused about what to pack for WASFAA’s Sister Dale Brown Summer Institute, I couldn’t help but wonder what I was getting myself in for. Weather reports for Maricopa County predicted high temperatures in the triple digits; and I thought I was suffering when Fairbanks hit highs of 80-85 degrees. Of course, hardly anyone in Alaska has air conditioning and our office has problems overheating even in the winter so I suffered more than your average Alaskan, but I digress. I arrived in Phoenix to find that it was immediately necessary to switch from Alaska summer gear to Phoenix summer gear. The jump to shorts and tank tops reminded me of summer camp and after living in a dorm, eating in a cafeteria, sitting in classes, and participating in round-the-clock social activities with my financial aid friends, I realized just where I was – summer camp for grown-ups! Summer Institute was a wonderful experience that left me feeling more informed, invigorated, and inspired and I think many of my new colleagues would agree.

From day one, our agenda was packed. We started by learning about the history of financial aid and from there we touched on just about every aspect of administering financial aid—from applying to awarding to returning and every step in between. We had ample time to ask questions in lectures and in our small groups. We got to try out our new knowledge as we hand-calculated EFC’s and performed verifications with more (and less) documentation than some schools require. Our week culminated with an in-depth case study that followed Lisa Simpson from the application process all the way through a variety of special circumstances. This was no beginner’s case study, either! This case study forced us to pay close attention, as we wrestled with exactly what to include in COA, how to award institutional aid, and what constitutes conflicting information.

Personally, one of the most rewarding aspects of SDBSI was the chance to meet financial aid administrators from other schools and talk shop. It’s not often that I get to haggle over the relative merits of the various computer systems or to excitedly discuss Dept. of Ed regulations. As a new financial aid administrator, learning about how other institutions carry out their obligations and write their policies was invaluable to understanding how my own institution does it. I also appreciated learning more about the aspects of financial aid that I am not regularly involved with. For those of us not directly involved in administering work-study, hearing about the concerns and challenges of people who do administer it made us more aware of the program (and more in awe of those who have to deal with work-study). Like others in my group who don’t process verifications, I am glad that I understand the process more thoroughly now (and again, am so impressed by those who obviously know it inside and out).

As we were reminded over and over, most financial aid answers at least start with “it depends,” and a good place to start looking for guidance is “in the handbook.” These days, with the proliferation of online training resources, printed materials, and dwindling budgets, I imagine it’s harder and harder to get support to send staff to trainings like these – whether travel is a half hour drive from home or twelve hours in the air. Still, I don’t think there is any substitute for the face to face interaction with faculty and other students or for the chance to struggle with hypothetical situations we might not see regularly. I am extremely grateful that my boss saw the value in sending me to Summer Institute and that I was fortunate enough to receive a WASFAA scholarship. Organizing this training couldn’t have been easy, and I am very thankful that WASFAA provides this opportunity for its members.

Just like real summer camp, I think everyone was ready to go home and rest by the end of the week. Sadly, not everyone got to go home with a vest from one of the raffles, but we did all go home a few pounds heavier (whether from our binders stuffed with handouts and the FSA handbook or from the shockingly delicious cafeteria food, we’ll never know). Meeting other WASFAA’ers, including interlopers from other regions, and learning more about financial aid energized and excited me about this profession. I hope to see some of the same faces at future WASFAA events. Summer Institute has already enabled me to better serve UAF’s students. By learning about financial aid policies and procedures and the variety of ways they are administered at other schools, I feel better equipped to understand the experiences my students may have had elsewhere and to educate them about their options. As I write this, on the longest day of the year, I encourage everyone to consider visiting interior Alaska some June as the blazing sun at midnight might not keep you hot, but will definitely keep you awake!

More from Summer Institute 2010 on the following pages...
Jill Golike

Nine months ago I innocently took on a new role as the Financial Aid Director for a small private college. My understanding of Financial Aid was each student needed to complete a FAFSA and the main prerequisite for working in Financial Aid was to be detail-oriented. Sounds easy enough. Little did I know this would be the year the Federal Government decided to change EVERYTHING. I have spent the last school year doing whatever I can just to keep my head above water. Colleagues recommended various conferences and training opportunities throughout the year. I went to a few and usually left feeling completely overwhelmed and, quite honestly, ready at a moment’s notice to submit my letter of resignation.

I heard about the WASFAA Summer Institute through a colleague and applied for the scholarship the day the application opened online. All I knew about the Summer Institute was it was a week-long training for people new to Financial Aid. When I received the phone call telling me I had been chosen for a scholarship I remember thinking that finally something has gone right this year.

The first day of the conference I saw the light at the end of the tunnel that I had been in since starting this job. I was assigned a mentor for the next year. Such a simple concept, but for me to know there was someone just a phone call away took such a weight off my shoulders.

The rest of the week wasn’t easy. The first day began with the theme “All good answers for Financial Aid start with ‘It Depends.’” On the last day, my personal theme was “I think I’ve been doing this all wrong!” Somewhere in the middle I learned how to manually take a student through Financial Aid from filling out a FAFSA to creating a third Financial Aid Package after a Professional Judgment adjustment. I was amazed how each person in our group had a different idea of how to process one person’s Financial Aid.

The most valuable aspect of the conference was the networking. I spent the entire week meeting as many people as I could and interviewing them about their roles and their processes for awarding Financial Aid. I now know that I can construct my Financial Aid Department and Policies to best suit the needs of my unique college. I also have a full spectrum of colleagues to look to for guidance, ideas, and support. I am already looking forward to next year when I can send my own team to the Summer Institute for an experience I believe it is a must for anyone crazy enough to enter the world of Financial Aid.

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

Sister Dale Brown Summer Institute

Look for the dates coming soon!

SUMMER BIRTHDAYS

Say “Happy Day” to these WASFAA members this summer:

Mark Steven Herndon 8/5
Tami Arlene Sato 7/22
Karen Lorraine Driscoll 8/25
Michael Neil Woolf 7/21
Nichole Heather Doering 8/30
Karla Beatriz Gonzalez 7/21
Barbara McAllaster

As a scholarship recipient for the Sister Dale Brown Summer Institute, I was so excited and humbled to have been chosen to attend. I have been in financial aid for six months for a proprietary, non-term school and was looking forward to solving some of the riddles floating around in my head regarding the ever-changing world of financial aid. I got that and a lot more.

Summer Institute connected all the dots for me. I knew a little about everything, but only a lot about a little. I learned about the mysterious world of federal database matches. I knew all that information we collected had to go somewhere and now I understand how eligibility is determined and personal information is verified. My favorite learning experience was when we learned how to calculate EFC’s by hand. It was a mild epiphany to see what went into the calculation and why a student’s EFC is what it is. It’s not a random number after all!

To be sure, the best part of Summer Institute was meeting all of the other attendees, not only because of the friends that were made, but to see how other schools perform the various aspects of financial aid. There is definitely not a single correct approach. Financial aid is one big gray and dynamic area. Anyone that likes change and a challenge will love being a financial aid administrator.

Thanks to the wonderful faculty and to everyone who made this possible. It was a great experience!

Case study group at the Summer Institute

Scholarship recipients Barb, Kacy, Jill, Mayanna and Caroline.

Carter, Anthony and Jack Edwards
Exit Counseling

Cap-and-gown? Diploma? How about the ideal exit counseling package?

Craig Berkley
TG Account Executive Team Manager

Semester-end can turn into gridlock for students, especially graduating and departing ones who have federal student loans to repay. Taking finals, moving, and searching for job prospects — among other things — can overwhelm even the most organized student. Still, impressing upon students that exit counseling is not just one more marker before the finish line is vital, both to them and to their schools.

A school can offer exit counseling in person, by audiovisual presentation, or by interactive electronic means. While online exit counseling eases the burden on departing students, who can complete a session at their convenience, it doesn’t afford as much of an opportunity for a school to reinforce the counseling message — but there are other options. (Refer to the Department of Education’s (ED) Federal Student Aid Handbook (FSA Handbook) for details about the required elements of exit counseling.)

Better than a note on the fridge or a letter in the mailbox, how about a small portfolio of resources and information that students can take with them when they leave? Say, a folder stocked with vital loan holder contact information, brochures on repayment options, and tips on money management and post-college budgeting, to mention just a few items.

After the dust has settled at the end of the semester, a loan repayment folder could serve as an early reminder and guide on repayment and be as important, in its own way, as a diploma. Here’s what that exit counseling takeaway might contain.

- Lifelines, also known as contacts: Contact numbers and names of all the parties involved in a student’s loans can be invaluable. In case something unforeseen happens financially, students can use these numbers to gather advice and help. While loan holder information is good, loan servicer information is even better, since the servicer sends the bills and receives the payments. ED’s contact information is also useful. Other contacts to consider include the school’s financial aid office; the Web site and phone number for the National Student Loan Data System (NSLDS); and the default aversion counseling number and Web site for the student’s guarantor, if applicable. NSLDS information is a regulatory requirement of exit counseling, so it may deserve its own flyer with instructions on use. Of course, lenders or servicers often have the most up-to-date information on a student’s loans.

- “What do I do now?” The manual: The transition to life after college can be a culture shock for students. Changes abound in the form of work routines, money, living arrangements, and much more. Offering students a short manual on adjusting their expectations — for example, setting a realistic budget given expenses — would help alleviate bumps during the transition. You might include information on cost of living figures for various areas of the country.

- Brochures aplenty: Individual brochures on deferment and forbearance, repayment plans, and the consequences of default would offer reinforcement for responsible repayment and spell out the details, should students have questions. A brochure on loan forgiveness could affect the student’s understanding of repayment, especially for those seeking public service jobs.

- The mover’s postcard: Schools are required to gather contact information before a student leaves school; however, these addresses can be temporary, i.e., back to the parents for a few months before landing the job. Offer your departing students blank postcards that they can fill in with their new addresses once settled and mail back to your office.

- Budget on paper: Many lenders, servicers, and guarantors offer online budgeting worksheets to help students estimate expenses in and out of school. Provide a hardcopy of the same thing, preferably with a link to an online version provided on the page.

- Career DIY materials: Do-it-yourself is the name of the game for job-hunters, who have to create and shape their careers. Sharpen your students’ career-building skills by offering materials on crafting a resume, drafting cover letters, interviewing, and following up on a job offer.
Money management primer: Using credit, saving and investing, and balancing expenses with income are all skills students may already have a handle on. You can emphasize effective money management with a short booklet that reviews concepts and offers tips on putting these ideas into practice.

Web site connections: Most students socialize, do work, and inform themselves via the Web. Provide a short list of some useful Web sites for the student borrower, job-hunter, and mover. You can group the listing by these categories or focus on a specific area (e.g., repayment, careers, or managing money). The Occupational Outlook Handbook, produced by the Bureau of Labor Statistics of the U.S. Department of Labor, is available online and offers just one example of the many career resources available to departing students at the click of a mouse.

For help

Along with exit counseling, a folder of repayment resources can help departing students build a strong foundation for successful loan repayment. For more suggestions on what to include the folder, schools can look to colleagues in the field, including the student’s guarantor. Guarantors work in all phases of the life of the loan and will likely have materials and ideas for creating the ideal exit counseling package.

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- Accessing scholarship opportunities for WASFAA training and conference events.
- Accessing funded research opportunities.
- Accessing the WASFAA directory.
- Receiving the WASFAA newsletter.
- Receiving listserv notices and alerts.
- Accessing employment listings.

*The Western Association of Student Financial Aid Administrators (WASFAA) encourages you to become a member. If you would like to join, visit WASFAA’s website at www.wasfaa.org and click on “Member Services” to access the membership application.*

*For more information visit our website at www.WASFAA.ORG.*
Anita Myles  
American Student Assistance

Most of you have heard about your students’ loans being “PUT” to the Department of Education (ED), and some of you may even know what that means. If you don’t fully understand what happens when students’ loans are PUT to ED, read on for a brief explanation. Once you understand the why and where, then the discussion of what it means to you and your students will make more sense.

In 2008 many lenders were having difficulty accessing funds to continue lending student loans. Since FFELP was the predominant source of student loans at that time, there was real concern that students and parents would not have access to funding for the coming school year. The Ensuring Continued Access to Student Loans Act of 2008 (HR 5715) was signed into law to make sure funds would be available. Better known as ECASLA, this law included an allowance for ED to purchase certain fully disbursed FFELP loans from lenders or loan holders. This in turn provided much needed liquidity in the market. Lenders could take the money that they made from selling loans in their portfolio and provide funding for new loans. These FFELP loans that were sold would then be serviced by one of five servicers identified by the Department of Education.

Affected borrowers receive notice from their loan holder that their loan is being sold. They also receive a welcome letter from ED with information on where payments must be sent and where they can access information. Unfortunately, students may have some loans sold to ED, but not others. And while ED will make every effort to ensure that all loans sold to them for a particular borrower are serviced by the same servicer, this is not guaranteed. Having some loans PUT and others not would result in the borrower having more than one student loan payment each month. Now add in the fact that all loans going forward will be made through the Direct Loan Program (DL). Students could have 3 or more payments to make each month once they go into repayment. Even if their FFEL, PUT, and or Direct Loan are serviced at the same place, they will not be able to combine the payments. Each would have to be paid separately.

The timing could also get a bit confusing. The sale of the loans could happen while the borrower is still in school or it could happen after they are out. There could be a lag of up to 30 days before NSLDS is updated, so that even a diligent borrower who is trying to keep track of what is happening with their loans may not have access to up-to-date information. And how many of our borrowers are that diligent? Truthfully, we’re lucky if our borrowers even remember who they borrowed from in the first place. Now throw in the idea of some of their loans being sold to ED, some remaining with the original lender or even being serviced by a servicer contracted by the original lender and the fun really begins! Not to mention that throughout this timeframe, lenders have been pulling out of the business which means that some of your borrowers had to pick a different lender in order to access additional student loans. All of these factors have created a less than ideal scenario for your student loan borrowers.

The Health Care and Education Reconciliation Act of 2010 (HCERA) recognized the likelihood that borrowers would have loans with more than one holder and made an allowance for current students to have the ability to take out a Consolidation Loan for one year (July 1, 2010 – June 30, 2011). But there are some drawbacks you should make your students aware of. If a student takes advantage of this consolidation option while they are in school, they will lose their grace period. They will go into repayment immediately after leaving school (potentially even throughout the summer months between school years) if they don’t take some action to apply for a deferment or forbearance.

The school will need to be extra attentive to borrowers during this time. Providing specific information about the current student loan environment without completely overwhelming the borrower will be the balance schools must attempt to achieve. It will be very important, especially at Exit Counseling, to make sure that student loan borrowers understand that the entity they are repaying may not be the same one from which they borrowed – through no fault of their own. The school must make clear the importance of reading all mail and following through on all instructions. Even though the borrower may think that they have everything in place, things could still change, and the borrower should be made aware of that.

Information for borrowers is available from many of your existing loan partners. Even though you will be processing loans through the Direct Loan program going forward, your current partners will continue to work with existing loans (until and unless they are PUT) and are still available to help you educate your borrowers about the repayment process.

Your Students' Loans Were PUT Where?  
What the PUT Program Means yo You and Your Students
A Volunteer Goes to Washington

Nancy Hanscom  
Assistant Director of Financial Aid  
University of Oregon

The National Direct Student Loan Coalition (NDSLC) is comprised of schools dedicated to assisting colleagues transitioning to Direct Lending and to the continuous improvement and strengthening of the Direct Loan program. Its members are financial aid professionals working at participating institutions.

One of the many tools available to members of the coalition is an e-mail listserv which has been hosted by the University of Oregon since the mid-1990’s. I have managed the NDSLC Listserv as a volunteer since 1999.

Due to my volunteer management of the NDSLC Listserv, I was recently invited to Washington D.C. as a guest of the National Direct Student Loan Coalition (NDSL) to attend the Executive Council Meeting.

Here is a link to their website: http://directstudentloancoalition.org/ You may sign up for the listserv here.

The three day trip in June consisted of a meeting of the executive council, meetings with the Federal Student Aid staff, and with the Secretary of Education Arne Duncan.

Personal highlights of my trip included getting to meet one of the early supporters of the Direct Loan Program, Coalition Advisor Tom Butts. As the listserv manager, I have often seen his contributions to the list over the years. He frequently has provided excellent Direct Loan information and has been a valuable contributor and helpful resource for questions posed by other members.

In addition, I was able to participate in meetings with the Federal Student Aid Staff. I was very impressed with the respectful relationship that the Executive Council has with the Federal Student Aid Staff. The staff listened carefully to the issues that the Coalition Executive Council brought to their attention.

I was also invited to a meeting with the Department of Education Secretary, Arne Duncan. Included in the meeting were Robert Shireman, Martha Kantor and James Kvaal. I was able to participate in the meeting and was able to express an appreciation of the increases in the Pell Grant program.

On my last day, just before leaving to fly home, I was surprised and humbled with an “Appreciation Award for Outstanding Service to the Colleagues in the Direct Loan Program.” I was honored by the recognition of my service and very appreciative because these were people that I had only met online and they wished to recognize me for the work that I do at the UO, managing the listserv, “Dirloan2.”
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The Jerry R. Sims Management and Leadership Institute provides a higher level management learning experience for financial aid administrators. Some of the topics that may be covered are: Resources for Staying Current in the Profession, Managing Staff, Reporting and Reconciling Data, Managing Funds, Positioning Yourself at the Table, Decision Making.

Faculty for this event:

Susan Murphy, University of San Francisco

Susan Shogren, Northwest Education Loan Association

Jim White, Gonzaga University

Wendy Olson, Whitworth University

More information will be posted as it becomes available. Please contact Wendy Olson (wolson@whitworth.edu) if you wish to learn more.