I hope everyone had a wonderful holiday and winter break. Since the last newsletter, my travels took me to Santa Fe, New Mexico for the NASFAA Board of Directors meeting in November. It was my first time in Santa Fe, not an easy place to get to, but I was joined by Kay Soltis, Past President and Frank Green, President Elect for a very productive meeting. I had the opportunity to let Jeff Baker from the Department of Education (he was on a conference call) know some of the concerns from the WASFAA membership regarding the “Statement of Educational Purpose” requiring a notary signature. This especially impacts folks in Alaska and the PacFAA regions. Notaries are not always in many of the towns and villages in Alaska and folks living in the Pacific Islands don’t have a clue what a notary even is. Jeff said that he would look into the situation.

Just before Thanksgiving, the 2012-13 WASFAA Executive Council met at Pointe Hilton Hotel and Resort in Phoenix, Arizona. This gave us the opportunity to visit the site for the 2013 annual conference. We had a very labor intensive meeting as much of the time was spent reviewing WASFAA’s current Strategic Plan and establishing the next 3 year plan. The entire EC is responsible for this task, so we had a very good discussion and activity to get things in motion. The EC will continue to work on the 2014-16 WASFAA Strategic Plan at our next EC meeting at the end of February 2013.

In December, my travels took me to my state conference, CASFAA, in Anaheim, California. Attendance was over 900. If you are following the WASFAA blog, you should have seen an update from me about the conference. Lots of great sessions packed with information for all of us, no matter what type of school you are from.

If you are not registered for the WASFAA blog, “The WASFAA Water Cooler” I would encourage you to do so. It is the latest way for WASFAA to communicate to the membership and is how I have decided to send out “The President’s Highlights.” Additionally, the Conference committee has been posting messages as well as members of the current Executive Council. The blog is a way for all of us to receive the most up to date information. By registering, you will get an email letting you know when a new message has been posted to the blog.

As we move into winter and spring, here are some things that I am thinking about based on what is going on in Washington DC. I am grateful to NASFAA who summarized the below information.

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IN THIS ISSUE

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WASFAA Executive Council

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

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

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

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

Secretary Paula Cady
Universal Technical Institute
pcady@uti.edu

Treasurer Peter Miller
Truckee Meadows Community
College
pmliller@tmcc.edu

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

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

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

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

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

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

PacFAA President Jodie Kuba
University of Hawaii – Manoa
jodie@hawaii.edu

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

NV President Breena Conlin
Prospect Education
bconlin@prospecteducation.com

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

WA President Jordan L Grant
Klamath Community College
fulton@klamathcc.edu

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Note from the Editor

Zack Duffy
Newsletter Committee Chair
Financial Aid, University of Oregon

The communications team is happy to present you with the winter edition of the WASFAA newsletter. January is always a fun time of year. For some of us the year is half over, while for others it’s only 1/3 of the way through. No matter how you look at it, we are all thinking ahead to 2013-2014. There is never a dull moment in financial aid. The communications team would like to ask if you have ideas for future articles or blog posts that you please let us know. You can contact me at zduffy@uoregon.edu with any ideas. We’d also like to remind you to check out the WASFAA Water Cooler our blog at www.wasfaa.org. Happy processing!

WASFAA Editorial Staff

Judy Saling
Transitions/Copy Editor

Ashley Coleman
Copy Editor

Emily Smith
Copy Editor

Helen Faith
Copy Editor

Isabelle Mora
Copy Editor

TRANSITIONS

New Positions:
Bob Brew has been named Interim Executive Director of the Oregon Student Access Commission.

Dianne Fulmer has joined USA Funds to assist schools in 12 western states with default prevention and financial aid training. Fulmer has 12 years of higher education experience and was most recently university development representative for Grand Canyon University in Phoenix.

Announcements:
Lauren Swett, representative for FedLoan Servicing (PHEAA) had baby boy Spencer David on November 7. All are doing well.

Kim Schreck, Training Officer for Federal Student Aid, was married August 25 to Mike Wells at Alderbrook Resort and Spa on the Puget Sound peninsula of Washington. You may have noticed her new email address.
Here's the Scoop:

The Inside Dish on Financial Aid
Sister Dale Brown Summer Institute 2013

✔ Do you have employees that have less than a year's experience in financial aid?
✔ Do you have counselors that might move into a leadership role in your office?
✔ Do you offer any clock-hour programs?

The Summer Institute Basic Track runs Sunday-Friday, and comprehensively covers the core basics of all aspects in Financial Aid.

The Summer Institute Intermediate Track runs Wednesday-Friday, and goes into more detail on topics like R2T4, SAP, and Verification to name a few.

We are excited to pilot a Clock-Hour Track this year that will run Wednesday-Friday. It will address financial aid procedures and processes specific to clock-hour programs.

What should I expect at Summer Institute 2013?

Summer Institute offers both financial aid training content, as well as an opportunity to network with your peers in the financial aid profession. Holding the training on a college campus setting is a fun reminder of the “good ‘ol days”, and friendships amongst your peers are formed that will last even after you leave Summer Institute.

Summer Institute will be held at Portland State University in Portland, Oregon, June 23-28, 2013 pending finalized contract.

Intermediate & Clock-Hour Tracks will run June 26-28.

If you have any questions or would like more information, please watch the WASFAA website or contact Nichole Doering, 2013 SDBSI Chair at ndoering@razzledazzlecollege.com or call 208-465-7660.
ALASFAA Report

Ashley Munro
President
Phong Moua
President-Elect

In Alaska, we are very excited to have had a successful fall conference. In October, we gathered in Anchorage at the Alaska Pacific University for training, a business meeting and fun. We offered a new section to our conference this year, a Financial Aid for Non-Financial Aid Administrators. We had 28 high school counselors and academic advisors attend the half-day workshop. The training consisted of Financial Aid 101, the FAFSA, and Financial Aid Requirements. We also had a meet-and-greet session with the ALASFAA members. It was such a success, that we had to offer a similar half-day workshop in Fairbanks the week after the conference, which had 30 attendees.

This year the ALASFAA Board is looking to partner with Alaska Commission on Postsecondary Education (ACPE) to provide financial aid training to its members. Our ALASFAA President-Elect, Phong Moua, met with ACPE’s Outreach Program Manager, Rebekah Matrosova, to discuss some concerns that were raised by the ALASFAA members during and after our conference in October. We were able to narrow down some of the topics for training which includes financial literacy, Alaska state loans and grant programs, outreach best practices with regards to dealing with uninformed students and parents both in the urban and rural areas. These training will be provided by the ACPE program staff as well as experts from various financial aid areas.

We’re also gearing up for our College Goal Alaska events. For several years, we’ve been participating in College Goal Sunday to provide FAFSA help and preparation for students and parents. This year, the event was renamed to lessen confusion for our many sites that offer events that are not on Sunday. ALASFAA members have volunteered year after year to help make these events successful. Our members will continue to assist in helping students and parents get ready for college.

For now, we’re trying to stay warm and thinking of the sun in Arizona. We’ll hope to see you at the WASFAA Conference in a few months (we’ll be the ones wearing SPF 85).

IASFAA Report

Kevin Jensen
Director of Financial Aid
College of Western Idaho

Happy New Year! Welcome 2013! Of course, the New Year brings new adventures in financial aid for all of us. By now, we’re all busy with final preparations for our Spring 2013 semesters (or for our Oregon friends, the Winter quarter), 2013-14 FAFSA applications (and all the questions that go with) are knocking at the door, and for many of us in the WASFAA region, it is COLD!

It’s that time of year – things are just busy and it is difficult to squeeze more info into our schedules. But the start of the new year also means new things are on the horizon. Personally, I think that’s exciting. As the 2012-13 year starts to wind down and our attention shifts ahead to the 2013-14 year, we have much to accomplish!

In Idaho, the winter snow and cold weather give us lots of fun outdoor things to do. While we’re busy enjoying the holidays, both indoors and out, the snow steadily builds up in the mountains and nature stores moisture for the spring and summer. When the weather starts to get warmer, the snow begins to melt, the runoff fills the reservoirs and aquifers, and then things really start to happen – spring is just around the corner! IASFAA is storing up good things from the work that we’ve done over the past 6 months and from our Fall conference, and I’m looking forward to IASFAA’s fast-approaching spring. I hope it will be an exciting time of growth and renewal for our membership.

With the start of the new year, IASFAA will continue its theme of connectedness and rebuilding our membership. I’m looking forward to the volunteer committees we are forming (which we haven’t had in a VERY long time) that will begin working on important things for next year like our web content, our next Fall conference, and membership initiatives.

Hopefully, you’ll be seeing more and more of us from Idaho at WASFAA events!
NAFAA Report

Breena Conlin
NAFAA State President

This year’s, Bringing NAFAA Back Conference was held at the Silver Legacy Resort and Casino on Thursday and Friday, October 11-12, 2012 hosted in Reno, NV. This day and a half event was packed with helpful information related to administering Title IV aid.

I want to send a heartfelt thanks to our special guests, Justin Draeger, NASFAA president and Jack Edwards, WASFAA president. They enhanced the experience by giving us great sessions and valuable insight on what is happening in Washington.

Without the help of our sponsors the conference wouldn’t have been a success. We’d like to send a special thank you to; NelNet, Wells Fargo, Discover, Salt, Great Lakes and First Marblehead.

Some of our more popular sessions were: People Soft Issues by Peter Miller, Efficiencies in Leadership by Justin Draeger, Strategies for Engaging the Y Generation by Jacquie Carroll and Verification Issues by USDE, Virginia Hagins.

NAFAA wanted to give back to local Reno teenager, Mackenzie Gilletti to raise funds for a lung transplant as she continues to fight her battle with Cystic Fibrosis. A raffle was held at the President’s reception and we were able to raise $250.00.

All the hard efforts of the Nevada 2012-13 Executive Counsel really paid off. The organization is rebuilding and we look forward to being a stronger presence in WASFAA. Stay tuned for future events.

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

For those of you who have already made a commitment to volunteer I can’t thank you enough!

OASFAA Report

Donna Fulton
OASFAA President
Klamath Community College

WinterGreetings from Oregon!

Winter weather is starting to come upon us. For those of us who have snowfall during the winter months, we are still waiting for snow to fall. Fall term provided us with warm weather and a higher than normal rainfall for many of us.

Fall term processing is over and grades have posted for our students. As January comes upon us, our busy time begins again. New students filling out FAFSA’s for the first time bring many questions and all institutions are experiencing a high volume of contact with prospective students and families. Continuing students will be trying to file early to help meet deadlines and hopefully filling out scholarship applications to help offset the probability of needing to take out student loans.

Oregon is currently in a possible reworking of higher education funding. Oregon’s Governor, John Kitzhaber, has proposed that the funding for Oregon’s universities and community colleges be consolidated into a single agency called the Department of Post-Secondary Education. I’m sure there will be much interest and commentary provided on this subject as this proposal reaches the legislature.

The Oregon State Treasurer, Ted Wheeler, submitted a proposal to fund the Oregon Opportunity Grant through the selling of bonds. As more information becomes available it will be shared. The proposal could provide a more stable funding source for the Oregon Opportunity Grant. Stay tuned for more information!

The Oregon Annual Conference is just around the corner, starting February 6 and going through February 8, 2013. The conference will be held at Salishan Lodge and Golf Resort in Gleneden Beach, Oregon and the theme is “Financial MasquerAID, Reveal the Possibilities.” I would like to thank Co-Chairs Michelle Holdway and Russell Seidelman, along with all of their committee members for their hard work on this training event.

I would like to wish everyone a safe and happy 2013!
WASFAA STATE REPORTS

PacFAA Report

Jodie Kuba
PacFAA President
University of Hawaii at Manoa

Hau‘oli Makahiki Hou!!
(Happy New Year!!)

I hope your 2013 is off to a good start! PacFAA was busy this past fall—we presented over 50 Financial Aid Nights and have another 20 more to go for the month of January. We are also gearing up for our College Goal Sunday events that will take place on January 13th and 19th at nine different locations throughout the islands.

PacFAA will soon be calling for nominations for our 2013-2014 executive board. The winners will be announced at our annual Spring Conference, to be held on Oahu in April 2013. We look forward to having WASFAA President Jack Edwards and NASFAA Chair Ron Day at our conference. Reyna Iwamoto and Dayna Isa, our co-chairs for the conference, are hard at work developing topics and sessions that will be of benefit to our membership.

Finally, before you dive into your work once again and get inundated with the start of a new term, closing up/cleaning up of one academic year and the beginning of processing for the next academic year, take a moment to remember all the wonderful friendships you have made with your colleagues through your state, regional and national associations. While we sometimes get overwhelmed by it all, we are glad for the relationships we have with not only our own PacFAA membership but also those in WASFAA. PacFAA is appreciative for the support WASFAA provides to our members, through training and professional development, and we encourage everyone to become members of WASFAA.

Fiscal Planning Committee Update

Wendy Olson
Whitworth University
Fiscal Planning Committee Chair

The Fiscal Planning Committee recently met just prior to the WASFAA Quarterly Executive Council meeting that took place at the Pointe Hilton Hotel and Resort in Phoenix, Arizona—the hotel where our conference will be in May. What a great place to have our next conference! It will be warm (well, okay HOT in June), but there are some great places on the grounds to keep cool.

The meeting followed its usual pattern with the agenda and minutes approved, Treasurer’s report, budget adjustments reviewed and approved. What made this meeting special was that we have now transitioned the daily/monthly Treasurer’s tasks on to Mindy Bergeron’s (Treasurer-Elect) to-do list. Also unique to the fall meeting was our establishment of the upcoming year’s budget for WASFAA. If you would like to learn more about our budget for 2013, please let me know and I will be happy to share the information with you.

A few other noteworthy items included confirmation of the new reimbursement form, a proposed change to our bylaws related to a fiscal review (which you will see on this fall’s ballot), a review of our insurance coverage, and a discussion about investing WASFAA’s assets.

WASFAA is very careful to make sure that it remains a viable, fiscally sound and well-run organization and the Fiscal Planning Committee is a key component to meeting these goals.

Here are the goals for the committee this year:

1. Monitor the annual WASFAA 2012 and 2013 budgets including the review of Committee/Activity Budget Revision Request forms for FY 2012, and Budget Expenditure Request forms for 2012 and 2013 submitted by committee chairs/co-chairs.
2. Establish a balanced annual WASFAA budget for 2013.
3. Monitor WASFAA assets with the Treasurer and Treasurer Elect.
4. Monitor the current WASFAA asset reserve policy.
5. Review annually the adequacy of the current level of WASFAA insurance coverage.
6. Make arrangements to have WASFAA’s fiscal records reviewed.
7. Assist the Historical Archives Chair with the update of the WASFAA asset inventory at least annually.
8. Review fiscal management documentation for WASFAA and update the Policies and Procedures as needed.
9. Develop effective policies regarding the fiscal-related activities of WASFAA.
10. Develop ways to help keep WASFAA’s expenses down but maintain the essential services and quality of service.
11. Make meaningful recommendations to the Executive Council regarding the financial affairs of the Association.

The WASFAA Fiscal Planning Committee would like to express its gratitude to Peter Miller, Treasurer, for his many years of service as Treasurer to WASFAA. Processes were streamlined and reports were refined during his tenure. Good luck, Mindy Bergeron, as you take on this vital role.
Did you have the same thought I did? Is this a new group of super heroes? Well actually they are a non-partisan, non-profit organization that seeks to amplify the voices of young Americans and expand opportunities. They engage in education, policy analysis, and advocacy around issues that matter most to this demographic. They are the first of the 14 groups funded by the Bill and Melinda Gates Foundation to present their paper on how financial aid can be redesigned. They feel the perspective of students and young people have traditionally been an afterthought in these key debates in Washington DC. Improvements to the federal aid system take years to accomplish. Cuts, on the other hand, come quickly.

Some of their research finds are expected but some were surprising:

- Nationally, three-quarters oppose cutting Pell grants for deficit reduction. A large majority support ending tax benefits and breaks for universities in order to sustain funding for Pell Grants. (Unfortunately the money fed to Pell Grants from making these cuts is not a sure thing.)
- Overwhelmingly, students feel they have a lack of information and strong counseling about federal loans, federal grants and private loans. About 40 percent of high debt borrowers responded to a survey that they never received the federally mandated loan counseling. (This really surprised me.)
- Students value the connection between their school and jobs, and support measures that would increase that connection.
- In college choice 81 percent felt that a school’s job placement rate was most important. Three-quarters felt that way about graduation rates, only a third thought that student loan default rate of recent graduates was important.
- When it comes to school accountability, students prefer incentives for driving improved outcomes to more punitive alternatives that might unfairly punish certain individuals.
- They support an overhauled loan system with a single loan that provides automatic enrollment into the Income-Based Repayment instead of the standard 10-year repayment plan. (This is an idea included in a few of the other Gates groups.)

Their report included some interesting facts:

- Our country has fallen from 1st to 12th in the world in education attainment.
- Experts estimate that our country will be 3 million degrees short by 2018 producing a skills gap for employers.
- About four in five young adults believe that getting an education more important than their parent’s generation.
- Between 2000 and 2010, enrollment increased 37 percent, from 15 million to 21 million. But state and local funding per student in public higher education fell by 21 percent.
- About 40 percent of students who enter school do not graduate within 6 years.

The Young Invincibles surveys and conversations with students heard concerns over rising costs, complicated financial aid systems, and uncertain job prospects after school. In conclusion, they say for federal financial aid to work well, it will need all stakeholders involved to dedicate themselves to the goals of increasing access for low-income students; keeping debt levels down, graduating more students and getting them into good jobs and ultimately making the decisions necessary to fully invest in this generation’s success.

WASFAA is represented on this Gates project called RADD, with Susan Murphy (a WASFAA past-president), Pat Hurley (WASFAA Federal Relations Chair) and me on the NASFAA team. Look for the NASFAA report and the reports from all the groups in January 2013.
Tracy Marshall  
Financial Aid Adviser  
Mt Hood Community College

With the generosity of the WASFAA Scholarship Committee, I was able to participate in this year’s Jerry R. Sims Management and Leadership Institute. With limited funding at Mt Hood Community College, and many others in our region, professional development funds are scarce. It is with my great appreciation that I thank WASFAA for this opportunity.

I have been in the Financial Aid profession for 20 years and have watched Financial Aid Managers come and go, some with many struggles and many successes. The Institute was a wonderful opportunity to learn some of the “adventures” that a Director/Manager/Supervisor experiences.

Before I get into the structure of the training I would first like to thank the faculty for their time and energy in this event: Laura Hughes, FA Director of Lewis-Clark State College, Kay Soltis, FA Director, Pacific Lutheran University and Shellee Kilbride, FA Director, Prospect Education. The entire faculty was awesome.

On day one, our sessions were immediately started and ran into the evening. The training included representation from all states in our region except for the Pacific Islands. Many were new Directors and others looking to advance into a Manager/Leadership role. The curriculum was comprehensive and we all had much discussion in each subject.

The first segment “Year in a Life of a…… Director” had the strongest effect with me. Absolute organization and communication skills are required to prevail as a director. Good humor is also a great administrative skill. Leadership is not taking on EVERYTHING. Delegation is necessary as there is not enough time in a day/week/year to get done all that is expected of a Director.

Sharing some of the tasks needed is a skill builder for the staff. We all do not want to see good trained people move on, but also we “WANT” to see good trained staff move on for their own career goals. In understanding and accepting this is truly a leader. There is a concept called “Service Leadership.” As we give others the opportunities to grow and learn, we will, for ourselves, learn as much. No one can grow living in a bubble. Shared knowledge from all players in this business keeps all of us fresh and revived for the new regulation down the road.

The other subjects of the training days were just as much a value to me as this one. Some of the topics discussed included: Staff issues; Generational differences; Taking care of your office staff: budgets, trainings, policies & procedures.

I highly recommend this WASFAA training for anyone who is in a director position or to those aspiring to be a director. There is great need for leaders in our profession due to retirements and many other reasons. For those that do not want to be a Director, then go to this training to learn and gain more perspective of the challenges your Director faces. You never know if you may have to step into those shoes someday.

Do not wait for a Director or Administrator to suggest that you take this training. It is up to you as a Financial Aid Professional to learn as much you can in what happens in our FA world. This includes leadership roles. This training is the best training I can recommend for our profession.

I have a few years to go before I retire. I may never be in a Director’s shoes by the time I retire; however, I feel I have gained so much that I now have better knowledge of the Director’s viewpoint in order to help out where needed.

Diana Dowling

I was so thrilled when I opened an email from WASFAA and it said I was selected to receive the Jerry R. Sims Management and Leadership Institute Scholarship! The MLI event was held November 7-9, 2012 in Lake Tahoe, NV. I was excited to be able to gain some insight into the trials and tribulations that all Financial Aid Directors go through.

Our group had a healthy number of Directors in attendance who were able to offer various insights to their day to day operations. One of the biggest AHA moments I had (stealing a line from Oprah) was during the training on personnel. Laura Hughes explained that there are different age categories within our personnel and each group has their own needs—from the veterans to the millennials. It was a very eye opening exercise! I think the entire group did a collective aahhhhh with Laura’s explanation.

I am always inspired by the true camaraderie of financial aid administrators. This training was no different, as I walked away knowing that I could contact any of these individuals for assistance. The faculty at the MLI was very knowledgeable and approachable. I could not believe the experience Kay Soltis brought to the table, as I’m guessing she started in financial aid when she was 3! I would like to thank the MLI faculty, Laura, Kay, and Shellee Kilbride, for such a valuable training. If you have not attended this training already, I would highly recommend that you do so. You will not regret it!

Continued on next page
Emily Smith  
Assistant Director of Financial Aid  
Bastyr University, Seattle

This year I had the pleasure of attending the 2012 Jerry R. Sims Management and Leadership Institute. I am very grateful to have received a scholarship for this opportunity, of which otherwise I would not have been able to attend.

Earlier this year I accepted a position as Assistant Director of Financial Aid at Bastyr University after working as a Financial Aid Advisor for several years. With this new position came the added responsibility of managing employees. I was looking for an opportunity to gain insight from other financial aid administrators on becoming a positive leader and successful supervisor. This experience allowed me to meet other Financial Aid Directors, Assistant Directors and Counselors. Having experience in a smaller, non-profit, private institution, I knew that other administrators of various types of schools could give me a new perspective and fresh ideas.

The first day of the institute started with an icebreaker which told each person which Sesame Street character they are most like, based on answers to certain questions. The majority of the group was an “Elmo” – cute, lovable and calm. I suppose as financial aid administrators, we have to play this role in one way or another. We listen, respond, explain and complete two weeks of work in one, all while maintaining a positive and welcoming environment to our students. I know the challenges of being in this field and to meet others with similar issues and concerns was reassuring. Much of the days were filled with discussion on topics such as maintaining a policies and procedures manual, dealing with personnel, customer service and budgeting. Every institution does things a little different in their office so it was useful in brainstorming new ideas to take back with me. Speaking with administrators from other schools gave me great ideas on communication strategies, resolving issues with personnel and handling complicated situations with students.

One topic we reviewed was managing a master financial aid calendar by day, week, month and year. As a group, we took a look at all the duties and projects that aid administrators are in charge of. The fact that we get it all done while managing a department, assisting students, attending meetings and having a personal life is quite impressive. I came back to Seattle with a fresh new view on my coworkers, our students and the impact the Financial Aid department has on our institution. I would strongly advise anyone who has never attended this institute to register next year – and remember there are scholarship opportunities to help ease the financial burden!

Thank you to WASFAA and faculty of the Jerry R. Sims Management and Leadership Institute for giving me this opportunity.

*Continued on next page*
Corinne Soltis

WASFAA has consistently provided excellent training opportunities for its members, from Summer Institute, which teaches new Financial Aid Advisors the basics of Federal Financial Aid, to Spring Training, which showcases important hot topics, to the Management and Leadership Institute, which provides advanced training on topics geared towards Directors and Associate Directors. WASFAA has excelled at making education and training a priority in its mission, and it shows.

I was extremely excited to have the opportunity to go to the Management and Leadership Institute (MLI) this year in snowy Lake Tahoe. I applied for a WASFAA scholarship to attend the Institute because of the extraordinary expenses associated with traveling in and out of Juneau, Alaska, where an airline ticket to Seattle starts at $550. I was fortunate enough to receive the Ethnic Diversity Action Committee Scholarship to attend, which paid for my registration fee for the conference. Receiving this generous scholarship means that I am able to share the incredible information I learned at MLI with my staff and my campus colleagues, as well as offer another out-of-state training opportunity to a member of my staff who otherwise would not have been able to receive training this year.

The information I learned at MLI was incredibly valuable, as it put some of the top minds of the WASFAA organization in a room and allowed us to discuss topics related to but outside the standard fare of Title IV regulations and processing. Some of the topics at the Institute included Ethics, Personnel, Budgeting, A Year in the Life of a Financial Aid Director, and Customer Service. The presenters encouraged attendee participation, and used their presentations as a way to generate discussion, allowing us to ask hard-hitting questions and learn from each other’s experiences. It was not uncommon for us to break away from the presentation for 10-15 minutes at a time to discuss a problem or issue presented by an attendee, and while not all issues were resolved by the collective group, the wealth of knowledge and ideas that were shared guaranteed a new approach or way of thinking for all of us when we returned to our schools.

I have had the pleasure of attending many great training sessions over the years, but MLI was different and so much more rewarding than many of the others. Surprisingly, I was not disappointed when my hard-hitting questions to the group met with more sympathy than advice—it validated for me that I wasn’t the only one struggling with a particular issue, and that there wasn’t an easy answer I had overlooked. No subject was taboo, and the sense of honest feedback and camaraderie filled the room and gave all of us the courage to say what we really thought. No topic was too big or too small to discuss, and when someone spoke, we all listened with rapt attention, because the teaching moments were in the details, and none of us wanted to miss a single one.

MLI is a training that you can repeat year after year and never have the same experience twice. New people bring new ideas and drive the learning and the connections. Beginner, intermediate, and advanced Directors should make this a required yearly training, intermediate and advanced Associate Directors will likewise get so much out of this experience, and MLI is a must for anyone who wants to advance to the Associate Director or Director level. The topics discussed are based in theory, but the discussions are based in facts, and each attendee brings a new perspective to enhance your own way of thinking.

Thank you again, WASFAA, for the generous scholarship to attend MLI.
I didn’t realize when I became a Financial Aid Director that I would be the data coordinator for a mass of student and school data. Financial Aid Offices hold a lot of information about our students and the financial aid that we award. Access to this data is wanted by many different agencies and individuals. Your job as a Director is to determine who should have the data and what data they should have. Many of your information requests will be from your boss or others in upper administration. You may also get data requests from others in your state and from media outlets.

It is pretty straightforward if a department wants to award a student a scholarship based on need; you can provide need information. You may also provide student data to someone where the students are not identifiable. It would not be appropriate to give out information if a department would like it because they feel it would help them better understand the student’s financial situation. Be wary of using your staff’s time to provide data as you can burn up a lot of time for other people’s research. Always work closely with your school’s legal folks if you question any release of data. It is better to talk with a lawyer now than later in a courtroom!

A survey asked members of the upper administration from large state universities what data requests they were asked to give. Listed below are common data requests from the 15 universities that responded. There was some duplication as student debt is a hot topic for data collection. I recommend sitting down with your computer support staff to see what they could provide from this list. Some information may already be available while others may need reports written. Start with the easy stuff and as data is collected you can build a data dashboard. If you are not prepared for data requests, you will spend a lot of time tracking down the data or finding someone that can help you create and run reports. If you do not have the technical support to gather the data but you do have some skill with report writing, you can draw down the data. A good resource to do this is NASFAA’s Monograph “Research Tools, Tips, and Resources for Financial Aid Administrators.” If you are a NASFAA member you can pull this off NASFAA’s web page. It outlines using a flat file to build database that you can use for many reports. The quicker you can retrieve data that is needed by the upper levels of your school the better you look as a financial aid administrator.

Data Requests
1) How do aid patterns compare among different student populations: low-income, middle-income, and high-income?
2) How much will it cost us five years from now (and in the intervening years) to continue our current aid policies?
3) What are borrowing patterns and trends among undergraduate students? How do we compare with other institutions?
4) Our annual financial aid summary report that is submitted to the state and itemizes the dollars and number of recipients for all aid programs
5) Average loan indebtedness, including borrowing patterns/trends and how we compare with other institutions
6) Unmet financial need
7) Family income quintile Information
8) How many students are on the state grant program (our guarantee of grant aid for low income students program), how much does it cost and who pays it (Pell, State Need Grant or school funds)—current and past year questions.
9) How do aid patterns compare among low, middle and high income students—where does grant support end, how far can we get into the middle income with grant support, etc.
10) Borrowing patterns and trends among undergraduates and the professional programs. How do we compare nationally? How do certain populations compare—underrepresented, first generation and by income quartiles?
11) Dollars in aid administered by program
12) Average loan debt for undergraduates/graduates
13) Retention information for students receiving Pell and other high profile university scholarships
14) Income ranges for those who file FAFSA
15) Debt report
16) Aid awarded by residency and college
17) Sample aid packages by residency and income ranges by $20,000 increments
18) Indebtedness – what it is, why it is, and what can we do about it?
19) Expenditures by program (part of our standard reporting)
20) Pell Grants – average AGI of Pell recipients, retention of Pell recipients, indebtedness of Pell recipients
21) Student loan indebtedness: average, % of direct costs paid, % of graduating class with debt, trends, how do we compare to our peers, etc.
22) A snapshot of our undergraduate class (financially speaking), average EFC, median family income, parent education level, etc.
23) Average package for undergrad/graduate- institutional aid, state aid, federal aid
24) Unmet need by EFC
25) Distribution of institutional scholarships and grants by residency and by ethnicity
26) Projections for university scholarship programs
27) Average and total unmet need
28) Number of students who have any financial aid
29) Net price
30) Loan debt
31) Institutional aid versus state and federal aid: grant vs. loan
32) The average awarded amount of each aid type (grants, loans, scholarships, alternative loans)
33) Average loan debt
34) Breakdown of FAFSA filers by income range
35) Student borrowing statistics
36) Unmet need
37) Unfunded dollars and student counts
38) Number of students and financial aid received by Congressional District
In a few short months, you could be attending the WASFAA Annual Conference in Phoenix, Arizona. The Conference Committee has been hard at work throughout the fall to make this conference a success.

Justin Draeger, the NASFAA President, and Ron Day, the NASFAA National Chair, will present several sessions and provide an update on NASFAA. The Department of Education will have trainers and presenters available for sessions as well. We have many tracks for you to choose from, compliance, default prevention, tribal issues, graduate professional issues, proprietary schools and professional development. It’s not too late to propose a session of your own.

Go to http://www.wasfaa.org/docs/toc_conferences.html to do so.

No matter what school you work at, or what your experience level is, we will have sessions tailored for you!

Between and after sessions, you can explore the Point Hilton Resort. The Conference Committee has reserved rates for a studio, suite or detached casitas. The studio room rate is $99 per night and internet connectivity is included, so this is a very affordable resort! The amenities are spectacular and include a miniature golf course, tennis courts, Children’s activity camp and acres of pools, including waterfalls, a lazy river and waterslide. With this much to do, you can bring your family with you!

Registration is now open!

Take advantage of early bird rates and register online at www.wasfaa.org today.

Subscribe to the WASFAA Water Cooler Blog by visiting http://wasfaa.org/b/ and you can receive regular updates on sessions, registration and fun activities to do while you are in Phoenix. With so much nearby, you could use your family’s summer vacation with us and end with a southwest adventure!

We’re looking forward to seeing you on May 19th.
This generation of students has enthusiastically adopted social media. Yet utilization of social media by educational institutions lags far behind. Many schools struggle to define a social media strategy and are unprepared to link it to their recruitment and retention strategies. How can we be expected to tweet when we’re still trying to figure out Instant Messaging?

What many of us don’t realize is that instead of using traditional search engines, today’s students now go to social media sites to search for content and learn about products & services. Facebook, YouTube, Twitter, and Pinterest have become search engines themselves. Over the past few years, social media audiences have grown and their demographics have expanded drastically. Currently, 55% of college students and 62% of young employees say they could not live without the internet.

The internet has become an integral part of our lives. Finding students where they are and offering a sense of instant connectivity is vital to effective communication. So, how do we reach our students?

The Blog
Let’s start with blogging... A blog is a great way to maintain a consistent presence online. Blog posts should be brief. They should provide value. You can also encourage reader participation by asking questions and inviting them to post comments. Likewise, you can comment on other people’s blogs, but be sure they are blogs that are relevant to Financial Aid and/or Higher Ed. You can also subscribe to blogs so that you are notified whenever a new post goes live. When it makes sense to comment, go for it. This is a great way to gain exposure.

Twitter, Facebook & YouTube
Twitter and Facebook are great ways to reach out. Your students are most likely on one or both websites. Connect with your students, join groups, participate in discussions, post your events, videos, & photos. You can provide links to forms, scholarships, or information on community outreach events. This gives your students an opportunity to get to know you and the Financial Aid Office better. A great tip is to link your Twitter account to your Facebook account so that one post will hit both sites.

E-Newsletters
Another way to engage students through social media is with an e-newsletter. (Hey, just like you’re reading now!) Whether you send it out once a month, once a quarter, once a semester; an e-newsletter provides you with a means for sharing your thoughts and ideas with your students. You can write an article that explains a particularly confusing reg., or post upcoming events so your readers will know where you’ll be.

Think of social media as a way to build on the communication plan that you already have in place – a way to make it stronger. Also think about where your students are online and be sure you are there too. This way you’ll learn more about them, and they’ll have the chance to better know you.

Continued on next page
Share quality content that will make your students think, or ask for their opinion on a certain topic. Everything you share should be related to financial aid or higher education, and you might want to avoid sensitive topics such as politics, religion or anything else that might be considered offensive.

Let your students know that you value their feedback and appreciate their comments on your posts. If you use Facebook, ‘like’ what your students say. If you use Twitter, re-tweet their responses to your post. Ensure your students feel comfortable about sharing their opinions.

While most people don’t give much thought to the communication that takes place on social media websites, a rude or inappropriate conversation can ruin your reputation. In Internet slang, a “troll” is someone who posts inflammatory or off-topic messages with the intent of upsetting readers, or disrupting normal on-topic discussion. Moderate your discussions to make sure everyone can express their opinion safely. Your role is to launch a topic of discussion, by asking a question and encouraging and thanking the people who participate.

Are you ready to dip your toes into the murky waters of social media? You don’t even need a Twitter account to see what’s going. Hop on over to http://search.twitter.com and enter the hashtag #finaid in the search box!

**See how easy that was…**

**Follow the Rules**

By following a few simple rules, you can win the hearts of your students and promote your office without facing any uncomfortable situations.

- **Be transparent**: Write short and clear messages. Try to be as friendly and helpful as possible. If one of your students appears to be confused about something, elaborate on the issue in detail, so that others can also benefit from it.

- **Be courteous**: Never argue in a rude manner with anyone, ever. Be collegial and polite in all your conversations. If someone is being offensive, just delete the comments that contain the offending language. It is also important to be tolerant with reader comments, so don’t jump into a difficult conversation if you are tired or in a bad mood.

- **Be respectful**: Try to take criticism constructively and turn negative comments into productive discussions.

- **Be real**: Personalize your messages to let your students know that they are interacting with a real person. Use your real name whenever possible and acknowledge the customers who are active on your Facebook page. Try to avoid using a fake profile, as this approach can backfire, but if you don’t want to use your real name, use an alias that looks authentic.
With the September release of the first official 3-year cohort default rates (CDRs), default prevention has never been a higher priority at schools across the country. While much of this concern focuses on the repayment phase of the life of the loan, the borrowing phase is arguably just as important. One of the best ways to avert default is to encourage students to adopt smart borrowing habits.

But how do schools accomplish this? The following list presents strategies schools can use to promote smart borrowing decisions within their student population.

- **Personalize student loan counseling.** Common sense suggests that face-to-face interaction produces better outcomes when it comes to student loan counseling. In-person counseling allows students to ask questions and financial aid professionals to make note of important information students may otherwise miss. Most importantly, personalized counseling can be tailored to the individual student’s situation, thus addressing his or her needs more directly.

While there is widespread agreement that in-person counseling is the most effective, schools often lack the resources required to provide it, whether because of a large student population, lack of adequate staffing levels, or both. In its place, many schools try to provide at least some individual contact to each student. Some schools require students to pick up loan request forms in person at the financial aid office, for example. Others strongly encourage students to attend smart-borrowing workshops, giving staff members the opportunity to address key topics and students the chance to ask questions.

- **Provide borrowers with regular reports on their total amount borrowed and likely monthly repayments after separation.** Along with academic success, total amount borrowed is a primary indicator of potential repayment success — or the lack thereof — after graduation. All too often, students fail to consider how their borrowing behavior will impact them down the road. To help fill this judgment gap, some schools have started providing borrowers with periodic reports of their total amount borrowed, along with likely monthly payments under a standard repayment plan.

Another useful element to include in such a report would be potential debt-to-income ratios for a student’s major, once he or she has declared one. The Occupational Outlook Handbook (at www.bls.gov/oco) can provide potential income information for most careers.

- **Institute an effective financial literacy program.** Encouraging students to keep their potential future earnings in mind when making borrowing decisions is a critical piece of a successful default prevention program. Placing these decisions in the context of borrowers’ overall financial lives can help solidify better choices into lasting financial skills, and this is where an effective financial literacy program comes into play. Students needs a basic level of knowledge to manage financial challenges and reach their goals. Providing students with information on budgeting, saving, credit, debt, and other essential topics will help them make more informed borrowing decisions and provide them with the tools they need for successful repayment in the future.

- **Provide in-depth counseling to at-risk borrowers.** In order to employ counseling resources most effectively, some schools have begun to develop “early warning” systems that help them identify current borrowers most at risk of defaulting. Warning signs may relate to academics (low test scores, excessive absences), high levels of borrowing, or personal concerns. For these borrowers, the schools adopt a more proactive counseling strategy, encouraging borrowers to create an academic plan, receive financial literacy training, and/or participate in career counseling. Through this intrusive-counseling strategy, schools can redirect students toward completion and repayment success, heading off likely default before it happens.

Kevin Struckhoff  
TG Vice President for Relationship Management and Consulting
Language and word use is an interesting concept. The common phrase, “sticks and stones may break my bones but words will never hurt me,” would be nice if it were true. Unfortunately, it is not. If only we did not have centuries of examples of the power words have had over people and how they have been used to justify many atrocities throughout history. So, yes, words can hurt. They can also make us smile and feel a glow inside, but it all depends on the person who receives the word and his or her personal connection to it.

When the WASFAA Executive Council held its June 2012 meeting, we discussed the location of the 2012 Annual Conference. The name of the chosen conference site is Pointe Hilton at Squaw Peak. Most people would not bat an eye at the name, and in fact many were surprised when I brought up concerns about supporting a location that uses the term “squaw.” Most people hear “squaw” and think, oh Pocahontas, Princess Tiger Lily, or the Land O’Lakes lady. As a Native American woman, I think of something drastically different.

To understand the controversy with this term, it is important to know that not ALL Native people find offense in the term “squaw.” However, the same can be said about many other racial terms that people use. It is crucial to remember that if something causes pain to someone, it is not okay, even if it does not bother another person. To tell someone to “get over it” and that it is “just a word” is not okay either. Listening to that individual’s story and respecting their experiences is the right thing to do.

Much as other racist terms (which I will not list out of respect of others) impact those targeted, the term “squaw” has deep, scarring roots with Native American women. It was a term historically used while Native women were being raped, mutilated, beaten, and having their children taken from them. Let me take a moment to clarify something: I’m not talking about hundreds of years ago, although it did start back then; I am talking about my grandmother’s generation, my mother’s generation, and even my generation. To be spit at and called a “squaw” while walking home from campus is not the best feeling in the world. I know from experience. Historic traumas and personal experiences only compound the feeling of despair that is associated with the word “squaw.”

So yes, this is my connection to the word “squaw,” and I am not alone. Native Americans account for less than 3% of this country’s population, yet Native women have a sexual assault rate 2.5% higher than any other ethnic group. That is about 1 in 3 women, and that is only the ones who report. The images of Native women have been over-sexualized for generations. The violence against Native women started centuries ago with the colonization of this country. The historic trauma runs deep.

Out of respect, Squaw Peak was renamed Piestewa Peak in April 2003 to honor Lori Piestewa (Hopi), the first Native American woman killed in combat in the U.S. military as well the first woman killed in the Iraqi War. Most would agree that this was a respectful, honorable thing to do. However, due to politics and controversy, many still call Piestewa Peak ‘Squaw Peak’ (which had also once been called Squaw Tit Peak). Many refuse to make the change to Pietstewa for their publications and site names, including the WASFAA Conference site location.

You may be wondering, “What does all of this have to do with WASFAA?” As mentioned above, not ALL Native people find offense in the term “squaw,” and there is a split on the acceptance of the word. Out of respect for the people who do find the word hurtful, the Executive Council made the decision to consciously leave out the “Squaw Peak” part of the Annual Conference site in all materials related to the conference. We also felt it was important for members to know why that decision was made. As we continue to grow and combat ignorance as an association, we need to honor and respect our members from all backgrounds.
Most of us have seen photos of Occupy Wall Street demonstrators wearing signs declaring their student debt. They know how much they owe, but they don’t know what to do about it. And they’re not alone. A recent USA Today article noted what many of us in higher education already know: paying for college is a major concern for most of the population. An Alge Association Poll surveyed “1500 students ages 14-23 and found that three out of four students have major concerns about whether they will be able to pay for college (Aug. 8, 2012).”

Clearly, student loans are on everyone’s mind. Studies from the American Student Assistance® (ASA) portfolio revealed similar findings across a student population up to age 36 (What Students Think about Financial Literacy, 2010). But this isn’t just an issue that affects younger people. A recent Barclays report found that Americans ages 50-59 hold about 16% of the national student loan debt. Also surprising, The Wall Street Journal reported that the biggest jump for the student loan burden lies with upper-middle class families, and the average amount borrowed among upper-middle-income families rose more sharply than did those borrowing in lower-income households.

Across the U.S., the focus of the conversation has prompted plenty of discussion about the staggering student loan debt, with strategies aimed at lowering tuition and increasing financial aid opportunities. But not a lot of discussion has surrounded the issue of students with their repayment. It seems we’ve identified many of the issues that drive this problem, but we’ve yet to find appropriate solutions. Coming up with the right solution can be trial and error. At times, it may even lead us back to best practices and solutions from the past, but with a new spin.

Making smart financial decisions—not only about college, but about life goals in general—is something students are interested in. The ASA® study mentioned above also revealed that students want to learn more about finances; they just don’t know where to turn. While some students noted that they ask for advice from their parents, many also acknowledged that their parents are probably not the best resource to give financial advice. Another set of students said that even though they get advice from friends about many things, finances are generally not one of these, since many students believe their friends (in their words) “know as little as I do.”

What students do want is practical and accurate information from experts. And they want it right when they need it. Dain Zylstra is an osteopathic medical student who has access to financial experts through the SALT™ membership program provided by Western University Health Sciences. Dain reflected that “As complicated as our economy and our finances can be, it’s great to have someone to call who can provide me with timely and appropriate answers. Even though I’ll be in a high earning field, good financial planning is necessary for all income levels.”

There are two tools that can help in this area. They both provide access to experts, but they use different venues. In many cases, that expert is in the financial aid office. But many progressive schools such as Dain’s institution are providing access to student loan counseling through an avenue such as SALT. Instead of bogging down the financial aid office with calls that can be handled by a student loan counseling professional, institutions are freeing up their staff to take care of other financial aid issues. Linda Frenza, Associate Director of Financial Aid, states “It allows our staff to be more effective. We know that 80% of our students take up 20% of our time, and 20% of our students take up 80% of our time. Being able to direct them to another resource essentially buys us all more time.” The response from students has been positive, as well. One student explained, “I love the fact that I can call someone and actually speak to a person when I need help. Timing is very important.”

Since timing is essential, on-demand communication should also be considered. A blog is a great tool to provide students with information right when they need it. And let’s face it: blogs speak to students in a way they understand. Students want advice from someone who’s been there—someone who’s walked a mile in their shoes, so to speak. Financial literacy blogs resonate with students because people share personal stories about where they’ve been and where they’re going. Couple that with engaging posts about everyday things that relate to finances, such as food, pop culture, and anything else that seriously (or not so seriously) relates to money and students’ lives, and what do you get? A winning formula for effective communication.

As you work to get your message out to students, think about how you can use these two tools to help your offices, and also to help your students find the answers they need. Maybe in the near future we’ll be reading more positive headlines. After all, effective communication with our students is what matters most. We can send all the letters or emails we want, but if they aren’t reading or acting on what we’re sending, it doesn’t matter. Let’s give students what they want—and what works.
Planning for the Shopping Sheet

Make a List and Check it Twice

Linda Peckham
Senior Training Strategist
Great Lakes Higher Education Guaranty Corporation

The Financial Aid Shopping Sheet, developed by the Department of Education in conjunction with the Consumer Financial Protection Bureau, was designed to provide students with an improved comparison tool when making a college enrollment decision. The form is intended to help students better understand how much grant aid, versus loan and work aid, they are being offered. The form also provides information about the college, including graduation rates, default rates, and average student indebtedness, to help students make a more informed choice.

Although not mandatory for the 2013-14 aid cycle (except for institutions that must comply under E.O. 13607), over 350 institutions will adopt the Shopping Sheet and are actively planning for implementation, most without the support of their enterprise software providers. The Great Lakes Training team spoke with several of these institutions to learn more about why they chose to participate in this first year and to ask what advice they would offer their peer institutions who will implement the template next year.

Ryan C. Williams, Associate Vice President of Enrollment Management at Syracuse University, says the university embraced the new Shopping Sheet because “it really supports our core mission to provide financial literacy for students throughout their lifecycle with us — from pre-enrollment to graduation.” Reflecting on the usefulness of the Shopping Sheet for students, he noted, “The Sheet will really highlight those institutions that do not meet full need, and it will make it much more apparent to students what their future debt burden will be.” Williams also feels that by providing the Shopping Sheet to returning students, the institution can help offer better information about increasing loan debt for students who take longer than four years to graduate. “They will be able to see the immediate impact of these decisions on their future loan debt.”

Gaining a full understanding of future debt burdens and understanding the risk-benefit analysis of the enrollment decision is very much the Department of Education’s intended goal of the template. But as Tabatha Turner, Senior Associate Director of Scholarships and Student Aid at UNC-Chapel Hill, notes, “Students will still use ‘emotional factors’ when making a college choice even when the long-term costs are made clear, but at least the Sheet will provide a way for families to compare those choices consistently from college to college and in ways that differ from the traditional award letter.”

The Shopping Sheet, for example, will illustrate for a family that “Net Cost” is the difference between total cost and gift aid. Student loans, work-study, and Parent PLUS loans are listed as “options to pay net costs.” In this way, the Shopping Sheet will clarify that loans, if needed, may in fact increase the long-term cost of the educational purchase decision.

Rick Shipman, Director of Financial Aid at Michigan State University agrees that the Shopping Sheet, with its increased clarity about loans, will “help students understand the bottom line about their college purchase decision and highlight the long-term impact of their college choice on their financial lives.” He cautions that for some students, the Shopping Sheet cannot replace the benefits of one-on-one counseling with financial aid staff about the award letter, and advises his staff to work closely with at-risk families before they make enrollment decisions.

At the University of Notre Dame, Director of Financial Aid Mary Nucciarone and her team are strong supporters of the Shopping Sheet and are working to make it available to both entering and returning students by early March. She emphasizes that the Shopping Sheet, with its comprehensive data about average debt, default rates, and graduation rates, is a great tool for schools to display “their good news to students.”

Nucciarone anticipates, however, that the Shopping Sheet will generate questions. For example, for students who do not receive any loans as part of their award, Nucciarone notes, “The Shopping Sheet delineates loan information, and students may wonder why their aid award letter does not include them or why the average loan debt is being reported on the Sheet.” She is working with her counseling staff to find ways to help families understand the differences between the Shopping Sheet and the institutional award letter.

The Department of Education is currently building partnerships with enterprise software providers so that they can support the use of the Shopping Sheet in future award cycles and make it easier for more schools to use the tool. In the meantime, most of the 350 early adopters are using institutional resources to make the template work in this first year. Tips for colleagues considering adopting the Shopping Sheet this year or next include:

• Prepare your IT department. IT will need to be able to support the template by providing student-specific data on a timely basis. Most of the information required on the Shopping Sheet is housed in the campus system, but may not be in the aid office.

• Think about your campus-wide messages about net price and affordability. For some schools, this may mean re-framing the way student loans are described as part of the affordability conversation.

• Strongly consider adopting the form for returning as well as entering students as part of your financial literacy and counseling efforts.

• Use the customized box on the Shopping Sheet to offer additional information to students.

• Anticipate questions from students and parents. The Shopping Sheet information might appear to be different from the award letter notification in some cases. Ensure that both your financial aid and admissions staff can respond to these questions.

Another FSA conference has come to a successful end. We wanted to share a few highlights from those sessions.

### Changes and updates to Studentloans.gov
- Exit counseling will be moved to Studentloans.gov in March. There will still be a link on NSLDS.ed.gov to direct them to the new site.
- Entrance counseling will be modified to include more financial awareness information, such as budgeting tools and repayment estimates.

### Updates for 13-14 FAFSA
- The IRS Data Retrieval Tool should be ready by 2/3/13
- There will not be Verification Worksheets provided by ED. They will offer suggested text but recommend that schools develop their own worksheet specifically for each of the verification groups.
- ED will provide the exact verbiage to use for the statement of educational purpose requirement in verification group 4 and 5.

### Upcoming Dear Colleague Letters
- Confirmation on repeated coursework regulations will be forthcoming.
- A request for more participation in experimental sites will be sent; these include unequal disbursements and early disbursements for study abroad.
- There are still questions on the shopping sheet and whether it applies to graduate schools, although ED recommends that graduate schools use the form but modify it for their needs (i.e. remove the grants and subsidized loan items). A DCL will be issued when resolved.

### Social Media
- Students can go to studentaid.gov and link to FSA twitter account, Facebook and view YouTube videos.
- Students can share on their Facebook page that they have completed the FAFSA.
- There is a new Graduate/Professional publication on FSApubs.gov to download.

### Direct Loan updates
- Capitalization of interest is now consistent among loan servicers.
- Borrowers can apply for the PSLF program by completing the employment certification form. Once the employer has been deemed eligible, the borrower’s loans are transferred to FedLoan Servicing.
- Borrowers can use the IRS DRT for the online IBR application. They must provide income and family size information annually to stay on IBR or it will switch to the standard 10 year repayment.
- If a borrower switches from IBR to PAYE, they must make one payment based on the standard 10 year plan before it takes effect.
- Loan information is now being prepopulated from NSLDS on the online loan consolidation application, but there have been reports of problems with editing information. ED is reviewing it and urges borrowers to carefully review the data.

### Recommendations from the Graduate Birds of a Feather session. We had FSA representatives in the session who are taking these back to ED.
- GPIC has submitted a recommendation that ED develop a common loan servicer manual.
- GPIC is recommending a graduate/professional track for the next FSA conference.
Wendy Olson
Whitworth University

Recently, I had the privilege to attend the Federal Student Aid Conference in Orlando, Florida. I look forward to these learning opportunities and always enjoy my time with my financial aid colleagues. They are a wonderful bunch of caring, smart and helpful people. I usually make a few new acquaintances at these meetings and enjoy my interactions with them. Unfortunately, for this trip I made a new acquaintance that I hope I never meet again. My new acquaintance’s name was *Cimex lectularius*. Most of us are familiar with *C. lectularius* from this expression from our childhoods, “Good night. Sleep tight. Don’t let the bed bugs bite.” Yes, my new acquaintance was a bed bug, well probably more than just a single bed bug actually. Ugh!

Gratefully, I just had a bite or two and did not actually see any of these creepy critters, but I did do some research on the web and thought I would share some of this with you, since most of us in the financial aid profession end up doing a bit of traveling during our careers as we seek professional development and training.

1. Apparently they are nocturnal so you are unlikely to see them out and about during the day.
2. I read that they don’t carry any diseases (yes!), but I also read that they do carry diseases, especially diseases that are detrimental to women over 50 (really?).
3. When you enter a hotel room, you can look for the critters around the creases of pillow cases, in the corners of the bed under the sheets. Remember they don’t like light so you will have to dig down a bit to look in these areas. Watch for signs of any level of their development, larvae to adult and for bug droppings.
4. These bugs seek shelter in crevices, seams, and folds where they are out of the light and near where humans reside at night.
5. It is recommended that you do not leave your luggage and personal items on the floor of your hotel room, but use the luggage stand. You will be less likely to take some home with you.
6. It is also recommended that you do not use the dressers that are in hotel rooms as the creatures can hide in the cracks and joints of the furniture. This seems like a less likely place to run into Mr. *C. lectularius*, but you never know.
7. If you do find bed bugs in your hotel room, don’t delay in informing the hotel staff (like I did. I was in denial.). They can assist you with a room change and fumigating your belongings.
8. If you think you may have run into *C. lectularius*, be sure to take steps to rid yourself of any freeloaders that have clung to your luggage or clothing once you get home. This is not a complete list of ways to fight him off, but will give you some ideas:
   a. Steam your clothes and luggage. They do not do well with heat.
   b. Put your clothes in the dryer. I took a risk and included my dry clean only and line dry only items and the clothing seemed to stay looking nice. Whew!
   c. Freeze them to death. If you live in the north like I do, you can just put everything outside for a while, when it gets below freezing. Of course, when I returned we had unseasonably warm temperatures (41 degrees during the day).
   d. Suffocate the bed bugs by sealing everything in plastic so that it is airtight.
   e. Vacuum your luggage and then be sure to throw out the vacuum bag.
   f. Spray your luggage with rubbing alcohol. (Make sure that it does not harm your luggage though.)
   g. Buy a product that is supposed to take care of the eradication. There are lots of products you can find just by searching the web for “bed bug.”

Well, I hope I was successful in getting rid of any clingers and that my life will once again be bed bug free. I do not presume to be an expert on this topic, and hope I will never need to be, but I thought I would share this with you in case you made some acquaintances that were a little friendly. Safe travels, good luck and stay healthy!