Kevin Jensen
2014-15 WASFAA President
College of Western Idaho

Happy New Year

As we all say farewell to 2014, catch our breath, and look forward to all that 2015 may hold, I want to take a moment again to recognize each of you for the great work you do. As I struggle on my own campus to keep up with the increasingly complex world of rules, regulations, politics, and limited resources we all work in, I am always, ALWAYS encouraged by our great community of aid administrators. You are a passionate group, a dedicated group and a courageous group! Cheers to each and every one of you for a job well done in 2014 and for all that you will accomplish in 2015!

As WASFAA President, I’ve been privileged over the past few months to attend a number of our state conferences and see first-hand how you make great things happen every day in your office, on your campus and in your communities! In situations most professionals would simply walk away from, you stand strong and proud - you study, you learn and you lead. I’m so very proud to be part of this great association and to support you in your work to BE the difference in so many student’s lives . . .

Of course, your WASFAA Executive Council has been hard at work planning, and preparing for 2015 too! Please take a moment to mark your calendars for the following great professional development/training events coming up in the near future:

March 1-3, 2015 | NASFAA Leadership & Legislative Conference & Expo
Held annually in Washington DC, this event delivers a wealth of information and networking opportunities for newly elected and currently serving financial aid association leaders. The conference also includes time dedicated to advocacy with visits to Congressional leaders on Capitol Hill. If you are a newly elected association leader, don’t miss the NASFAA Leadership & Legislative Conference!

April 12-14, 2015 | WASFAA Annual Conference
This year’s conference will be held at the Harrah’s Southern California Resort in North San Diego County. The resort is approximately an hour drive from the San Diego Airport and free shuttle service to/from the airport will be provided. If you missed the Federal Student Aid Conference in Atlanta this fall, the WASFAA Annual Conference is a “can’t miss” event - come join us for the latest in training provided by your experienced colleagues as well as NASFAA staff and representatives from the U.S. Department of Education!

June 7-12, 2015 | WASFAA Sister Dale Brown Summer Institute
This year’s summer institute will be held on the campus of Pacific Lutheran University in Tacoma, Washington. As always, Summer Institute is THE place to be for new financial aid administrators. As an SDBSI Alum (2001), I’m very proud to say that my career in financial aid has been built on the foundation I received and the connections I made at this event. There is no better way to get your new administrators off to a great start in your office!

Wishing you all the very best in 2015!
Have you checked out WASFAA’s social media lately? Keep up-to-date with the latest happenings in WASFAA by following us on LinkedIn, Facebook, and Twitter! Just click on the logo to get set up.

While you’re doing that, make sure to also sign up for the WASFAA Water Cooler blog!

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**WASFAA Executive Council**

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Institution/University</th>
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<tbody>
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Welcome Winter!

I hope all of you had a happy holiday season.

We have made it past the start of spring semester or winter term—congratulations! Usually winter term is a slower time in our office, and I am looking forward to a lull. These past couple of months have been crazy busy! I’m particularly looking forward the OASFAA conference in early February that has been many months in the making, along with the WASFAA conference in mid April. Conferences are beneficial to attend for so many reasons- networking, learning, new experiences, new friends and plenty of fun and laughter. I hope you consider joining us for the WASFAA Conference to experience all of this for yourself.

I wish all of you the best in 2015!

WASFAA Annual Conference
April 12-14, 2015 in San Diego
Lindsey Thaler, Financial Aid Counselor at the University of Oregon, welcomed her first child, Harrison Forrest Thaler, on November 7th. He was 20 inches long and weighed 6 pounds. Lindsey has recently decided to be a stay-at-home mom to Harrison. We will miss her dearly! 

Congratulations, Lindsey!

Judy Saling, Assistant Director at the University of Oregon, is retiring after nearly 28 years in financial aid. She began in financial aid at Lewis & Clark College in Portland, and then she spent short stints at UO and Willamette University before leaving the rainy state for Caltech in Pasadena. Her family ultimately lured her back to Oregon, where she served as Director of Financial Aid at Oregon Institute of Technology for two years and then back to the wet side of the state to work for Citibank. Judy has happily served at the University of Oregon for the past 12 years. She’s even happier to be retiring and beginning a wonderful new chapter in her life.

Congratulations, Judy!

Congratulations Judy on your Retirement...

Your input on the newsletter has been invaluable through the years with WASFAA... we thank you!

From all of us at Beach City Design in San Diego, we wish you well on your next adventure...

The Charter One TruFit Student Loan® can help your students borrow the full cost of their education with a choice of fixed or variable rate, no fees and flexible repayment options that fit their life.

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ALASFAA Report

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

Alaska is busy with the spring fee payment season and gearing up for February FAFSA Frenzy. ALASFAA’s Annual Conference went well; we had a wider panel of presenters and our attendance was up 20% from previous years.

After an extremely cold and rainy summer with record breaking precipitation, Alaska is having an abnormally mild winter. We have had less snow than previous years, and we are not having below zero temperatures – quite the change from November two years ago when it was -40 in Fairbanks more often than not! Anchorage broke their historical records from 2014 being the first year ever that the temperature did not dip below 0. Alaskans are not even sure how to plan their activities around weather, since we do not know what the weather will bring next, but we are certainly taking advantage of being outside during the warmer winter. We are also hoping class attendance will be up, without the bitter cold snaps to blame absences on.

PacFAA Report

Adam Hatch
PacFAA President
Director of Financial Aid
Hawaii Pacific University

Hau‘oli Makahiki Hou,
Happy New Year, from Hawaii and the Pacific Islands. It is a brutal 68 degrees as I write this message here in Honolulu, which means time to break out the long sleeved shirts and mittens and scarves. To all our colleagues across the WASFAA region, we understand that we don’t know what cold is really like, but we are sensitive creatures out here in the Pacific. Haleakala on the island of Maui was recently closed at the summit due to massive snowstorms, so we do know extreme weather.

I hope the holiday season was good for everyone, and that you are gearing up for an exciting and interesting 2015. PacFAA held our last board meeting in December to focus on updates to our website and our annual conference, to be held at the Ala Moana Hotel in Honolulu, Oahu, March 30-31, 2015. Anyone wishing to make the trip to Honolulu for the conference will be welcomed with open arms by the PacFAA ‘Ohana. We also welcome Sherrie Padilla as conference program chair this year. Sherrie comes to us from California, and is now Director of Financial Aid at the University of Hawaii, Hilo.

We had a very exciting fall season, complete with over 100 financial aid night presentations across the state. Big mahalo to Shawn Domingo, who has taken on much of the coordinating and presenting responsibilities surrounding financial aid nights. Shawn is the current PacFAA Vice-President and Sr. Financial Advisor at Heald College in Honolulu. Now that financial aid nights are under wrap, we are focusing on the fast approaching College Goal 808 FAFSA completion workshops in January and February. With multiple dates and sites across Hawaii, this is one of the largest events for PacFAA in partnership with our high school counselors and other partners.

Visit http://collegegoal808.org/ for all the information.

I wish you all the best to a successful start to the 2015 year and beyond.
Greetings from Oregon!
This time last year, nearly the entire state was blanketed in snow, so this year feels downright balmy in comparison—on the western side of the state, that is. To the east of the Cascade mountain range, on the other hand, snow sports are in full swing. Wintertime is upon us... just when I finally get the hang of dating things “2014,” it’s time to switch gears again. Speaking of switching gears, by the time this issue of the WASFAA newsletter is published, we’ll have our new slate of OASFAA Executive Council candidates on the ballot! I’m excited to welcome a new group of association leaders who will continue the important work of our state association.

Our new association leaders will convene at our biggest event of the year, the OASFAA Annual Conference, which is scheduled from February 4-6. It promises to be outstanding, as usual. The theme is “Knowledge is the Name of the Game: A Fun New Spin on Financial Aid,” and in keeping with the game theme, we’ll have a presidential game night in the executive suite at the Salishan Resort, our favorite conference venue on the beautiful Oregon coast. Conference co-chair Lindsey Thaler had to step down recently after welcoming a new baby into her life—congratulations, Lindsey! We thank veteran volunteer and 2012-2013 OASFAA president Donna Fulton for stepping up to serve as co-chair with Ashley Coleman. Our impressive guest speaker lineup includes NASFAA President Justin Draeger, WASFAA President Kevin Jensen, David and Melody Bell from Financial Beginnings, and Kim Wells and Chuck Hirman from the U.S. Department of Education. We also look forward to sessions presented by our many experienced and talented members and vendor partners. Let’s hope for good weather this time—2014’s OASFAA Snowpocalypse was a great adventure, but the long, cold drive home was treacherous.

Just a few short weeks after the conference, our annual FA 101/201 training event will be held in Salem. Committee co-chairs Katy Campbell and Mike Johnson have assembled a team of great faculty for this eagerly anticipated training event, which offers both beginner and intermediate/advanced tracks. In April, we’ll finally be able to present our Support Staff Workshop, which had to be postponed from its original November date due to road conditions. This event, usually scheduled on a biennial basis, provides general financial aid training and professional development to front-line staff and staff in departments peripherally involved with financial aid.

As I prepare to pass the baton to OASFAA President-Elect Mary McGlothlan, I am astonished at how quickly this year has passed and how much has been accomplished thanks to our dedicated volunteers. I am grateful to have had the wonderful opportunity to engage with WASFAA during this whirlwind year. Attending the WASFAA Executive Council meetings has given me a new appreciation for the strength of our leaders and members in the WASFAA region. We face a wide variety of challenges and opportunities with a can-do attitude. A perfect example is the WASFAA Fall Training that swept through our region recently. The Training Committee brought NASFAA training materials to us in person in every state in our geographically enormous region, kicking off this ten-city extravaganza by collaborating with Alaska’s fall conference to bring greater value and attendance to both events. As is the hallmark of our noble profession, WASFAA volunteers have a truly inspiring spirit of service to one another and to our students, and we will do everything necessary to support one another in navigating the complex web of student financial aid administration.

OASFAA Annual Conference
February 4-6, 2015

Salishan
SPA & GOLF RESORT
Abril Hunt
WFAA President
Student Affairs Counselor
Washington State University

WFAA has been busy these past few months. I am exhausted.

In July, we hosted two summer training events with a total 107 attendees and net revenue to the association of $2,753.

After a brief hiatus, our Early Awareness committee is back in action, hosting three “FA101-Train the Trainer” events across the state for high school counselors. This event was presented free of charge to 103 participants, and the net expense to the association was $2,000.

Our October 2014 conference was the most successful in terms of both attendance and revenue in recent history. We hosted an overall attendance of 221 and welcomed 12 exhibitors. The venue was spectacular and the agenda included a High School Counselor/FA101 track, yoga class and movie night. The association realized $8,712 in net revenue. The Executive Council approved a budget exception of $500 for Ethnic Diversity, which allowed us to award five $1,000 student scholarships. One of the recipients spoke at the conference luncheon.

While we are pleased with the revenue generation of these events, more importantly we are thrilled with the increase in outreach and professional development opportunities that we have made available to the association. Our membership is currently at 314, which is up 50 from last year. We also currently have 23 new volunteer interest submissions.

Our next meeting is planned for February 2015 in Olympia, Washington. The meeting will be hosted by the Washington Student Achievement Council and we will also meet with members of the Washington State Congress.

February 4-6, 2015: OASFAA Conference, Gleneden Beach, OR
February 12, 2015: Scholarship applications for 2015 WASFAA conference are due
February 14, 2015: WASFAA Annual Conference Interest Session Proposal Form Due
February 18-20, 2015: 14-15 WASFAA EC Meeting and 15-16 EC Transition Meeting, Las Vegas, NV
February 27, 2015: OASFAA FA 101/201 Training, Salem, OR
March 1-3, 2015: NASFAA Leadership & Legislative Conference & Expo, Washington, DC
March 30-31, 2015: PacFAA Annual Conference, Honolulu, HI
April 11-12, 2015: 14-15 WASFAA EC Meeting, Northern San Diego County, CA
April 12-14, 2015: WASFAA Annual Conference, Northern San Diego County, CA
April 12-15, 2015: Ellucian Live, New Orleans, LA
As Chair of the Nominations and Elections Committee, I had the pleasure to work with colleagues from all over our region to put together a slate of candidates to run for the officer positions on the 2015-16 Executive Council. I want to thank all of the WASFAA members who either nominated themselves (good for you) or sought out others and nominated a colleague for the various positions, and thanks to all for taking the time to vote.

I would like to express my sincerest Mahalo to the Nominations and Elections Committee: Barbara Bickett, Oscar Verduzco, Terri Eckel, Phong Moua and Sandi Guidry – I could not have done it without your input and support!

The following individuals will join President Barbara Bickett and Past President Kevin Jensen along with representatives from the WASFAA States in leading WASFAA forward during the 2015-2016 year.

Please join me in congratulating them!

President Elect - Mike Johnson
Director of Financial Aid, Pacific University, Forest Grove, Oregon

It would be an honor to serve the WASFAA membership as its 2015-16 President-Elect, and a privilege to follow the path set by the talented, committed, and dynamic leaders who have made WASFAA into arguably the premier regional financial aid association. The quality of its training and professional development opportunities, the importance it places on communicating with its members, the soundness of its fiscal policies, and its commitment to ongoing strategic planning are unrivalled. Future WASFAA leaders can ensure the association’s continued prominence, relevance, and success if they keep these essential characteristics in mind while building upon them.

Vice President - Oscar Verduzco
Director of Financial Aid, Heritage University, Toppenish, Washington

WASFAA Ethnic Diversity Action Committee Chair, WFAA Ethnic Diversity Action Committee Chair, College Goal Sunday Site Coordinator, Sister Dale Brown Summer Institute Scholarship Recipient, College Success Foundation Staff Trainer and Student Mentor.

Secretary - Melissa Mosser
Director of Financial Aid, Coast Community College District, Costa Mesa, California

I am active within my segment, state, region, and national financial aid professional organizations. I have served as the vice president of federal issues at the segment and state level; and, as president at the state level. I have served on numerous task forces and ad hoc committees advocating for student financial aid at the federal and state level; currently completing an assignment on the NASFAA program task force.

Representative at Large, Ethnic Diversity - Helen Faith
Director of Financial Aid, Lane Community College, Eugene, Oregon

The WASFAA region is richly diverse, with native peoples, new and established immigrant populations, and those of African and European descent in both concentrated communities and widely dispersed networks throughout the western states and Pacific Islands. This incredible diversity brings with it a multitude of cultures, languages, religious traditions, experiences, perspectives, socioeconomic realities, and identities that can serve to deepen our knowledge and understanding of ourselves and each other. Engaging all our voices, particularly those of underrepresented groups, is critical to our mission of providing effective professional development opportunities to our members in service of the larger goal of promoting access and choice to higher education.

Congratulations to all of the elected officers. I know you will represent WASFAA well and keep our association strong.
November 19, 2014 was the date of the Fiscal Planning Committee’s quarterly meeting. Below is a brief list of what was discussed.

- The rates for the 2015 conference and WASFAA membership were approved.
- Proposals for changes to fiscal items of our Bylaws and Policies and Procedures were discussed.

We are pleased to report that the fiscal health of WASFAA is still very strong. We continue to work hard to make sure that WASFAA remains fiscally viable and continues to serve its members well into the future.

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Volunteer Corner

Diana Dowling
WASFAA Volunteer Development Chair
Assistant Director, Yavapai College

As you know, WASFAA is run strictly by volunteers. With our ever shrinking budgets and our increasing work load it would be easy not to see the value in volunteering. Who has time, right? That is where you are wrong! Our jobs are complicated to say the least. Getting involved with WASFAA gives you not only an opportunity to network, but also provides support.

The volunteer development committee has been busy as of late getting in touch with volunteers to see what they have been up to and why they decided to get involved with our organization. One of our newest volunteers, James Brooks, has been the Director of Financial Aid at the University of Oregon for the last 3.5 years. While he might be new to WASFAA as a volunteer, he is definitely not new to financial aid. Jim has been in this profession since 1987. Before the University of Oregon, he was at the University of Missouri where he volunteered for several years with his state and regional associations before moving to the beautiful west coast. Jim is excited to get involved with WASFAA, meet colleagues and see our influence grow. He has recently signed on with the awards and scholarship committee. Thank you, Jim!

Another new volunteer is on the other spectrum of financial aid, Michelle Baker, who is new to the financial aid field. Michelle joined our Yavapai College financial aid team in September and has been going full force since then! With a full 3 months under her belt (!), she already has “a vast understanding why individuals stay with this as their career focus for so long.” Michelle recently attended the Arizona state conference where she was able to mingle with other financial aid administrators who showed her “they don’t only love their jobs, but their colleagues from all over the country.” Michelle is eager to learn and to get involved, as she already knows what an impact we can make. Michelle has just joined the volunteer development committee. Welcome aboard Michelle, we are excited to have you with us!

As you can see, we have a wide variety of volunteer folks and opportunities. Please take a minute to fill out the volunteer form on our WASFAA site; you will be glad you did!
As a financial aid administrator, do you ever feel like you’re trying to catch paper money in a wind tunnel? With information swirling around us at such a fast pace, it can be challenging to keep up with all you need to know. Taking time for training becomes almost a luxury – a rare opportunity to take shelter from the windstorm for a short while and allow yourself to take that deeper dive into greater understanding of how and why things work the way they do.

The WASFAA Training Committee is creating opportunities like this for you. In addition to the training WASFAA typically provides each year, we’ve entered recently into some innovative and rewarding collaborations to create new training opportunities. Here’s what we’ve been up to:

- This fall, WASFAA Trainers traveled throughout the region to share NASFAA’s training on Need Analysis. Clearly, this topic resonated with those who attended these workshops, based on comments such as “engaging presentation with lots of valuable information” and “Best session I have experienced as a WASFAA training. Relevant topic, plus the history was a wonderful addition!”

- As a new initiative this fall, the WASFAA Training Committee collaborated with WFAA to send a Trainer to offer Verification training during a breakout session at the Annual Conference in Washington State. On October 15, 2014, Nicole McMillin represented the WASFAA Training Committee in this endeavor.

- We also entered into a new partnership with CASFAA to support the training needs of their members. As a result, a preconference session was added to the agenda for the CASFAA Annual Conference in Anaheim in November. Two Trainers presented a condensed version of the Need Analysis training during the afternoon prior to the start of the conference. We’re grateful to Deb Barker-Garcia, Sunshine Garcia, and DeWayne Barnes, for working with us to help make this event possible.

- During December, Ashley Munro led our Webcast Team in the production of a two-part webcast series for those who couldn’t attend a Fall Training workshop. We tailored the Need Analysis training materials presented during the WASFAA Fall Training workshops for an online audience. This group of Trainers dedicated dozens of hours of their time to plan, prepare and deliver these training webcasts.

We’re looking forward to providing additional training opportunities this spring. By popular demand, we have asked Mike Johnson to record his presentation on the History of Need Analysis, which we plan to make available to association members on WASFAA’s website.

We’re also developing a webcast to be presented – if all goes according to plan – by Kim Wells, U.S. Department of Education Trainer. She will focus on the FSA PIN Replacement, to help us anticipate what to expect when the new FSA ID replaces the FSA PIN on April 25, 2015. Stay tuned for Spring Training webcast announcements soon.

As you can tell, WASFAA Training Committee volunteers are working very hard and committing many hours of their time to helping their friends and colleagues explore various aspects of financial aid. In fact, these volunteers have collectively dedicated more than 200 hours to these projects – and we’re not done yet!

If you have any questions or suggestions, please contact WASFAA Training Committee Co-Chairs Sue Shogren (susan.shogren@usafunds.org) and Nicole McMillin (nicolemcmillin@cwidaho.cc).
Pay As You Earn expansion is scheduled for December 2015. There have been two public hearings for this one topic for the next round of Negotiated Rulemaking meetings that will start in March 2015.

There was time for some questions and these issues were brought up:

- The PLUS adverse credit rules could have an earlier implementation but the U.S. Department of Education (ED) has not set any dates. ED needs to develop Parent PLUS online counseling.
- Pell Grants will continue at the maximum level with the add-on.
- Perkins loans has an automatic extension until September 2015 but there is a cost to extend this program and continuing this program will be more problematic with the Republican majority. Next year Perkins will have to be actively extended.

NASFAA will provide informational calls to those involved in regional federal issues and the next call will be after the next Congress settles in.

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Federal Relations Committee Report

Tami Soto
Federal Relations Co-Chair
Marshall B. Ketchum University

NASFAA’s Policy and Federal Relations staff recently provided a federal update to the regional folks involved with federal issues. WASFAA’s FRC Co-Chairs, Jeff Scofield and Tami Sato, participated in the call and here is a short summary of the topics covered:

- Most of us know that the midterm elections resulted in the Republicans taking over the Senate and the House increasing their majority, but the elections also resulted in only 7 states having a Democratic governor and legislatures. This huge Republican majority in the rest of the states has not happened since the civil war times.
- Some Reauthorization action happened over the summer but all bills will have to be reintroduced in the next Congress. Real movement should start in spring 2015.
- Budget wise, the present Continuing Resolution (CR) will expire before this newsletter comes out. Congress would have either finalized another budget bill or approved another CR. For financial aid we can expect relatively flat funding.
- Final rules for gainful employment were released and the effective date is 7/2015. Disclosure reports are required by December 2016. PLUS final rules were also released. State authorization for distance learning seems to be on pause.
- Pay As You Earn expansion is scheduled for December 2015. There have been two public hearings for this one topic for the next round of Negotiated Rulemaking meetings that will start in March 2015.

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NASFAA will provide informational calls to those involved in regional federal issues and the next call will be after the next Congress settles in.

Registration is now open for the 2015 WASFAA Conference!

Register now to ensure your spot!

Would you like to attend but not sure if your office can afford it?

Consider applying for a conference scholarship!

Both the ethnic diversity and general scholarship applications will be open until February 12, 2015.

http://www.wasfaa.org/docs/forms/Scholarship_app_15.html
The WASFAA Awards and Scholarships Committee would like to take this opportunity to recognize those in our region who have devoted their time to WASFAA, the financial aid profession and the students for which we all work.

Is there someone you know that has worked especially hard on behalf of WASFAA this year? The awards are:

**Honorary Membership** – Bestowed upon individuals because of their outstanding contributions to the profession over a sustained period of time.

**Outstanding New Professional** – Recognizes the outstanding contribution of a new professional to the financial aid profession. The recipient must have been in the profession for less than five years and made outstanding contributions at the institutional, state, regional and/or national levels.

**Outstanding New Volunteer** – Recognizes new volunteers with a WASFAA committee for the accomplishments and contributions to the Association in the year of she or he first volunteers.

A list of previously awarded members can be found [here](http://www.wasfaa.org/docs/forms/awards_nom_2012CLOSED.html).

Please take a moment to nominate someone by completing the Award Nomination Form listed below, available until February 12, 2015.

-- Sandi Guidry
Awards and Scholarships Chair
Awards/Special Projects Coordinator
University of Nevada, Reno

**IT’S AWARD SEASON!**

Announcing WASFAA Scholarship Opportunities!

Mark your calendar for the following WASFAA Scholarship opportunities!

The application for the General and EDAC Scholarships for the Annual Conference is now available and will close February 12, 2015. As financial aid professionals, we know that our field is constantly changing and the annual conference is an excellent opportunity to get top notch training and spend some time with your colleagues. Join us in Northern San Diego County at Harrah’s Resort, April 12-14, 2015. The scholarship application is available now, so apply today!

Are you new to the financial aid profession? The Sister Dale Brown Summer Institute will have the answers to all your questions!! The scholarship application will be available in March 2015.

Are you interested in presenting a session at the 2015 WASFAA Conference? This year’s theme is “Connecting Students to a Successful Future” — and you could be a part of it!

Please complete the proposal form no later than February 14, 2015.

WASFAA thanks you for your participation!
First of all, thank you to the WASFAA Scholarship Committee for choosing me to be one of the recipients! The Jerry R. Sims Management and Leadership Institute was an awesome experience I will carry with me far into my financial aid career! I have been in management as the Assistant Director for two years. As I develop professionally, I have been working with my Director to assess our current business processes as we convert to PeopleSoft next year. Attending the institute was a great way to learn skills I need as a leader and skills to make a major systems conversion. In the three days we spent in sunny (and WARM!) San Diego, I networked with other colleagues already working in PeopleSoft. I learned how to share resources so we do not have to reinvent the wheel every year. As the scholarship contact for our office, I attend many scholarship dinners. The awesome faculty team taught us useful dinner etiquette items, such as which fork gets used for what dish, and not to tuck your napkin into your shirt at dinner! We also learned what is appropriate business attire to wear in the office (don’t wear your Friday night hot pants!). Be sure you come to MLI with an appetite—candy and snacks passed around during the sessions! Take time to explore the city with your colleagues as well! MLI is a great opportunity to make connections, learn and to strengthen your skills as a leader. Thank you to my director for supporting my professional development, and thank you to WASFAA for providing this invaluable resource to developing leaders!

Robert Weinert, Jr.
Financial Aid Specialist
Cuesta College

First, I want to thank the Scholarship Committee for selecting me as one of the four scholarship recipients to attend the 2014 Jerry Sims Management & Leadership Institute (MLI). This training was invaluable as it allowed me to network with an intimate group of Financial Aid Directors or aspiring Directors. The faculty for MLI—Kay Soltis, Laura Hughes, Jack Edwards and Mary St. Agustin—did a wonderful job in sharing their insights and experiences with their many years of combined experience in the field. A lot of information was covered from HR and personnel issues (taking into account conflict resolution) to managing the day-to-day operations of the office, developing policies and procedures, managing an office budget, working with at-risk student populations and even effective communication with your boss and staff, including being cognizant of generational differences and needs of those you work with.

As an aspiring Financial Aid Director, there was not a single session that I did not benefit from. Many sessions had me thinking about how my current office operates efficiently or has room for improvement. I was able to collaborate with fellow colleagues and learn best practices or tips and tricks to utilizing our FAMS system to help improve processing and compliance. While MLI was intense in terms of information provided, and even daunting as it provided a peek into the sometime chaotic life of a Director, I found the passion of the faculty and participants made it one of the most enjoyable experiences. I would encourage any Director (new, veteran, or aspiring) to attend the WASFAA Jerry R. Sims Management & Leadership Institute. The close-knit group environment contributes to an experience not typical of training events in our industry and this has been one of my favorite events to attend. Participants are encouraged and able to share, learn and connect with other passionate individuals in the financial aid community. Thank you, once again Scholarship Selection Committee and I wish everyone in the 2014 MLI cohort the best in their Financial Aid career endeavors, and please never hesitate to reach out!

Lisa Seale
Financial Aid Director
Arizona Western College

Although I have been a Director for 8.5 years, I have never had the opportunity to attend the Jerry R. Sims Management Leadership Institute. I have always felt I had too much on my plate to give up a few days, but his past spring I finished up an M.Ed in School Counseling and thought that this was the year I would be able to contribute to WASFAA and take advantage of the opportunities provided by the association. Boy, am I glad I finally did! Feeling somewhat sluggish and burned out from the strides of an administrative work, new regs, dealing with a turnover in staff, teaching part-time, a 14 year old daughter who is extremely busy, and approaching retirement, isn’t it about time I did something for my staff and I? Yes, indeed it was.

While the intent of MLI is for new directors and administrative staff, I felt that since I never had the opportunity to attend, even at 8.5 years in the position surely there was something I didn’t know...and of course I was right! What I have brought back from MLI is a new sense of direction, not that I was lost, but a boost of energy that was shot straight from the hip from Kay Soltis, Laura Hughes, Mary San Agustin and Jack Edwards. I have returned to my role with a new sense of energy, full of ideas to engage my staff in, ideas to engage my campus in and mostly to get back in the saddle and ride the horse that was provided to me. I also met some really cool people that I can tell I will maintain professional relationships with as well as budding new friendships.

Thank you to the MLI staff and participants for an awesome experience. Until next time, peace out!

Kay Soltis, Laura Hughes, Mary San Agustin and Jack Edwards

continued on next page
Jerry R. Sims MLI Scholarship Winners (continued)

**Kilohana Miller**
Interim Financial Aid Director
Maui Community College

If I knew Doc Emmett Brown and had a DeLorean handy, I would have him send me to the WASFAA Jerry R. Sims Management and Leadership Institute (MLI) a couple of years ago. I can certainly tell you it would have saved me a lot of headaches and grief that I’ve experienced this past year. To give a brief background of myself, I have been the Interim Financial Aid Director at the University of Hawai‘i Maui College since August 2013. The transition was sudden and right before school started in fall. Needless to say, it was a very stressful and challenging time dealing with the many new roles and responsibilities in federal reporting, supervising, leadership and other duties that fall on the Financial Aid Director. Sadly, I cannot turn back time, but MLI gave me an opportunity and setting to take a step back to reflect and review myself, both personally and as a leader, my office’s processes and culture and ways to increase student success.

Jerry R. Sims Management and Leadership Institute Volunteering

**Jack Edwards**
Director
Graduate School of Business
Stanford University

A little less than a year ago, I was asked to serve as faculty for the Jerry R. Sims Management Leadership Institute (MLI). Having volunteered for many other opportunities within WASFAA, this would be my first experience as a faculty member for MLI. In the past, I had served as faculty several times (include Chair of the event) for the WASFAA’s Sister Dale Brown Summer Institute (SDBSI). So, I thought why not since I really do enjoy volunteering for WASFAA and consider our training opportunities critical to our mission.

First, I do need to mention being faculty for MLI is a bit different than being faculty for SDBSI. For SDBSI we are teaching the basics about administering student aid. For MLI, we teach more about how to prepare for the role of being a Director of an aid office. While excited to experience this new opportunity, I did have some trepidation. Luckily, I would be joining some well experienced colleagues who have taught for MLI in the past and who I have the utmost respect—Laura Hughes, Mary San Agustin and Kay Soltis. I considered these ladies as my mentors and believe me they set the bar.

As months rolled by, I started to think more about the experience, being assured I would do just fine and not to worry. In April, topic assignments were set and I thought “sure I can do that.” Eventually it came time to start preparing the lesson plans for the event. In preparation, I reflected back on what I have learned over the years from new colleagues, but at the time were either my director or folks that I saw as my mentors in my own personal professional development. I should also mention that I actually had attended MLI in the past, twice, and still to this day have my notes. I was feeling pretty good as I prepared my materials.

As November began to get closer, I got more excited about the opportunity for this new experience. Kay served as the Chair for MLI, and under her leadership we were well prepared and ready to provide our knowledge and words of wisdom to the participants.

While the group was small, about 14, folks came from all over the WASFAA region. Many have been in financial aid for a number of years and it was great hearing about their experiences. We covered a lot of valuable material over a very short period of time. MLI is a wonderful opportunity for collaboration and building new relationships and this is what I think was the best part of the event, at least for me. While we as faculty are there to teach, we also have the opportunity to learn and that I did. It was an amazing experience and if I am ever asked again to volunteer to serve as faculty for MLI, I would jump at the opportunity. I have volunteered for a lot of opportunities with WASFAA, but always love those activities or events that allow me to give back to our community.
Competing for Students in the Age of Stop & Think:

Carmen Dominguez
Manager
Higher Education Partnerships
American Student Assistance

While a college degree continues to be the most important driver of future earning potential, students are beginning to evaluate their college decisions differently: assessing the long-term value of a degree and taking new, unconventional paths to degree completion. As tuitions rise and employment prospects remain uncertain, university administrators find themselves facing new sources of competition for students, including the decision to forgo a college degree altogether.

According to U.S. News & World Report, in 2013 overall college enrollment fell for the second year in a row. “Four year, for-profit colleges had the largest enrollment decrease at 9.7%, followed by two-year public colleges at 3.1%.” While enrollment did increase at both four-year public colleges (0.3%) and private, nonprofit colleges (1.3%)1, the numbers have been dramatically lower than in previous years—and seem to be declining at a disconcerting pace.2

Attracting and retaining students has long been a top concern for colleges. Alongside the need to maintain a high-quality faculty, big-ticket investments, such as the construction of new facilities—whether they are for learning, living or athletics—have put additional pressure on colleges and universities to deliver against increasingly efficient business models. Then there’s a whole new set of non-traditional competitors to think about as well, as for-profit universities and Massive Open Online Courses (also known as MOOCs) have surged in popularity.

There are those who argue that the benefit of a college education is measured by factors beyond just the material covered. As Daniel Luzer, a blogger for Washington Monthly, put it, “Why do students need to pay $33,000 a year to sit in a classroom? Well, because college isn’t just a delivery of a lecture. Actual learning is much more complicated than that, and usually requires people to be in a classroom.”3 Luzer’s argument does have merit. However, when considering the implication of years and years of debt, the experience of the classroom and campus environment may be increasingly viewed as a luxury, and not a necessity, when considering educational options.

The arguments for or against college tend to circle around a universal theme: Money. Justifiably so. It’s about value and return on investment. It’s about graduation rates and employment prospects. And it’s certainly about student loan debt.

While critically important, employment prospects and future salaries are things that university administrators have little control over. But helping students become more financially savvy about student loans is an area schools can—and should—address.

It’s important for schools to take a proactive role in helping students become more responsible borrowers and better informed higher-education consumers. A Responsible Borrower Program, properly implemented and supported, can become a key asset in an institution’s overall educational and wellness offering—in effect, a critical ingredient in the school’s competitive differentiation.

Responsible Borrower Programs are becoming an important new tool for universities to proactively prevent student loan delinquency and default. On a deeper level, comprehensive financial literacy programs can positively impact a university’s standings as things like The College Scorecard and rating systems become more prevalent. Of course, there are the perceptual benefits: a student who feels better about their loans feels better about their college experience. Graduates who are prepared for their obligations can more effectively manage their loans and gaining that kind of fiscal capability is what college is ultimately all about.

Financial Aid Explained

Michelle Pingree
Assistant Director for Student Services and Outreach, Washington State University

If you have four pencils and 7 apples, how many pancakes will fit on the roof?

Purple, because aliens don’t wear hats.

That about sums up the last six months of my professional life! I use this quote in jest, but partially mean it from the bottom of my historically student affairs heart to the top of my newly renovated financial aid and scholarships head.

Let me start from the beginning. Well, perhaps not that far back…

I was hired as the Assistant Director for Student Services and Outreach at Washington State University in May of 2014. I started my position June 17th and have been on the go ever since! I hail from a 15 year career in higher education in Washington where I worked as an educator and Director in student affairs/student life. I have been told that part of the reason I was chosen for my current position was my student affairs background (all the “touchy-feely” stuff), my management history and a career of providing outreach and education to various and diverse community and professional populations. It was certainly not for my financial aid experience. I used the word “entrepreneurial” a lot in my interview and I meant it. Come to find out, so did the folks here.

However, back to the burning issue of purple aliens…

I started my job and within a week was whisked out of town to the “2014 Sister Dale Brown Summer Institute: Financial Aid Fundamentals” in Reno, Nevada. I compare that experience to being an apple (me) that is being dipped (drowned?) in caramel (financial aid) and then set out to cool (back to work). Whether it was too soon will be a lingering question, but I can share that it was a total indoctrination to all things financial aid related. Often times, too much information. However, when I returned, I brought with me a heightened level of familiarity with the language of my new area of future expertise.

I also had a very important timeline looming in front of me. That beast everyone called “fall start” was about two months away. Fall start was the target and customer service the goal. Not just a shift here and there at the window and on the phone, but hours and hours providing service. Heck, I barely spoke this new language, let alone knew how to run the software and computer programs needed for these roles. The nightmare of hanging up on someone in the middle of a very emotional phone call, sitting in front of an upset student and having no idea how to help, giving out the wrong information or awarding too much money haunted my sleep, or lack of, and stressed me out for weeks.

My supervisors and peers assured me it was no big deal and I would be fine. ARE YOU KIDDING ME??? I was still waiting for my student account access, let alone navigating that system in front of a live audience. Studying the differences in the loans, finding the award and notification pages, deciphering the alphabet soup of acronyms and abbreviations, guiding a student or parent through that which I barely knew…. Breathe….. B R E A T H E!

Fast forward… fall start came and fall start went. It was intense, but I survived. Learning happened literally in the moment, on the fly, hour by hour and day by day. I started to build confidence and even gave a couple small introductory presentations to help bring the material to life and solidify my learning. I did hang up on a parent – no, that was not the mute button – but retrieved the phone number and called back. I was able to help some students, though not others. That fact alone led to the creation of a process by which I could gather the information, do the research needed, and resolve the issue later and with peer support.

I mean, who knew all this “stuff” happened behind the scenes? Who knew so many hands still had to touch the awards, forms, process, errors and corrections, and still so many other hands needed holding? Fifteen years in higher education and I was completely clueless as to what really happened in this new world. Opened my eyes it did. A new respect I gained.

continued on next page
Financial Aid Explained (continued)

Well, I not only survived “fall start”, but proved myself to be somewhat competent. I learned that sometimes a kind voice with a few epitaphs of comfort and some Kleenex are all it takes and sometimes a minimum level of information is all one needs to give light to the dark. I also learned that what matters in this new workplace is the person, the will, the ethic and the determination. Self-sufficiency (stubbornness to a degree), willingness to learn and a passion for variety also help. No matter what higher ed language you speak (academic, student affairs or financial aid), you can and will succeed if you choose to and when those around you support you in that effort.

I am still in awe of the processes that make financial aid and scholarships possible. I am now a very outspoken advocate of sharing this information as a way to build bridges of understanding. I mean, WHO KNEW?? Not me, and I am sure not hundreds of parents and students who are entering this brave new world for the first time.

While it has been fun to recant my story, there are some points I would like to share. First, and I believe this to the core of my being, financial aid will never be totally understood by anyone. If that person claims to know it all, I can just about guarantee you that new information will be released to prove them wrong. Second, as the professional, share what you know. Not just with your peers or some of us new kids, but with the students and parents and others we work with. Keep it simple, listen to them first, and try not to use too much insider “lingo”.

The more they know, the better they can help themselves and us. Third, and this is just a suggestion, embrace the ambiguity. Because things change frequently, because processes are adjusted and forms improve, folks in this field will always be swimming in a sea of transition. The challenge is to know what to know and to let go of the rest. Lastly, I have learned that as soon as someone speaks about a rule/regulation/process or procedure, a dreaded caveat leaves their lips – that is, unless…. well, until……. but when……true except for…. The rule is a rule that depends on other rules that depend on other rules that depend on about a million other factors. Sheesh. Back to my previous point… embrace the ambiguity!

In closing, I offer all of you my respect, admiration, and appreciation. Ours is a world unseen, yet vital to the continuing and successful education of hundreds of thousands of students. Our hands may be tied in one capacity, but our ability to exercise creativity and entrepreneurship are unleashed in another. The job can be thankless and frustrating, but the rewards, I am learning, are meaningful, endless, and beyond the scope of our limitations.

Now, get out there and eat some pancakes while counting pencils on the roof!

Three Key Components of a SAP Policy

Diane Fulmer
Director, School Partnerships
Financial Aid TV

Knowing that federal regulations require that each school review each student’s Satisfactory Academic Progress (SAP) in order to continue to receive federal student aid, it’s essential to ensure that your school’s policy meets their standards. Every school’s SAP policy must include these three key components:

1. A qualitative measurement component, such as a grade point average (GPA)
2. A maximum timeframe of program completion
3. A quantitative measurement component, referred to as the student’s pace rate

Each component measures success in reaching students’ goals of program completion. The qualitative may be the same for all students (i.e., at least 2.0 GPA) or may be different by grade level or program (i.e., at least a 1.75 GPA for first and second year students, and 2.25 GPA for third and fourth year students).

The maximum timeframe of program completion works hand in hand with the pace rate, a quantitative component. For undergraduate and clock-hour programs, students must complete their academic programs within 150% of the published program length. For graduate programs, schools must establish a maximum timeframe.

To measure the maximum timeframe, schools use the maximum timeframe to assess the cumulative number of credits/hours/units earned by the cumulative number of credits/hours/units attempted. Similar to the qualitative component, some schools publish a fixed pace rate as a percentage for all students (i.e., 67%) whereas others may differentiate by year in school or degree (i.e., 65% for first and second year students and 70% for third year students and beyond).

Since SAP compliance is consistently in the top ten audit and program review findings, check out your school’s policy to ensure that you define these three standards.
A Fork in the Road:

Helping Students Map Their Income-Driven Repayment Options

Sun Ow
Senior Marketing Associate
Great Lakes Higher Education

Although income-driven repayment plans provide a number of options, it can often be difficult for student loan borrowers to fully grasp the various plan benefits, limitations, and eligibility criteria. When it comes time for borrowers to face this important “fork in the road” decision, financial aid professionals are in a unique position to help them map out the best repayment option.

The Lay of the Land

An income-driven repayment plan can help student loan borrowers manage their federal student loan payments by linking the amount paid each month to an individual’s income. Once enrolled, borrowers may also extend payments for as long as 20 to 25 years and, in certain cases, may be eligible for loan forgiveness of any remaining balance. This can be a valuable option for those with high debt relative to their incomes, but it’s important to note that certain plans can also end up costing more in the long run as a result of the extended payment terms. Borrowers should consider their repayment options carefully to make informed decisions.

Pay As You Earn Repayment Plan for Direct Loans and “FFELP loans are Eligible if consolidated,” this means that if the student consolidates that loan type into a Direct Consolidation Loan, they can then repay the consolidation loan under the Pay As You Earn plan

Advantages: Reduced monthly payments if the student loan borrower demonstrates a partial financial hardship. Partial financial hardship is based on loan debt, income and family size, with eligibility reevaluated each year. At the end of the 20 years of repayment, any remaining balance may be forgiven. Plan eligibility is tied to being a new student loan borrower as of October 1, 2007. This means that the borrower had no existing student loan balance as of this date, and/or had a Direct Loan disbursement on or after October 1, 2011.

Income-Based Repayment (IBR) Plan for Direct Loans and FFELP Loans

Advantages: Reduced monthly payments if the student loan borrower demonstrates a partial financial hardship. Partial financial hardship is based on loan debt, income, and family size, with eligibility reevaluated each year. At the end of 25 years of repayment and 300 payments, any remaining balance may be forgiven.

Income-Contingent Repayment (ICR) Plan for Direct Loans and “FFELP loans are Eligible if consolidated,” this means that if the student consolidates that loan type into a Direct Consolidation Loan, they can then repay the consolidation loan under the income-contingent plan

Advantages: Monthly payments are based on income and family size. The student loan borrower pays the lesser of 1) the amount that would be paid if the loan was repaid in 12 years, multiplied by an income percentage factor that varies with the borrower’s annual income, or 2) 20% of the borrower’s monthly take-home pay.

Income-Sensitive Repayment (ISR) Plan for FFELP loans only

Advantages: Monthly payments are based on income and total loan amount for up to 10 years, allowing the student loan borrower’s payments to start low and increase as income increases.

A Few Rules of the Road

Student loan borrowers who are considering income-driven repayment should thoroughly review all details of the plans, as well as seek guidance from their federal loan servicer(s), to fully understand what a change may mean for their monthly payment and overall loan balance. Here are a few important things to consider.

• Changes in the law and the year the loan was issued may affect repayment plans.
• Plan eligibility is based on a formula set by the federal government. Many factors affect this formula such as: current household income, household size, current balance of eligible federal loans, and the federally determined poverty level.
• Student loan borrowers must update their income information annually. Married borrowers can typically include their spouse’s eligible federal loans in the formula, depending on their tax filing status. If the borrower is married and filed taxes jointly with their spouse, both incomes are considered.
• Because income-driven repayment plans generally extend repayment periods, borrowers may pay more interest over the life of their loans.

Information and Resources from FSA

The Federal Student Aid website provides a variety of income-driven repayment plan tools to help financial aid professionals and student loan borrowers, including a comprehensive Repayment Plans section with a comparison grid and links to plan-specific pages. Another resource is a helpful Income-Based Repayment Calculator, which is available in English and Spanish.
I have always been one for lists, to get organized, to get inspired and to get things done. I like to write “Make a list” at the top of my to-do list so I start with something already crossed off. With today’s technology we have the ability to have lists stored in the endless cloud, accessible on multiple devices by multiple users. When it comes to my job, I keep an ongoing to-do list in a paper notebook, and all of my scheduled tasks and meetings on my Microsoft Outlook Calendar. Trying to get myself more organized, I started thinking about our jobs as administrators in Higher Education and our students. Where is the app geared specifically toward organization in higher education? I remember when I was in school, before each academic year I would get a new daily planner and immediately write in all my due dates from each class syllabus, every quiz, test and holiday break. What are the options now? And what could we be implementing into our daily routines to better our productivity and completing our responsibilities? 

Doing some research, I found the number of apps and programs to simplify our lives and schedules is not a simple number. They are countless and being produced by the hour. Focusing my research on some of the most popular, I did find some incentives on using particular ones. 

Most of these types of organizing apps offer the same features and have very similar pitch sites. Apps like Wunderlist, Todoist, and Any.do offer real time updates, notifications, list management, sub-lists, sharing and collaborating with ease and accessibility. What stood out to me were the features specific to one app alone that have not yet been picked up by the others. Todoist, for example, is the only to-do list app that integrates with Microsoft Outlook. For those of us anchored down by our Outlook email day in and day out, this is important. Imagine having your responsibilities, projects, personal tasks, calendar and notes at your fingertips when you wake up to plan your day or on your commute into the office. Think of the efficiency your next project could achieve being established on one of these apps, accessible to each individual involved, organizing their responsibilities keeping them on track and having notes and ideas from everyone all in one place. Imagine a professor sending out assignments and due dates to students with the ability to update student calendars, send notifications and help collaborate class projects.

For developing more than just to-do lists and getting your projects, committees, processes, ideas, pictures and bookmarks organized and all in one place, using larger apps like Microsoft OneNote and Evernote are strategic. Microsoft OneNote combines not only with the Microsoft family but with many other apps to streamline your technology and help in everyday life. Think of it as an electronic notebook, available on all your devices and shared with your team and colleagues. OneNote has even teamed up with Chegg – The Student Hub and ultimate study partner. Considering we are able to perform all work and educational responsibilities on our computers, why wouldn’t we want our meetings and class notes all in the same place? Evernote is very similar to OneNote but was originally launched as a free app (not part of a program package) and gained most of its popularity because of its accessibility. It boasts of rave reviews and is visually more pleasing than OneNote. It also has the best clipping tool you can find if you are focused on capturing a lot of information from the web and want more than flat files providing you the ability to copy and paste information directly.

And of course Google has its own organizing app, Google Keep, which for Google users, being an optimal choice; keeping all information all connected in one account and in one place. If you have considered downloading these apps before and giving them a try, I would recommend it. Not only do the features benefit you in the ways I have discussed but they also teach you more about the amazing tools we get to work with every day; our computers, tablets and phone. But remember when implementing tools to organize and simplify your workload and life make sure you are not creating more to do with the added task of updating your new apps.

For Tomorrow – Google Glass “Stay in the here and now”

Over the years, with technology moving faster than the speed of light, we have seen many gadgets that didn’t make it mainstream. The Google Glass might very well fall into this category, especially starting at $1,500 a pop, but it sure is fun to imagine a future with it.

Google Glass is working its way into education by promoting athletic training and online classes accessible through the Glass without the need to ever sit down at a desk with a computer. Glass is promoting the ability to train athletes together virtually, without having to meet in a specific location. Can you imagine a virtual classroom where through Glass a student can view the professor while hiking through the forest or cleaning their house? Of course, the reviews for Glass aren’t very promising and the distraction it causes in the real world is frightening. The idea that technology has been removed from our fingertips and placed on our retinas is a lot to digest. For a better understanding of how Google Glass works check out the Google Glass How-to: Getting Started YouTube.
Changing the Conversation:

Gaining Traction with Millennial Student Borrowers

Ron Lee
Strategic Business Director
Inceptia

It starts with the question: what’s important in life? Money and material things, or self-respect and an authentic sense of accomplishment? For today’s millennial generation of college-aged students, most would probably say that it’s the latter. Quality of life takes precedence over material possessions and keeping up with the Joneses.

How does this translate to millennials in higher education? Studies show millennials believe in the value of education. In fact, according to the Pew Research Center, they are the nation’s most educated generation in history in terms of finishing college. We, as higher education professionals, already understand the monetary benefits of college completion. Yet, at the same time, if our millennial students aren’t as concerned about material or financial goals, then perhaps, we need to consider a different approach. How can we effectively motivate students to choose majors, coursework, and formulate educational and long-term goals?

For students, completing a degree or program means reaching goals, building self-respect and also gaining the respect of others. At the same time, it does provide greater financial rewards and thereby increases the chances of greater social standing and stability. All of this adds to improved quality of life. As financial aid advisors, you can’t assume incoming students understand (or appreciate) all of these connections just yet. Thus, you must put the big question of life goals on the table. If you don’t, it’s possible when a hardship hits, in their mind there won’t be a good enough long-term reason to stay enrolled.

When you advise students who are just starting out – as well as those who are contemplating withdrawing – you should focus their attention towards what’s really important to them. If a sense of accomplishment is paramount, then perhaps persistence in their college studies can become more of a life priority for them. This can be framed as: the ultimate accomplishment gained from graduation is personal satisfaction, and your career path and financial stability are fortunate side benefits, rather than the main goal.

For institutions, student retention, graduation statistics and default numbers are performance indicators. As schools compete for students and ensure federal funding, we know these performance numbers matter. Taking a “what really matters” discussion angle with students, even on an institutional level, may initially have a small effect. But if it saves even a small number from withdrawing or dropping out, the discussion will have improved the lives of those students. A small number of students can make a huge impact on critical statistics for an institution, and starting small can have huge results in the long run. All we can do is hope to affect lives one at a time.

Focusing on the positive aspects (the payoff) of program completion can be a powerful motivator. If you can keep students focused on accomplishing their goals to enhance quality of life, perhaps you can change the larger narrative around how millennials handle money. Maybe you cultivate a greater sense of personal responsibility, and at the same time, lower delinquency and default rates. If you change the way you advise your students based on their generational priorities, what you are really working towards is a paradigm shift to promote their future financial success.

Registration is now open for the 2015 WASFAA Conference!
Register now to ensure your spot!
Would you like to attend but not sure if your office can afford it?
Consider applying for a conference scholarship!
Both the ethnic diversity and general scholarship applications will be open until February 12, 2015.

http://www.wasfaa.org/docs/forms/Scholarship_app_15.html
Six Questions to Help Analyze Your Default Prevention Progress

1. **Where are you getting your portfolio information?**

Use reports from the National Student Loan Data System and servicers to get information regarding your active cohort periods. Delinquency reports received directly from servicers offer the most recent data. Review the reports to determine who’s in the cohort and whether their repayment status is current, delinquent, or defaulted.

2. **What is your current default rate goal?**

Aim for a rate that’s at least in line with or below that of your peer institutions and the national average.

3. **How many borrowers in your 2013 portfolio have defaulted?**

If you know your current default rate, then you’ll have a better idea how close you are to your goal.

Say, for example, your 2013 cohort default rate goal is 10 percent. Your 2013 cohort has 200 borrowers. You see that 10 of those borrowers currently are in default, which means that the current cohort default rate is 5 percent. So now you know that 10 or fewer borrowers can default by the end of the cohort default rate period to achieve your 10 percent goal.

4. **How many more borrowers are likely to default based on current data?**

The number of borrowers who currently have defaulted represents your “best-case” default rate and assumes no additional borrowers will default. Now determine how many borrowers currently are delinquent. If there were no intervention for these delinquent borrowers, they could default — and that number plus the number of defaulted borrowers represents your “worst-case” default rate.

Let’s look at another example with our 2013 cohort of 200 borrowers. Ten borrowers have defaulted, and another 30 currently are delinquent. That makes your “best-case” default rate 5 percent. To determine your “worst-case” default rate, add the 10 defaulted borrowers to the 30 delinquent borrowers — which would represent a default rate of 20 percent.

You also could determine the average number of borrowers who are defaulting each month. This step allows you to project what your cohort default rate would be if that trend continues.

Here’s another example. Ten borrowers from your cohort of 200 borrowers currently have defaulted. If you are averaging one defaulted borrower per month, and there are 12 months remaining in the cohort default rate period, then you are likely to have 12 more defaulted borrowers. That would bring your total number of borrowers at the end of the cohort default rate period to 22 — which translates to a default rate of 11 percent, slightly higher than your 10 percent goal.

5. **Which borrowers are likely to default?**

Determine the characteristics of the borrowers who already have defaulted to help identify borrowers who are at risk of defaulting in the future. Understanding who’s most likely to default helps you focus on those who are likely to need the most repayment help.

6. **What percentage of the 2013 portfolio currently is delinquent?**

Delinquent borrowers are a target audience for borrower outreach. And the lower the percentage of delinquent borrowers, the better the borrowers in the portfolio are performing in successfully repaying their loans.

You already may have determined how many borrowers are delinquent as you were figuring your projected cohort default rate. The percentage of the cohort that these delinquent borrowers represent is a good indicator of how your portfolio is performing. A delinquency percentage of greater than 50 percent would put your portfolio at high risk of exceeding a 30 percent default rate.

If your 2013 portfolio of 200 borrowers currently has 80 who are delinquent, for example, that means your current delinquency rate for the cohort is 40 percent.

Analyzing your cohort data helps you set expectations, identify trends, develop goals, inform future default prevention efforts — and, most importantly, establish the best ways to keep students on the path to successful repayment.