President’s Letter

Tami Sato, WASFAA President
Southern CA College of Optometry

Well it is Fall and this kicks off a busy travel season for your President with attendance to three state conferences within the WASFAA region and one regional conference as part of the NASFAA inter-regional visitation program. It’s been challenging to keep these straight and I started yet another binder for travel with dividers of each “—AAFA” event. Each section has the conference information page from the website, the agenda if available, conference registration, and hotel reservation and airlines reservation printouts. Later I will be adding presentations for the WASFAA update and session presentation notes.

My first event was the ALASFAA Fall Conference which was held at the Talkeetna Alaskan Lodge on September 21-23. Talkeetna is the jumping off point for climbers hoping to stand on the 20,320 foot summit of Denali.

Then I went to Mesa, Arizona for the AASFAA Fall Conference which was held October 4-6 at the Arizona Golf Resort. They had a theme related to Octoberfest, “Tap Into Your Potential”. The RMASFAA Conference was October 8-11 in Salt Lake City. They had some interesting session topics including: “Planning for Crunch Times”, “How Full is Your Bucket?” and “Give ’Em a Pickle”. I’ll let you know what they were about.

Last for the Fall season is the WFAA Conference which is October 18-20 in Vancouver, Washington. It threw me a bit because the instructions said to fly into the Portland International airport. Living in big ole California I forget about other states being closer together (yes, I know Alaska is bigger). An evening activity planned is a candlelight tour of Fort Vancouver, aka “Ghost Tour”. That should be interesting.

One of my hobbies is stamping and card making. At the council meeting I made little pyramid boxes that included the state motto from each WASFAA state. Here they are with a little bit of information about them.

+ **Alaska** – “North to the Future” was chosen in 1967 during the Alaska Purchase Centennial
+ **Arizona** – “Diat Deus” is Latin for “God Enriches” and was adopted in 1864
+ **California** – “Eureka” is Greek for “I have found it” and relates to either the admission of the state into the Union or a gold miner’s success
+ **Hawaii** – “Ua mau ke ea o ka aina l ka pono” means “The life of the land is perpetuated in righteousness” and was adopted in 1943. These were words said by Kamehameha III when his kingdom was returned from the British.
+ **Idaho** – “Esto Perpetua” means either “Let it be perpetual” or “May it endure forever”
+ **Oregon** – “She flies with her own wings” was adopted in 1987 and reflects Oregon’s tradition of independence and innovation
+ **Washington** – “Alki” is a Chinook Indian word meaning either “Bye and Bye” or “Hope for the Future”

My sister lived near Alki Beach in West Seattle and but I didn’t know it was the state motto. Hope you enjoy this issue of the WASFAA Newsletter!
### WASFAA Member Statistics

By Wendy Olson, Chair, WASFAA Membership Committee  
Director of Financial Aid, Whitworth College

**As of October 3, 2006**

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<tr>
<th><strong>Current Membership</strong></th>
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Federal Update—109th Congress

By Vicki Shipley, Chair, WASFAA Federal Relations Committee

Just a quick update on some key recent federal activities. The 109th Congress has wrapped up its work—at least until the week of November 13th when the lame duck session is scheduled to start. As expected, not all 12 individual appropriation bills for FY 2007 were completed before Congress adjourned and fiscal year 2006 ended. A continuing resolution (CR) was put into the Department of Defense appropriations bill (one of the few measures expected to receive the President’s signature before the fiscal year ends). The CR allows the government to keep spending money at the FY 2006 rate until November 17th.

Education funding for FY 2007 will continue to be a challenge. A boost in funding for the defense bill means that expected cuts will likely be necessary from domestic discretionary programs; however, there are no specifics at this time.

On October 7th the President signed H.R. 6138, the ‘Third Higher Education Extension Act of 2006’ which represents the fifth time this Congress, and the sixth time overall during the current reauthorization cycle, that a temporary extension has been passed rather than completing action on the full reauthorization. This extends the HEA through June 30, 2007.

Stay tuned for more....

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e-mail: studentloans@chase.com

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The institute provides fundamental training on financial aid. The curriculum is geared towards financial aid staff with less than four years of experience, but is open to business officers, IT support, and anyone else on campus who could benefit from in-depth training on financial aid essentials. Topics include verification, EFC, determining aid eligibility, professional judgment, cost of attendance, and other topics addressed in the FSA Handbook. Although the training is intensive, the faculty tries to make the experience fun and interactive.

Students will live and take classes on the campus of Boise State University. The residence halls are suite-style, with individual bedrooms and a common living space. They were constructed two years ago, and are adjacent to the Boise River with views of the Boise foothills. Classrooms and dining facilities are located in the nearby Student Union building. The campus is less than one mile from downtown Boise, and four miles away from the airport.

Whether you would be attending yourself, or if you are deciding on sending your staff, the Sister Dale Brown WASFAA Summer Institute experience will offer an affordable investment in understanding financial aid, increasing confidence in performing job responsibilities. It will also offer a great way to network with colleagues from across the WASFAA region.

Costs are being finalized, but it will be affordable. Mark your calendars now for a great experience.
By Colleen Robbins
Financial Aid Advisor
Student Financial Aid Services
University of Idaho

Summer Institute was truly an experience that I will never forget. In addition to the mass amount of knowledge that I walked away with, I was also fortunate enough to leave Los Angeles with many new friends; friends who share my career interests as well as my ambition to learn more in this field.

I arrived in Los Angeles on a Saturday evening. Having never been to LA before, I thought it wise to book a hotel close to the airport in hopes that after a good night of rest I would have my head on straight enough to get myself to UCLA without too many unplanned events. I got to my hotel around 8:30 pm that Saturday evening. Since I hadn’t really eaten a meal that day I decided that once I got settled in my room, I would venture out to find some “real” food. Arriving at my hotel, I quickly realized that I probably wasn’t in the best area of the city to be walking anywhere after dark. The front desk clerk indicated that I would “probably” be okay to walk out the front door to the right, but to “keep to the right – you don’t want to be walking around down the street on the left”. Needless to say, I went back to my room and ate raisins and peanuts for dinner.

The next morning it was time for me to head to UCLA. The hotel receptionist was kind enough to call me a taxi. Relieved to be checking out and getting my week started, I got in my cab and headed towards campus. Unfortunately, even with the campus map I provided him, my cab driver seemed plenty confused about where I needed to go. After driving around campus for about 20 minutes, he became very agitated and pulled over and told me to “get out – this is close enough”. So I paid my $50 fare and there I stood on the side of the road with all of my luggage. All I knew is that I was somewhere on campus. For those that know UCLA campus, you know that “somewhere on campus” was most likely not going to be “good enough”.

I saw what appeared to be a coffee shop up a huge flight of stairs and decided I better go ask someone if they could direct me to the Covel Commons (where I needed to go). Five minutes later (this was a loong flight of stairs) I reached the top huffing and puffing from carrying (more like dragging) my luggage. After asking the attendant in the coffee shop for some directions, I was relieved to hear that I was moments away from the check-in tables for Summer Institute.

My experiences thus far left me longing to go home. My week hadn’t even started and already I was regretting that I wanted to attend this event. Those feelings didn’t last long. As I entered the check-in line, I was approached by someone with the friendliest face. She offered to show me around since she had already checked in earlier. The next few hours really helped me to settle down and I started feeling much better about being there.

Another new friend I met introduced me to a few of the people she had already met and made me feel right at home. That afternoon we started our training. It didn’t take long; I was feeling great about the way the week was looking. We met a couple of other attendees and enjoyed our “out of session” times by going to Hollywood, walking in Westwood, and spending a day in Santa Monica.

The training was great as well. I found the small group time especially beneficial as we were able to do some “hands-on” training and really spend some time getting to know a few people. The larger group training was also good as we were fortunate enough to have some very upbeat trainers who made the learning experience a lot of fun. It truly amazed me to look around and see the other people who, just like me, were just getting started in financial aid. As the week progressed, the tensed look on people’s faces changed to relaxed as we all got to know one another and took the opportunity to explore Los Angeles during our “out-of-session” times.

The training at Summer Institute was great and the knowledge of financial aid I gained was immeasurable; but just as important are the friends I made and the experiences I had in Los Angeles. They are ones that I would not trade for anything. I still email one of the friends I made there. It is nice to know someone who understands your work and can see things from a different perspective than those who work in your office.

I found that being able to spend this week with others in the financial aid profession helped me really grow to love my job and everything in entails. Being around other people who are so passionate about their careers is inspiring. Summer Institute is an experience that everyone in financial aid should get the opportunity to have.
Graduate Plus Update

By Colleen R. MacDonald
Graduate and Professional Issues Committee
Stanford University- Graduate School of Business

Last year at this time, I heard a peculiar rumor that Congress might extend the PLUS Program to graduate students. What was even weirder was that I heard that they had scored adding this financing option as a savings. Because over the years I have heard many rumors about potential changes to federal programs, I dismissed this possibility. When February came along, I learned that the federal government can surprise you.

This spring my team worked hard to quickly revamp our consumer information and packaging criteria to include this new financing option. We did a cost-benefit analysis of how to present the Grad PLUS to our students. Based on the analysis, we decided that we needed to offer students a choice between Grad PLUS and Private Loans. Although we think we made the right decision, it has not been easy. We have a significant number of students who wanted to speak via phone, meet in person, or send lengthy e-mails back and forth to discuss which is the better option. Drawing from some examples by colleagues in other financial aid offices as well as several lending institutions, we created “Decision Making Strategies”, which was sent with a grid about comparing the programs.

Decision making strategies
PLUS: You may prefer the Federal Graduate PLUS loan for the following reasons:
• The loan has a fixed rate. Additionally, lenders offer interest rate reductions
• If your credit is considered poor, you are more likely to be approved for the federal loan
• There are more deferment and forbearance options which allow you to postpone payments temporarily after you enter repayment.

Private: You may prefer the Private Loan for the following reasons:
• The interest rate is variable and could go down since it is dependent on the marketplace.
• No origination fees. PLUS loans deduct 3% from your loan at disbursement.*
• There is a six month grace period after graduation in which you do not need to make any payments.*

*Please be aware that this is applicable to the private loan we are suggesting.

For the 2007-08 academic year, we want to further refine our consumer information for our students. I’m looking forward to speaking to colleagues at meetings, such as the WASFAA Conference in the spring, to discuss the lessons they learned and get more ideas on how to help our students decide on the best financing.

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The Parent PLUS Loan with EFSI Diamond Benefits™
• Interest rate reductions of up to 2% below the standard, Federal rate – saving thousands of dollars in repayment interest!
• Convenient on-line application process
• Many repayment, deferment and forbearance options

Similar savings are also available to students who take advantage of the Federal Stafford Loan with EFSI Diamond Benefits™.

To find out more, call an EFSI Education Loan Specialist TODAY at 1-800-523-7446 or visit www.efsi.net.
Factors that “Close the Deal” in Student’ College Choice
By Cheryl Kibarian, Regional Director National Student Loan Program

Based on four years of surveys conducted by the Cooperative Institutional Research Program (CIRP), we find that financial aid ranks 39% among the most influential factors in college choice. College size and campus visits rank slightly stronger in influencing this choice. While media and family/peer/advisor influences are growing, they translate to approximately just 25% of the decision.

Read the full, but brief, NSLP Research Review article with graphs at http://www.nslp.org/vnews/display.v/ART/44c7bf7f7a6bc

For additional information on what motivated this same group of college-age students to attend college read Study Reveals College Matriculation Motivators http://www.nslp.org/vnews/display.v/ART/44b3e882b0448

WASFAA Training Committee Report
By Bert Logan
Director of Student Financial Services, Lane Community College

By Francie Campbell
Regional Sales Director Simple Tuition

The WASFAA Training Committee is hard at work preparing Fall 2006 WASFAA/NASFAA training workshops in a location near you. The subject for Fall Training will be “Verification”. Details are on NASFAA’s website http://www.nasfaa.org/AnnualPubs/FT06/index.html.

WASFAA is working to coordinate dates and times of the Verification Workshops to complement the James F. Briggs Tax Detective’s “Having Fun with Personal Taxes” workshops sponsored by Nelnet. The Verification Workshop dates and times can be found on the WASFAA website under Training.

WASFAA soon will be soliciting your input and feedback regarding training needs for Spring, 2007. If you have ideas and subjects you’d like to lean more about, submit those thoughts to Bert Logan, WASFAA Training CoChair at loganb@lanec.edu. Please refer to Spring 2007 Training on your email subject line.

WASFAA Research Committee Report
By Doug Severs, Director of Financial Aid & Scholarships, Idaho State University

By Cheryl Kibarian, Regional Director, National Student Loan Program

The Research Committee is kicking off the year by featuring in the WASFAA Newsletter different research studies and financial aid research organizations. We are calling the feature the “Research Desk.” For this newsletter we will be focusing on how a research study indicates financial aid is a very important factor in influencing college choice. Future newsletters will look at studies concerning factors in student loan default and will feature research organizations like the Lumina Foundation.

The Research Committee will also be surveying the membership on various topics. Our first survey later this month will focus on the challenges of computer software conversion. If there are areas where you would like a survey done please feel free to contact us. We will publish the survey results to the WASFAA list and in the WASFAA Newsletter.

The WASFAA Research Committee would love to have a research proposal that they could fund. If you know of anyone that would like to do research in regard to financial aid please have them go to the WASFAA web site to consider apply for a WASFAA Research Grant. The Research web site link is http://www.wasfaa.org/docs/about/grants/intro.html.

Finally, the WASFAA Research Committee needs committee members. If you are interested in research and want to participate please complete the volunteer form on the WASFAA web page and list Research. Our main goals are to develop research opportunities in the WASFAA Region and provide financial aid research information to WASFAA members. A part of this goal is to create a better WASFAA Research web page.
By Renee Davis, Chair, Historical Archives Committee; Scholarship Coordinator, Truckee Meadows Community College

As Chair of the Historical Archives Committee, one of my charges is to begin gathering together the history of the organization in preparation for WASFAA’s 40th anniversary. Many of you have already had the privilege of reading Past-President Steve Herndon’s informative short history of WASFAA, and I am working on building on that. In doing so, I frequently come across facts and other tidbits about WASFAA and have decided to share a small selection of these with the membership via a newsletter trivia quiz.

Our archives are full of facts and documents, which are readily accessible, largely thanks to the efforts of my predecessor, Kate Bligh. They are instrumental in providing information about WASFAA over the years. Luckily, we have a considerable archive of newsletters as well, which helps to narrate the more human side of our organization. It is my goal to build not only a fact-based history of the organization, but one that recognizes the people—officers and members alike—who have sustained the organization over the years. WASFAA is an organization with many loyal members of long tenure, so, with this first article, I would like to encourage all of you to share your own facts, tidbits, and stories about WASFAA with me.

My email address is radavis@tmcc.edu.

Questions:
1. When and where will WASFAA celebrate its 40th anniversary?
2. What was the registration fee for the first WASFAA conference?
3. Which current WASFAA officer’s uncle served on the first executive council?
4. What were some of the most prevalent issues faced by WASFAA members and the financial aid profession between 1969 and 1974?
5. WASFAA bylaws specify a principal office. Where is it?

Webster Has A New Entry:

Real-Time (rēal tīm), n. 1. the act of moving data so fast it takes your breath away. 2. the method by which ELMNet routes student loan transactions and status inquiries. 3. a tool that gives you answers now. adj. 4. the definitive answer on how to process student loans: Real time loan processing means origination and changes are done immediately. 5. the most complete and current loan inquiry system available: Real time loan inquiry gives me all the loan information I need in a single screen.

Contact ELM today to learn how we can deliver results NOW!

Committed to Reliability, Stability, and Performance.
By WASFAA President, Tami Sato  
Southern CA College of Optometry

Haven’t seen any studies on this but I would guess that working in the financial aid office is probably one of the most stressful areas on a college campus. There are studies that suggest that having a good sense of humor and the ability to laugh at stressful situations will help mitigate the damaging physical effects of distressed emotions. Laughing at ourselves and the situation helps reveal that small things are not the earth-shaking events they sometimes seem to be. Humor can help us look at a problem from a different perspective.

My family always used a form of humor, sarcasm (the funny and affectionate kind), as a major form of communication so I sometimes use this to take the edge off some of the crazy crunch times or situations that happen in the office. One of the greatest compliments given me was Barbara in our office saying that, “I taught her everything she knows about sarcasm”. I’m so proud when she throws it right back at me.

Besides causing a domino effect of joy and amusement, humor and laughter can set off a number of positive physical effects including: reducing stress, lowering blood pressure, boosting the immune system, improving brain functions and protecting your heart. Yes, a study by the University of Maryland Medical Center showed that laughter and an active sense of humor can help protect you against a heart attack. One way it does this is using laughter as a calorie burner. Laughter can be a great workout for your diaphragm, abdominal and respiratory systems and the back muscles. It is estimated that hearty laughter can burn calories equivalent to several minutes on an exercise bike. Take the Humor Survey at this web site to see how well your sense of humor protects you from heart disease.  
http://www.umm.edu/news/releases/humor_survey.html

You can expand your sense of humor by looking for the everyday humor and exposing yourself to more comedies than upsetting news and entertainment. Observe infants and young children to learn how they find delight in ordinary things. You have probably heard the statistic that a child laughs about 300 times and adults laugh an average of 17 times a day. Jokes can make us laugh also and there are some online sources of jokes. The one at the end of this web site made me laugh to tears: http://www.helpguide.org/life/jokes.htm

Laughter It’s contagious but good medicine for you
**NASFAA Conference**

**What’s all the buzz about anyway?**

By Casandra Rhay  
Financial Aid Advisor  
Lane Community College  
Lucky Scholarship recipient

With the masses of NASFAA conference attendees filing into the Opening Session, you could without doubt, hear the buzz. Only one thing was on our minds (and our tongues), “The Feds have gone and created a crazy new grant program!”

The hot topics at the conference were the Academic Competitiveness and National SMART grant programs. Rooms were rearranged to allow more seating for these sessions. I attended the last offered session in hopes the presenter would have a better idea about what it was we just weren’t grasping. To my disbelief, the room was still full and the questions rolled. While it appears ED has many things in line for the implementation, I am certain many of us thought, “I should have asked...”. To my relief, we were told to do the best we can, and roll with it!

I attended other sessions, learned a lot and laughed. There was the Case of the Missing Handouts, luckily they were found. Unfortunately, this same session that started late, was cut short by a fire alarm. Imagine 1000 people making their way down one small escalator. Of course, more than 1000 attended the conference! Lucky for me, the other 2000 didn’t have a complete fear of burning to death, so they continued on as if nothing were happening.

Contrary to my lighthearted statements about the NASAA Conference being frightening, it truly wasn’t. I had a great time and learned very valuable information, such as how to Latin dance. I’m being serious, it will come in handy during incoming orientation. I attended the financial literacy session sponsored by Wachovia and I walked away with the realization you have to keep students entertained to promote learning. This might do the trick.

I value the opportunity I was given to attend our national conference with a scholarship from WASFAA. The benefits far surpass the time it takes to apply. I also encourage everyone to apply as opportunities arise – sometimes it’s better to hear the buzz first.

**Conference an Eye-Opener**

By Ohkoon Kwon  
Financial Aid Program Support Supervisor Green River Community College

I began my career in student financial aid in September of 2005. When my director first informed me of the 2006 NASFAA conference, I thought it would be just another small to mid-sized conference I had been attending. Boy, was I wrong!! Although I was adequately briefed on the greatness of the event, I guess I was never fully prepared to experience it for the first time. The greatness was in both quantity and quality. I was impressed by not only the number of attendees, but by the applicability of each valuable lesson I learned through the sessions. The sessions covered practical, everyday issues that financial aid administrators face and helped me view financial aid from a larger perspective. I also appreciated the wide range of topics, which included regulations, updates, common problems and issues, customer service, planning and budgeting, and many others. They were truly an eye-opener. I now perform and think differently on my job thanks to the conference. I applaud the organizers of this event and look forward to attending it in the future years.

I feel very privileged to have received a scholarship to attend the NASFAA conference. I have heard that even seasoned administrators who have been in the field of financial aid for decades rarely have the opportunity and the financial resources to attend the conference every year. To be able to attend the conference at a nearby venue (30-minute ride to Seattle) with full financial support in my first year on the job was truly an honor. “Thank you” to those who made it all possible.

**Conference was Inspiring**

By Lorena M. Saucedo  
Financial Aid Advisor  
Highline Community College

My experience from attending the NASFAA National Conference in Seattle, WA was very rewarding. I have never seen as many financial aid administrators seated together in the same room. I cannot believe how many people are willing to give their time and efforts to this profession and to help others pursue and achieve their higher education.

I was amazed to see so many acquaintances. I was glad I was able to help at the registration booth. Being part of the local arranging committee also helped me tremendously with reading the program and how to be aware of all the events presented.

The presentation by Dr. Bertice Berry was an inspiring one. It makes me glad to be a part of this profession and to help others achieve their dreams. Also, due to the support of associations like WASFAA, NASFAA, and WFAA so many newcomers like myself, can attend these wonderful conferences and learn more about our careers.
**Answers:**

1. WASFAA’s 40th conference will be held April 6, 2008 in Seattle, Washington. WASFAA will turn 40-years-old on January 13, 2009.

2. At the inaugural conference, the registration fee was a modest $2 per individual (annual membership at the time was $10). It was held on January 13, 1969 at the San Francisco Hilton. The total bill from the hotel amounted to $268.93.

3. Chuck Herndon, uncle of Past-President Steve Herndon, served as a member-at-large on the first executive council. A financial aid administrator from the College of Marin, Chuck was also the president of the California Community College Financial Aid Officers Association.

4. Judging from a perusal of early WASFAA newsletters, the issues faced between 1969 and 1974 by fledgling WASFAA leaders—and financial aid administrators in general—bear an interesting resemblance to those we have faced in recent years. Newsletters and other early communications are full of issues such as need analysis, adequate funding by the federal government of need-based financial assistance, concerns regarding the dangers of having students rely too heavily upon loans to pay for college, and reorganization of the Federal Department of Education. Unlike today, though, all of this was happening in—and partially in response to— a climate of great civil unrest, both on and off college campuses.

5. Most members may not know that the official, principal office of WASFAA is located in San Diego County, California at the law offices of the WASFAA attorney. The office of the current WASFAA president is generally considered a branch office as well.

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To learn more about USA Funds Connection or OpenNet, call toll-free (866) 497-USAF, or visit www.usafunds.org.
CASFAA Report

Louise C. Jones, CASFAA President
Cal Grant Coordinator
University of California-Riverside

Greeting members of the Western Region!!

Allow me to bring you greetings from the California Association of Financial Aid Administrators (CASFAA)!! My position as CASFAA President has afforded me the opportunity to attend the WASFAA Executive Council meeting and make many new friends within our region.

I will be attending the IASFAA (Idaho) Executive Council meeting and conference in October as part of the WASFAA State Presidents Exchange Program. You could have never told me a year ago that this will be my second trip to Idaho!! I’ve also been to Reno twice........I’m just a nomad. However, with a WASFAA President from California (Yeah Tami!!), I haven’t been able to enjoy too many other states for Executive Council meetings, but some sections of Southern California are like mini states in and of themselves so maybe that counts for something. I will also have the chance to be the host state in the exchange program and will have Terri Eckel from AASFAA (Arizona) attend my Executive Council meeting in November.

California has been busy throughout this year with our various training events serving over 1,600 financial aid professional throughout the state with our annual conference being our biggest training event of the year. We have also enjoyed the many WASFAA events and appreciate the opportunity to partner and swap ideas from many of our WASFAA colleagues.

I have truly valued the relationships I have made as a member of WASFAA. I’m trying to figure out how to stay involved long enough to get to Hawaii one of these days!! Ha, Ha, Ha!

Take care and see you around!!

NAFAA Report

Christina F. Twelves, NAFAA President,
Director of Financial Aid and Scholarships, Nevada State College

Since taking the reigns from Renee in May things have been very busy. Without the support of Renee and the rest of the Executive Committee and Chairs so much would not have been accomplished in such a short time. There are so many important accomplishments within the state of Nevada it is hard to choose which to focus on for the WASFAA Newsletter. It seems that just in the past month many things have begun to come together nicely. Our website is undergoing updating, we are getting closer to initiating our incorporation status, the NAFAA Conference is going to be here before you know it, Constitution Day has been and gone, College Goal Sunday preparation is coming together nicely, and all this has been going on while everyone has been assisting students during the busiest time of the year—fall opening.

NAFAA Scholarship Opportunities

We are very appreciative of our members and our sponsors for supporting NAFAA and giving us the ability to provide such a wide variety of opportunities to our membership. This year NAFAA approved multiple scholarship opportunities for our members to attend conferences and training. They include scholarships to attend the WASFAA Summer Institute, WASFAA Conference, FSA Conference, NAFAA Conference, WASFAA Management and Leadership Conference, and NASFAA Leadership Conference.

NAFAA Conference

The NAFAA Conference will be held November 8 – 9, 2006 in Las Vegas at the Suncoast Hotel and Casino. The theme for this year’s conference is “Financial Aid ...to the Rescue.” This super hero theme came about for many different reasons, the most obvious being how frequently we are asked to do more with less and think outside, over and around the box, sometimes requiring “super powers.” Our Conference Committee: Conference Co-Chairs (Paige Hurley and Tina Holcomb), Rhonda Neale (Conference Site Coordinator), and Dianne Fulmer (Sponsor Coordinator) are doing a wonderful job.

Our service project is called Project Starfish. Project Starfish was started several years ago by Marsha Dupree as a community service project for the association. Each year NAFAA has been able to assist a school in the area where...
the conference is held. It is a great way for NAFAA members to give back and help those who often suffer the most—children. This year we are partnering with Upward Bound, a TRIO program, and sponsoring a middle school in the Las Vegas area. We will be collecting books and school supplies from our members at the conference.

**College Goal Sunday**
The state of Nevada has begun preparation for the 2007 event. We have added more sites to reach students in the more rural areas of Nevada. We are currently up to 10 sites and working on securing a site to support our Native American population.

**Nevada System of Higher Education (NSHE) Director Roundtable**
The NSHE Director of Financial Aid, Ms. Sharon Wurm, has initiated a Director Roundtable. The Financial Aid Directors within the NSHE system meet quarterly to discuss important matters within higher education, our state, and the nation. Each meeting is hosted by a director at one of the state institutions. Our first meeting was hosted by Mona Concha–Buckheart at the Truckee Meadow Community College in Reno, Nevada and was quite a success. Many important issues were on the agenda and included discussions about our state funding programs, Constitution Day, and the new ACG/SMART Grants. The discussions went so well time was short to cover all the topics, the next meeting is scheduled for a tad bit longer to ensure there is time to address all agenda items. The second meeting will be held in Las Vegas just prior to the NAFAA Conference. Bernadette Lopez-Garrett will be hosting the group at her campus, Community College of Southern Nevada in November.

**WASFAA President Exchange**
This year WASFAA implemented a President Exchange program. This provides each president the opportunity to attend the state conference of one of their colleagues within WASFAA. By attending the conference and the state meeting you are able to gather ideas that you can take back to your own association and use within the various areas within the operation of an association. There is so much to learn from one another and I experienced it first hand. I was the first of the presidents to participate in the exchange and just returned from the Alaska Conference in Talkeetna, Alaska. I had the opportunity to attend many informative sessions as well as the ALASFAA business meeting. I enjoyed meeting many new people and was able to spend time with our WASFAA President Tami Sato, NASFAA National Chair Janet Dods-son, ALASFAA President Teri Graven-mier, as well as many new friends from Alaska. I was very grateful for their hospitality. I also got to visit the University of Alaska, Anchorage to see their cutting edge Student Services Model of One-Stop Service. I was very impressed with their student web terminals allowing students to complete and/or view a multitude of different financial aid venues.

**NAFAA Goals**
The NAFAA 2006-2007 Goals and Objectives are 1) to foster camaraderie amongst the NAFAA Membership; 2) initiate an Early Awareness Community Project, working with one Northern and one Southern elementary school to educate students that going to college is important and attainable; 3) to preserve the history of NAFAA by identifying where have we been ... where we are ... and where we are going as an association; 4) to support the NAFAA Executive Council in carrying out their responsibilities and to continue the structuring efforts of our EC, which includes finalizing our Incorporation Status; and 5) to collaborate with our state, regional, and national colleagues and organizations — NSHE, WASFAA, and NASFAA, to become more active in legislative issues.

**2006-2007 NAFAA Executive Council and Committee Chairs**
President – Christina F. Twelves (NSC),
President Elect – Nick Boschert (UNR),
President Past – Renee Davis (TMCC),
Treasurer – Jake Elsen (Le Cordon Bleu),
Secretary – Shawn Claxton, Representative-at-Large – Elizabeth Cammarata (Touro University)
By-Laws – Rhonda Groce (UNLV),
Conference – Paige Hurley (TMCC) and Tina Holcomb (CCSN),
Historian – Anita Daphnis (UNR),
Newsletter – Nick Boschert (UNR) and Christina Twelves (NSC),
Nom. & Elections – Nick Boschert,
Policies & Procedures – Renee Davis (TMCC),
Scholarships – Tawny Crum (GBC),
Technology & Website – Renee Davis.

**OASFAAA Report**
Tracey Lehman, OASFAA President Financial Aid Director, Oregon Institute of Technology

Greetings from Oregon. Current Membership of OASFAA is at 265 members. We have a number of things keeping us busy including training, election nominations and of course our real jobs. (How are those new ACG and Smart Grants going for you?)

During the month of October we will be going through a web site upgrade with ATAC. We are excited about a new look and the potential for easier navigation and other enhancements. Thanks to Pat Downey for his hard work as our Technology chair.

Upcoming fall training events include October 17th Financial Aid 101 (FA101) a beginners course. We have
over two dozen participants signed up. So far 512 folks have been trained via FA 101. Faculty includes Dan Preston, Mike Johnson, Kathy Campbell, Kate Petersen and Susan Degen. The training committee and FA 101 folks are also talking about the possibility of FA 201.

On November 11th OASFAA’s Support Staff Workshop will take place in Portland, and co-chairs Rob Clarke and Frankie Everett have a great slate of topics scheduled. Check the OASFAA website for more information as the date draws closer.

At our October board meeting we are proposing and hopefully approving an insurance carrier for our organization. Both liability and bonding insurance are being explored. Thanks to some of our neighboring states for their information and input. Also on our October 24th executive council agenda is the approval of a new training co chair. Mike Johnson is being nominated to join Elizabeth Bickford on our training committee.

It is almost scholarship season in Oregon. The Oregon Student Assistance Commission is working hard to get ready for applications. This year, the application will be available two months earlier, and four short essay questions will replace the standard essay questions. OSAC considered the experience of Oregon State University (OSU) using similar “Insight Resume” questions — a simpler, more direct approach to essay questions that has impacted the diversity of students applying for admissions and scholarships.

You may have seen Oregon’s proposed Shared Responsibility model for the state grant in the news lately. In 2004, Oregon’s Governor created an “Access and Affordability Working Group” that was charged with examining post-secondary access and affordability and recommending a new path for the state. Phase I focused on the 2005 legislative session and resulted in unprecedented funding increases for the Oregon Opportunity Grant. Phase II, completed in Spring 2006, focused on crafting a methodology that Oregon’s legislators and voters can understand and that extends program services to middle-income families. Under this proposed “Shared Responsibility” methodology, every eligible student would be expected to pay for a reasonable portion of the cost of college, through some combination of work, loans, savings, scholarships, and/or institutional aid. A student’s family would also be expected to contribute its portion of the student’s expected family contribution. For students who qualify, Pell Grants and/or federal tuition tax benefits would also be considered. The student’s Opportunity Grant would be the difference between the student’s cost of attendance and these other resources, up to average tuition and fees at public institutions. Current projections show that the proposed plan would cost double current program costs but would help more than twice as many students. Stay tuned for more information.

I am extremely excited about the state president exchange and my upcoming visit to the great state of Washington. Carla Idohl-Corwin and her team will be hosting me during their October annual fall conference in Vancouver, Washington. I look forward to being a guest at their executive board meeting and experiencing their conference.

The best things in life are free.
Swordfish Stewed with Tomato, Potatoes, Olives and Capers

1/4 cup extra-virgin olive oil
1 red onion, cut into 1-inch dices
2 Yukon Gold potatoes, cut in 1/2” cubes
2 cloves garlic, finely chopped
1 tablespoon fresh sage, chopped (tear, don’t chop)
1 tablespoon capers, rinsed and coarsely chopped
1/4 cup green olives, pitted and coarsely chopped
2 cups canned tomatoes, preferably Italian, crushed
2 cups dry white wine
Juice of 1/2 lemon
1 cup water, if needed
1 1/2 pounds swordfish or halibut, cut into 1-inch cubes (or you can use fillets)

Fresh parsley, chopped, for garnish

In a large skillet, heat the oil over medium-high heat. Add the onion and cook for 2 minutes, stirring so that it does not burn. Add the potatoes and cook additional 2 minutes. Steam the potatoes with the wine. Once you add the tomatoes, the potatoes will stop cooking. Add the garlic, sage, capers, olives and tomatoes and stir thoroughly. Add the wine and lemon juice and season with the salt and pepper.

Cover the skillet and reduce heat. Simmer for 15-20 minutes or until the potatoes are tender. Add more water if the liquid has reduced too much. The sauce should be a little saucy. Season the swordfish with salt ad pepper and add to the skillet cooking for 8-10 minutes or until done.

Transfer swordfish to a platter and garnish with plenty of fresh chopped parsley.

Serves 6-8

You can bake this dish.
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