I recently attended the California Association of Student Financial Aid Administrators (CASFAA) and had the privilege to moderate a great session on “Pearls of Wisdom.” The session was offered in the dreaded last time slot of a very informative day. Much to my surprise, a little over 60 people attended and were very attentive to a wonderful cadre of experienced financial aid administrators, Addalou Davis, Past President of WASFAA (retired), Sheryl Hayes, Director of Financial Aid, University of California, Riverside and John Muskavitch, Director of Financial Aid, Crafton Hills College.

They offered the audience certain wisdoms that most aid administrators have come to learn the hard way, things that we wish we knew much earlier in our careers. It might be about our evolved understanding of financial aid philosophy, tricks and shortcuts in financial aid administration. I was so impressed with their list of pearls; I asked their permission to share them with you. I have added commentary to each one, some belong to the speaker and some belong to me.

Here are the “pearls:"

- **Don’t be shy** – get out and about and get to know your colleagues on campus (Registrar, Business Office, Admission, and Development);
- **Volunteer** – to serve on a committee on campus (scholarship search committee, Human Resources search committee, help with graduation, help read admission applications, be an advisor for a student organization, etc;
- **Tell people what you have learned** – when you attend a training opportunity or conference, share your knowledge;
- **Brag** – Tell what you and your office have accomplished or had to complete. Sometimes it may seem better to fly under the radar, but if you are not an advocate for your office and staff who will be?

*continued on next page*
• **Mentor** – be a coach or a mentor to someone coming up through the ranks. Look for a mentor for yourself, someone who can guide you through the political as well as hierarchal chain of command;

• **Stress importance of training staff** – letting those above you understand the importance of training the Financial Aid staff;

• **The most important person in the office is the receptionist** – this is often the first person others see and reflects the importance of what the office does. This person should be well trained in answering general questions and be able to correctly guide visitors and inquiries to where they can get appropriate information. This person does not have to know everything, but should know where or who can get them the answer.

• **Remember that if it weren’t for the students you wouldn’t have a job** – so true. They are the reason we are here, to help them get an education, but it can be difficult at times especially when they are upset with your office or staff.

• **Maintain a sense of humor in yourself and for your staff** – be willing to laugh at yourself and with others. Sometimes it’s the only thing to maintain one’s sanity. Better than crying, but I have been known to do that too!

• **Be kind** – the golden rule;

• **Be creative (make exceptions)** – things are not always black and white, who knows that better than FAA’s, our life revolves around “gray” and “it depends;”

• **Help your staff succeed** – their success is your success. Staff tends to retain when they are appreciated and feel good about their job;

• **Keep an open mind in working with others** – this is how creative solutions are born;

• **Build up your team** – you are the best person to advocate for your team, get out there and sing their praises, it will pay you back ten-fold;

• **There are no dumb questions; ask for help. You may have never been exposed to the situation you are facing and remember, we cannot know everything so give yourself and others a little break. Just know where to go to get help** – look it up in the Student Aid Handbook, search IFAP, Ask NASFAA, ask a colleague. Never be afraid to ask, everyone had to ask at one time or another. Better to ask the question than to assume incorrectly or be too afraid of the answer. I have discovered over the years that there are very few mistakes that cannot be fixed.

• **Make plans** – having a game plan will allow you to think of possible obstacles that could detract or cause the objective to fail. Share the plans with others to see if you have thought of everything. It will save you time and heartache.

• **Learn from mistakes** – determine what went wrong and plan accordingly. Remember sometimes a project fails not because it was a bad project, it could just be the timing or execution. However, don’t hang on to something that truly should be eliminated just because you have always done it that way.

• **The customer is always right?** – Sometimes they are, but sometimes they are not and our job is to help them understand. We are educators and those that come to us for knowledge have to be helped to understand we are here to help them learn.
• **Work with your strengths** – accentuate the positive. Perhaps you have a real knack for electronic communication. You could help your institution in reaching your new student population who connect through social media—your strengths.

• **Go out of your comfort zone** – stretch a little and do something you have not done before or is not something you do often, write an article, offer to present financial aid information to your admission recruiters or offer to be the chair of a committee on campus.

• **Recognize the chain of command** – keep your boss or supervisor in the loop, never let them be caught off guard or unaware.

• **Be a straight shooter** – tell it straight, don’t make it more than it is because if you are not accurate it will come back to bite you.

• **Be fair with your staff** – take care of your staff and they will take care of you.

• **Know your community**

• **Know your students** – be aware of who your students are and what their needs and concerns are so you can assess what will affect them when changes occur and be ready to advocate for them.

• **Know your faculty to get them to understand issues your students might be facing** – the more information you can share with them the more they will support you when you request their help and are aware of student financial issues.

• **Know key people/players on campus** – an internal network is essential to help get the information and support from the university community.

• **Direct contact with your president** – financial aid administration is very complex and vital to the university/college take the time to keep your president and vice president informed. Be conscious of the chain of command.

• **Stay up to date on technology, social media, web, twitter, Facebook, QR reader** – this is how the young members of our community are keeping informed; you need to do the same if you want to get their attention.

• **Listen** – you need to remember to stop talking and listen;

• **Praise** – people when they do a good job, everyone loves to have someone notice their hard work;

• **Respect** – each other and remember that you don’t have to agree with them, but you should respect the person and/or position they represent;

• **Give credit where/when due** – give a person credit for the work they did. Don’t take credit for something someone else did; that’s just not right!

• **Patience** – have patience; not everyone is working on the same time frame as you. If you need something, make sure you communicate your needs and give people a time frame or deadline. One works more efficiently when a deadline is given, they can plan their work day with your request in mind. If you are anxious or concerned the deadline might not be met, send a reminder. This way you can ensure success for you and your staff or colleague.

• **Control what you can control** – let go of what is outside of your control. Relax and take care of yourself;

• **Smile** – you will acquire better cooperation if you ask with a smile.

• **Don’t forget to thank someone** – showing your appreciation for someone’s assistance will go a long way to working with everyone you encounter and it’s hard not to smile when you are thanking a person.

I am sure there are many more pearls that one could gather; ones that have been long used over many years and gained a luster and shine that has not diminished over time. Perhaps you have “pearls” to share. If you want to share your “pearls” for others to use, just send them to jsaling@uoregon.edu and Judy Saling will incorporate them into the next edition of our Newsletter.

Thank you to my colleagues Addalou, Sheryl and John for allowing me to share your “pearls” of wisdom with the WASFAA membership.
Transitions

Ben Wessel was promoted to Associate Director at Oregon State, Corvallis, Oregon

Aaron Waldron was promoted to Assistant Director at Oregon State, Corvallis, Oregon

Melanie Casciato, Associate Director at Eastern Oregon University, LaGrande, Oregon completed her MBA last June

Helen Faith is now the Director of Financial Aid at Lane Community College in Eugene, Oregon

Kim Schreck, Region X Officer, US Department of Education is engaged.

Peter Goss is now the Director of Financial Aid at University of Western States in Portland, Oregon

WASFAA Executive Council

President Kay Soltis soltiskw@plu.edu Pacific Lutheran University

President-Elect Jack Edwards edwards_Jack@gsb.stanford.edu Director of Financial Aid for Stanford University Graduate School of Business

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Representative at Large Sun Ow Sow@glhec.org Senior Marketing Associate of Great Lakes Higher Education

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ID President Jennifer Zimmers jzimmers@csi.edu College of Southern Idaho

NV President Scott Nielsen scottn@gwmail.gbcnv.edu Great Basin College

OR President Bert Logan bert.logan@pcc.edu Portland Community College

WA President Darcy Keller darcyg@uw.edu University of Washington - Seattle

2012 WASFAA Conference

Portland, Oregon
April 22-24, 2012
Note from the Editor

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

WASFAA members, in this edition of your Newsletter, we have articles to help keep you informed about the goings on of your Executive Council (see Wendy Olson and Tami Sato’s articles on page 10 and page 13 respectively). There is also information on ways that you can become involved as a Volunteer (Tracey Lehman’s article on page 11), news of your upcoming WASFAA Conference (Ashley Munro’s article on page 12) and many more beneficial articles by members and associates to encourage your involvement and help you in your day to day dealings as a financial aid professional (Kay Soltis, page 1 and Doug Severs, page 9).

Your Newsletter Committee will soon be sending a survey to you inviting your input and preferences for receiving communications from WASFAA. We encourage you to respond so that we can look to the future and communicate with you in a format that you prefer.

Hope you are off to a good start for winter term/spring semester!

WASFAA Editorial Staff

Samuel Collie
Transition Editor

Sun Ow
Fund Development Liaison

Zack Duffy
Copy Editor

Yoneko Kanichy
Copy Editor (pic coming)

Angela Urso
Copy Editor

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ALASFAA Report

Ashley Munro  
ALASFAA Representative  
University of Alaska

Earlier this year the State of Alaska Legislature agreed to fund the new Alaska Performance Scholarship. This program offered Alaskan graduates successfully completing a rigorous high school program a scholarship to any post-secondary school in the state. This first year, the eligibility requirements are slightly easier to meet. The class of 2011 needed to complete 5 units of math and science while in high school, maintain a GPA of 2.5 or higher and receive a SAT score of 1450 or higher or an ACT score of 21 or higher. Students with these requirements were eligible to receive scholarships in the amount of $2,378 (Level 3), $3,566 (Level 2) or $4,756 (Level 1) based on the GPA and test scores. For the 2011-2012 school year, the state has awarded 846 scholarships for a total of nearly $2.9 million.

For future graduating classes, the requirements will be a little tougher. The class of 2012 will be a transition year, but the Class of 2013 and after will need to complete 4 units of math, 4 units of science, 4 units of language arts and 4 units of social studies for the Math and Science Option; or a student can substitute 2 units of the same world language for a unit in each of math and science for the Social Studies and Language Option.

High school counseling offices will determine which students have met these requirements and forward names to the state agency. The state, with the assistance of post-secondary institutions, will match these names with FAFSA filers and with enrolled students to determine where to send the scholarship funds. As expected, the first year of the program created a lot of confusion with everyone from students and parents to financial aid officers. We are now looking towards disbursing the spring half of the scholarship in January and we are feeling more prepared. We are also all keeping our fingers crossed that the state Legislature approves the long term funding program to pay for the awards for the Class of 2012 and beyond.

More information on the Alaska Performance Scholarship is available at www.aps.alaska.gov

OASFAA Report

Bert Logan  
OASFAA President  
Portland Community College

Greetings WASFAA Colleagues.

The Oregon Association of Financial Aid Administrators has reached two thirds of our goals for the 2011-12 membership year. Our final push is to have a very successful conference which is slated for Feb 1-3, 2012 and to complete our Financial Aid 101/201 training which is slated for the end of February. Both events will have our state financial aid professionals up to date and ready to go for the 2012-13 processing cycle.

Our conference committee is hard at work providing a favorable forecast from the Oregon coast. The theme of our conference is “Financial Aid – the Real Groundhog Day: 6 More Weeks of…” As we have been seeing, Congress is hard at work changing the rules for Title IV so . . .

I want to acknowledge the following Chairs for making OASFAA successful this year:

Annual Conference – Ryan West & Michelle Holdway  
FA 101/201 – Mike Johnson & Kathy Campbell  
Fund Development – Robert Rodgers  
Legislative – Geoffrey Wullschlager  
Membership – Stacie Englund  
Mentoring & Newsletter – Sue Shogren  
Outreach & Technology – Judy Saling  
Summer Drive-in Workshop – Chippi Bellow & Darcie Ivens  
Support Staff Workshop – Nancy Hanscom

Here's wishing all a happy 2012.
PacFAA Report

Candice Wong
PacFAA President
Heald College

Aloha!

Transition on our Board took place recently. Our Treasurer, Joyce Gum, resigned her position. Per our by-laws, PacFAA’s Treasurer was replaced by Treasurer-Elect, Gregg Yoshimura. The Treasurer-elect position was filled by Kilohana Miller (previously at-large member) and additional at-large member, Wendy Hamilton, was added to the Board.

We held our Annual Fall Training at Windward Community College and High School Counselor Training on October 26, 2011. The Fall Training presentations focused on SAP and financial literacy/default management and were presented by Carole Ann Simpson from USAFunds. We had a great turnout and those who attended the sessions felt they were useful!

PacFAA’s Annual Spring Conference has been set for March 19-20 at The Ala Moana Hotel. PacFAA plans on holding a session for our Pacific Islander members just prior to our Annual Spring Conference to train them on the new changes effective with the 12-13 FAFSA which will now require formerly exempt Pacific Islander populations to be verified. Candice Wong, President, Jeff Scofield, Past-President and Adam Hatch, Vice President, worked with Bruce Honer from ED to collect materials to be used in the training.

Financial Aid Nights were in full swing for November, coordinated by Frank Green with over 55 presentations at local high schools across the state between November 2011 and January 2012. After the Financial Aid Nights finish, College Goal Sunday will be right around the corner on Sunday, January 22! As always we are busy working in our community and with our students! Mele Kalikimaka me ka Hau`oli Makahiki Hou

Japanese Garden in Portland, Oregon
Sarah Rentch  
Participant,  
Prospect Education - Reno

This year the Jerry R. Sims Management and Leadership Institute was held at Harvey’s in beautiful South Lake Tahoe, Nevada. I am not in a management position yet so I was a little curious to see how this training would work for those individuals that were just getting started. The Institute began with introductions and I quickly learned that our group had a diverse mix of faculty and attendees ranging from 20+ years in management to others like myself, who were just starting out. I was excited to get started.

The sessions covered the responsibilities of a Financial Aid Director as well as how to network and move up in the higher education industry. We talked about policies and procedures, budgeting, personnel issues, and many other topics. The faculty members came from different types of schools and were able to share different views on the topics we discussed, which was a great learning experience. I was very impressed by how available the faculty members were. At breakfast, lunch, and dinner they were right there with us attendees answering questions and continuing conversations about topics from previous sessions. We ended the second day with a reception in Laura Hughes suite which was AMAZING! I couldn’t have asked for a better view.

Overall this was by far one of the best trainings I have attended. I would recommend MLI to any individual in the financial aid field who is either in management or is looking to get into management. This was definitely a learning experience that I will carry with me throughout my financial aid career.

photo credit for Sarah Rentch: FotoGlow Studios - Lenae Luke

Maritza Cervantes  
Scholarship Recipient,  
Allied American University - California

The Jerry R. Sims Management and Leadership Institute (MLI) provided a great atmosphere to meet other financial aid administrators. Those who led the institute had great energy, knowledge and personal experience to help guide others in improving their leadership skills. Attending MLI has allowed me to recognize that financial aid administrators are very supportive of one another and are willing to offer a helping hand if you are in need of guidance or suggestions. Each person has different experiences throughout their career and their experiences can become helpful knowledge to others.

My expectations for MLI were to return to my office with additional information on financial aid policies and receive the opportunity to meet other financial aid professionals. Although the institute did not cover many financial aid policies and procedures, we were educated on the importance of creating policies and procedures. As attendees began to discuss challenges they have had to overcome due to missing policies and procedures, I began to take notes on the topics which were missing in my policy and procedure manual. We were educating one another on good practices as financial aid administrators even if we did not have the intention of doing so. The MLI provided available resources, career development and professional guidance. I am very grateful to have been given the opportunity to attend the Management and Leadership Institute in South Lake Tahoe.

photo credit for Maritza Cervantes: FotoGlow Studios - Lenae Luke

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

Sister Dale Brown Summer Institute

Start Planning Now... Look for the dates, soon!
So You Want To Be A Financial Aid Director!

Doug Severs  
Financial Aid Director  
Oregon State University

I learned early in my financial aid career that having a financial aid office in compliance is extremely important for a director. My first financial aid position was in direct response to a program review finding which lost the financial aid director his position. At that time the need analysis included the student’s estimated academic year earnings as part of the formula. However, there was no process at the school to monitor earnings and students’ financial aid awards. When the program review folks came to campus they visited the payroll office and checked the names of financial aid recipients against payroll reports. Since most students had put zero for their expected earnings, there were substantial overawards. The school had to pay back over $100,000 in federal financial aid. So, the director was moved to a different office and I was hired part time for a $1.90 an hour to monitor students’ employment and their financial aid awards.

There were two major things that I took away from this experience. And one is not that I was underpaid! That just goes with the territory!

The first one was that a financial aid director needs to be concerned with information anywhere on campus that can impact a student’s financial aid eligibility. Auditors and federal program reviewer will not give a school a break because data impacting eligibility is held by another office. The financial aid office and the director will be held responsible if it can be inferred that they should have known about the data. We recently had a situation where our student government was providing funds to students to buy food. It was not a lot of money, but we did need to take these funds into consideration. At first they did not want to give us the data. If an area will not provide the needed information, a director must work with her/his administration to make them comply. It is an institutional responsibility to be in compliance and not just that of the financial aid office.

The second thing that I took away was that the director was perceived as being fully responsible for the office’s not being in compliance. None of the rest of the staff were penalized or lost their job. In fact, the associate director was promoted to be the director. Generally, if there is a compliance issue the director will be held responsible and bear the brunt of any repercussions.

As the focal point for compliance in the financial aid office, a director should be well versed in financial aid law, the federal financial regulations and the federal financial aid handbook. A director must be at a level of knowledge that staff can expect correct answers to the tough questions that arise. It is then important for a director to keep up to date with all the changes that we always have in our profession. A senior level associate director could make some basic decisions, but if there is any doubt these questions should be addressed at the director level. Conversely, a director should be able to say that she/he is not sure and that it needs to be researched. There is so much that a director needs to know that they have to depend on delving into the handbook or Ask NASFAA or asking a federal regional representative.

Directors need to position the financial aid office for compliance by making sure staff is well trained, that policies and procedures are current, that computer programs are in place to catch problems and that when any issues pop up they are quickly addressed. Some directors have a staff member dedicated to compliance or have a compliance committee. The more a director can get staff thinking about compliance and bringing up any perceived issues, the better shape the office will be in and the director will be a little less nervous when a program reviewer or an auditor comes to visit the office.

Three weeks after Doug submitted his article, Oregon State University received a call saying they had been selected for a program review. Doug promises an update for the next issue.

IMPORTANT DATES

OASFAA State Conference Feb 1-3, Gleneden Beach, Oregon  
WASFAA Executive Council meeting, Feb 29-March 2, Las Vegas, Nevada  
PaccFAA Annual Spring Conference, March 19-20 at The Ala Moana Hotel  
WASFAA Annual Conference, April 22-24, Portland, Oregon
WASFAA Fall Executive Council Meeting Summary

Wendy Olson
Secretary,
Whitworth University

On November 17 and 18, 2011 the WASFAA Executive Council gathered in Coeur d’Alene, Idaho, to have their quarterly meeting. Kay Soltis, President, presided and Tami Sato acted as secretary for the various meetings.

The first morning began with the Fiscal Planning Committee meeting to review the annual budget for 2011 and the anticipated budget for 2012. As you can imagine, much of the time was spent discussing ways to keep costs down and ways to improve our interest income so that costs to our membership are kept to a minimum.

The Fiscal Planning Committee was followed by the Strategic Planning Committee. Past President, Sandi Guidry, is responsible to make sure that the executive council stays on track with its goals and commitments to the membership. She shared the information that she has compiled to track our progress towards meeting our goals.

Thursday afternoon began the Executive Council meeting itself and the meeting went through noon on Friday afternoon. Committee reports were made, state presidents shared their news, trials and successes, and the officers of the association shared their required reports and began discussions on items such as future planning, fee setting, and unfinished business from prior meetings.

Here are some of the highlights:

1. The ballot was established for our 2012-13 elected officers. The ballot included a list of diverse and talented nominees from most of the states in our region.
2. WASFAA is hoping to have a person from our region participate on the negotiated rule making committee that the Department of Education will soon be establishing. If you are interested in participating, be sure to contact the Federal Relations Committee.
3. WASFAA plans to collaborate with NASFAA to improve our interest income for the association and to have a safe investment as well.
4. Plans are moving forward for a fantastic conference in Portland, Oregon, at the Benson Hotel. We look forward to having NASFAA representatives participating.
5. WASFAA will be looking for an attorney to represent the organization as needed. Suggestions are welcome.
6. State associations are struggling to stay alive in this new post-FFEL environment. WASFAA is exploring ways that the needs of the states and its members can be supported by WASFAA.

That is about it. WASFAA has a wonderful group of dedicated and talented people serving the organization. Your ideas for improving WASFAA and its services are always appreciated. The minutes from the meeting will be posted to our website. The next quarterly meeting will be in Las Vegas, February 29 through March 2.

2012 WASFAA Annual Conference

The Annual Conference Committee has begun planning your 2012 event. Mark your calendars for April 22-24th.

Please join us at the

Benson Hotel, Portland, Oregon
for the 2012 WASFAA Conference,
“The Yin and Yang of Financial Aid: Reaching Harmony through WASFAA.”
Tracey Lehman
WASFAA Conference Co-chair
Oregon Institute of Technology

Hopefully, all of WASFAA knows the WASFAA Annual Conference will be held this April in Portland, Oregon. I am excited not only to have the conference in my home state but in the great city of Portland; an eco-friendly city with great dining, shopping, entertainment and arts—and it is easy to get to.

For those of you who have not been involved in conference planning, I want to give you an idea of the volunteer opportunities and responsibilities that contribute to a successful conference. Hopefully, this will peak your interest and get you involved in the future. Sub-committees of the conference include registration, program, facilities, events and transportation, special projects, publicity, printing and fund development. We have a terrific committee filled with talented and hardworking WASFAA members who are ready to offer you a great experience.

Our registration co-chairs are Laura Hughes and Kathy McCutchen. The registration committee updates the information for the website, gets registration “live,” processes forms and payments submitted before, during and after the conference, prepares committee members for on-site registration, provides supplies for registration, works closely with the WASFAA treasurer on payment and coordinates and assembles conference packets and/or materials.

Our program co-chairs are David Tolman and Leslie Limper. David, Leslie and their team (with members from all segments) develop program content, develop interest sessions, and find possible keynote speakers, other speakers and presenters. They work with our special guests who might be presenting and work with NASFAA’s trainer for their sessions. They work closely with facilities for AV needs and room set ups. They help speakers with logistics, work with publicity on promoting speakers and coordinate guest transportation.

The facilities chair, Valerie Karnes, serves as a liaison with the hotel on facility needs for the conference. She coordinates space requirements and AV equipment. She ensures we have necessary security (hotel), works with the treasurer on having the required insurance, secures meal counts and arrangements (with the conference chairs’ assistance), works with fund development on exhibitor space and works with publicity and printing in relation to signs for interest sessions.

Social events and transportation chair is Abril Hunt. Abril works with the Volunteer committee (Tami Sato, chair) on the newcomer’s session, obtains information on local resources, and prepares and provides conference attendees with maps and transportation information. She also assists in arrangements for special guests, updates information on social and transportation information on the website and assists with any entertainment.

Publicity chair is Ashley Munro from Alaska. She makes sure conference information is provided on an ongoing basis.

Fund Development is handled by Sun Ow. She is responsible for obtaining sponsors and vendors, develops sponsorship plans and provides recognition for sponsors, vendors and contributors. Sun makes arrangements for vendor displays, works with the registration committee on registration for vendors and works with facilities on any needs.

Printing, overall management, general organization and anything I missed is handled by the co-chairs Mary SanAgustin and me.

Stay tuned!
We will need facilitators, moderators, assistance with our community outreach projects, help with special guests and various other duties handled. We look forward to having you join us as volunteers on the 2012 WASFAA Conference in April.
The Annual WASFAA Conference is right around the corner! Starting April 22nd, financial aid professionals will be gathering in Portland, Oregon, for the 2012 conference. The theme is: “The Yin and Yang of Financial Aid—Reaching Harmony through WASFAA.”

Often times we find it difficult to balance the demands of work. Just keeping up with changes in verification requirements, interest rates and subsidies, and federal reporting requirements (to name just a few) has been challenging this year.

The Conference Committee has planned sessions that can help you find balance in your life. We’ll have sessions by the Department of Education, a NASFAA training track as well as sessions taught by your WASFAA peers. The conference program will focus on identifying and developing best practices to implement the many changes with the least possible disruption and confusion to your office and your students. Conference sessions have been designed to be interactive and informative, providing you with the opportunity to discuss what is working, what is not working, and gather ideas for problem-solving. Recognizing that much learning often takes place between sessions, the conference will also provide you the opportunity to interact with your colleagues, sharing successes and frustrations and “Reaching Harmony through WASFAA!”

Registration Information:

Registration for the conference is available now at www.wasfaa.org. Early Bird Registration is $325 (register by March 9th) plus your $50 membership fee for 2012-2013. Late Registration is $375 plus the $50 membership fee.

For room reservations, please contact The Benson Hotel (http://www.bensonhotel.com/). The conference room rate is $125 per night.

Stay updated on conference activities and fun things to do in Portland by checking the WASFAA website and by “liking” WASFAA on Facebook.

Link: http://www.facebook.com/pages/Wasfaa-Conference-2012-Portland/127320480651446
At a recent WASFAA council meeting, President Kay Soltis asked each member to introduce themselves and tell us one thing they have been working on or about a new project in their financial aid office. A surprising variety of replies were shared but most fell into these general categories.

1) **System Issues** – This had the most responses with 4 members working on a PeopleSoft conversion. Two members were working on a Banner conversion with one going from Banner to Banner Baseline.

2) **Implementing New Regulations** – Three members reported being “deep into” or “wrapped up” in developing their Satisfactory Academic Progress (SAP) policies. Two were still struggling with the Gainful (or “Painful”) Employment reporting. A few were still working on getting their Net Price Calculator (NPC) online and with enough disclosures. One member was working on the new special Direct Loan Consolidation.

3) **Advocacy/Debt Management** – We had members report they were working on a Financial Literacy Day or a program specifically for graduate students, an event to promote FAFSA completion (with a hope to get the numbers up and raise the retention rate), and pushing the Save Student Aid campaign.

4) **Office Issues** – A few members had just finished dealing with auditors. Of course, there is always the added work involved in having a loss of staff or adding on new staff that have to be trained. Something we all need to do is revising our Policies and Procedures Manual (Is yours on a shelf collecting dust?). Always fun is when the college decides to redesign or renovate the building.

5) **Not Doing Things Like We Always Have** – Maybe it is because the federal regulations and reporting have become so burdensome that it has caused one college to do a major redesign of their processes and procedures to NOT do anything that is not federally required. They are working with outside consultants to work on this project. Some are restructuring how they award fellowships or phasing out a scholarship program. One person is dealing with how to provide financial aid for a new certificate program.

Lastly, we had one person who is trying to sell two homes and deciding on where to relocate in another state. How’s that you say? Well that would be our Lifetime Member who is now in the enviable position of being **retired**. Where in the Pacific Northwest will he end up?
Lowering default rates is priority for many financial aid administrators these days.

When the U.S. Department of Education released the most recent cohort default rates in September, many schools saw increases in their rates when compared with the previous cohort. And the change to a three-year cohort default rate from the previous two-year cohort is expected to result in a significant increase in rates for most schools.

Add to those scenarios the sanctions that schools with high cohort default rates will face under the new three-year cohort default rate rules, and it’s easy to see why schools are looking to develop plans to lower their rates. In fact, the new three-year cohort rules will require schools with a single-year cohort default rate of 30 percent or higher to establish a task force to develop a default prevention plan.

But having a school default prevention plan is a good idea regardless of your school’s cohort default rate. Helping students successfully repay their education loans should be a process that focuses on every stage in the loan cycle — application and loan origination, in-school, grace and repayment — so your borrowers get the help they need every step of the way.

Looking for ideas of what to include in your school’s plan? Consider the following ideas:

- Establish a campus-wide team to address the issue of preventing default.
- Analyze cohort default rate data, to help you determine which of your students are at greatest risk of defaulting and to inform your strategies to prevent those defaults.
- For those students at greatest risk of default, provide additional counseling beginning early in their in-school period.
- Offer entrance, exit and interim loan counseling that goes beyond the basic requirements to further ensure that students understand the specifics of their loans.
- Provide overall financial literacy training throughout the entire loan process — and in a variety of formats.
- Communicate with your borrowers entering repayment — and do it early. Reaching out to borrowers by their grace period helps to establish contact information for the remainder of the loan cycle.
- Shortly after they leave school, counsel students who withdraw. Share with these borrowers the importance of meeting their loan obligations — and the benefits of returning to school to complete their education.
- Establish specific programs or teams that are dedicated to working with borrowers in the early stage of loan delinquency and late stage of delinquency, to allow them to test different approaches for these specific groups of borrowers.
- Take advantage of tools from partner organizations to help you communicate with borrowers.

The Department offers a sample default prevention plan, as well as a page of Default Prevention Resource Information on its website at www.ifap.ed.gov
Having hired a good number of temporary staff members during my career, and now during retirement being one myself, I have come to understand a lot of the positive and negative aspects of working with consultants and staffing agencies. And currently, during times of increased aid applications and budgetary issues, we are all dealing with the need for temporary help more than ever.

For those aid offices that use temporary staff, the best option is calling the seasoned aid professional that has temped in your office for some time. That person knows the routine, the office policies, and the college software. They are ready to start on quick notice; you know the individual’s ability to fit in with the other personnel, and you know their ability to perform. It has been a good match in the past and there is no need to change now.

But, when the need for temporary help arises quickly and the seasonal pressures are at their height, how do you meet your office needs when there is no past help to rely on? In cases like this you have two options: recruit a temporary staff member yourself, or turn to a temporary staffing agency.

In my experience, recruitment on your own can be frustrating and time consuming. The position needs to be advertised, often requiring the intervention and approval of the Human Resources office. Since you cannot sort out applicants through an advertisement, time is spent in interviews, and in the end there is always the question of the individual’s ability to fit into the office routine.

Filling staffing needs through an agency can eliminate a lot of the time and frustration of finding the right individual, at the time when you need it. And time is critical when the aid office is short staffed, whether it is due to resignations, family leave, or simply piles of unread applications.

1. Be prepared to carefully describe your needs to the agency.

You should be detailed in describing the functions you expect of the temporary staff member. Will she be reviewing applications, will he be dealing directly with parents and students, or will she be mostly concerned with data entry? If the staff member will be involved in your aid management system, describe the system and any institutional modifications that are unique to your office. Describe your expectations for the hourly workday and the specific time frame for which you will need the individual. Are you primarily an FM office or will the individual need to be versed in IM? If you are an IM office, what are the specific IM options used in your need analysis and awarding procedures. These are the types of specifics which are difficult to describe in an advertisement, and issues which can be discussed with an agency and of which an agency should be fully aware.

By a detailed description of your needs, you assist the agency in sorting among their staff for you. The agency is able to review your needs and compare them to the strengths of the personnel they have available to them. The agency is able to narrow down potential temporary staff whom are best able to fill the needs which you have specified. In many cases, an agency can provide you with the precise expertise you are looking for and that you have not been able to find on your own, and at the time when you need it.

2. An interview with the potential candidate is still an important step, but the pool is already narrowed to individual(s) who appear to meet your needs.

Once a good prospect is identified, an interview is still very important since it assesses if a good chemistry exists between you and the potential consultant. At this time, you should concentrate on confirming that the individual has the skills which you have described, and most importantly will make the correct fit into your office staff. Once you are satisfied, the individual is ready to begin filling your office needs.

3. The agency has the responsibility of making sure you are happy with the staffing match.

There is beauty in knowing that this relationship you have entered into with this agency and consultant is a business relationship only, which can stop at almost any time with minimal explanation on your part. In the rare occasion where you discover that the selection was not the correct fit for your office, contact the agency to make a replacement. Once again, you have the ability to change staffing without going back through the time consuming interview process, and without the need to work through the human resources department. In addition, you do not have to spend valuable time addressing shortcomings and problems with the consultant directly.

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4. In many cases, the consultant assigned to the school becomes a valuable asset to the financial aid office.

Once a good consultant is identified and trained, they can be asked to return time and time again as the need dictates such as when a vacancy occurs or processing pressures mount. More and more schools now even budget for extra seasonal help to get through the year, and rely on agency support to do this. Hence, more and more financial aid consulting groups and companies are on the scene today working as the partner to the financial aid office.

5. Hiring through an agency allows the school to work with temporary staff without having to hire them.

Recent changes in employment law require that all schools who work with temporary, consulting help must hire them as an employee and follow their due process for hiring and termination etc. This presents a greater burden on the school who selects to work with seasonal, temporary employees. If working with an agency, the consultant is considered their employee and the school is not involved.

6. Thanks to the Internet and the electronic age, much of the work in the financial aid office can be done remotely.

Specialized services in almost all aspects of the financial aid office can now be handled remotely if the school is looking to do that. More and more schools are now developing partnerships with agencies or consulting groups to provide them with a processing and staffing solution on a remote basis.

7. Working with an agency provides the school another level of comfort in that they carry professional liability insurance in the event an error or miscalculation happens.

Most solo and individual consultants do not carry this type of insurance which exposes them to liabilities if they perform an error or if a problem arises. Considering the amount of financial aid dollars that are at stake, having this level of protection can be very important to the school.

Your time is valuable and the need to be fully staffed in crucial periods is essential to meeting enrollment goals. Sometimes a staffing agency can be the best resource to keep your office running happily and efficiently.
WASFAA 2012 WINTER NEWSLETTER

As many of us are probably aware of the Congressional Super Committee that was formed earlier this year failed to reach an agreement by the November 23rd deadline. They were tasked with drafting a bi-partisan plan that would have reduced spending between S1.2-$1.5 trillion over the next ten years and failed to reach that target of prescribed spending cuts. The President of the United States did put into place automatic spending cuts dubbed “sequestration” that are to “kick in” in 2013 as a result of the Super Committee not meeting its goals. Within these spending cuts, roughly 50% would come from defense spending and the remaining 50% would come from discretionary programs, mandatory programs, and in interest management in the government’s efforts to address debt servicing. A breakdown is listed below:

**Defense:** 10 year savings $454 billion
**Discretionary Spending:** 10 year savings $294 billion (Pell included in discretionary)*
**Mandatory Spending:** 10 year savings $170 billion (Federal loans included in mandatory)
**Interest:** 10 year savings $169 billion

*Per the automatic spending cuts, Pell would be exempt.

However, these suggested cuts are on the back burner as Congressional members are now attempting to rewrite and renegotiate the terms of the sequestration.

As to the current state of Title IV funding and the 2012-2013 academic year, Congress has reached a tentative deal (as of 12/15/11) on legislation in the U.S. House of Representatives titled “DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, EDUCATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 2012”, or (H.R. 3671) for short. This resolution is part of a larger omnibus spending bill (a function of bill passage that is used when legislation covers a wide array of issues or topics) that is attempting to shore up the 9 remaining appropriations needed to continue funding the federal government through the end of fiscal year 2012. It should be noted that some of the provisions of the bill are being used to not only fund and adjust Title IV programs but are also vehicles to maintain maximum Pell Grant levels at $5,500 for 2012-2013. Some of the reductions are being used to plug the estimated $1.3 billion shortfall in Pell for next year. Upon review, there are 4 distinct areas of impact to Title IV funding as summarized in SEC. 309 of the bill:

**a) Federal Pell Grant Eligibility:**
Prescribing that length of maximum Pell eligibility be reduced from the current 9 year time frame to 6 years. It is not apparent whether students who have already accessed 6 years of Pell Grant funding would be restricted going forward if the legislation is passed.

**b) Zero Expected Family Contribution:**
The income cap to automatically qualify for a zero EFC would be lowered upon passage of legislation from $30,000 to $23,000. This is an effort to further reduce the number of need based aid eligible students.

**c) Students who are not High School Graduates:**
Students will no longer be able to qualify for Title IV aid if they do not have either a high school diploma or a GED. In essence, this removes the Ability to Benefit Test as a path to Title IV funding. This will only affect students who begin a qualifying course of study on or after July 1, 2012.

**d) Temporary Elimination of Interest Subsidy during Federal Student Loan Grace Period:**
All new Federal Direct Stafford Loans made on or after July 1, 2012 through June 30, 2014 will no longer qualify for interest subsidy during the six month grace period. During this time, interest will accrue at the rates applicable for the academic year in which the loan originated.

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Geoffrey Wullschlager
OASFAA Legislative Issues Co-Chair
Portland State University

“DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, EDUCATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 2012”
As part of the debt ceiling deal reached this summer, subsidies on Stafford loans for graduate students will expire as of July 1, 2012. This was an effort to maintain Pell funding at its current levels and to help plug the $1.3 trillion shortfall previously mentioned. What is not clear at this time is whether this is being reconsidered as the new restrictions on Title IV access listed above are also being put in place to meet the Pell shortfall. The latest news with respect to the termination of graduate Stafford Loan subsidies came from NASFAA on October 31, 2011, and offered nothing to the contrary of the elimination of the subsidy. As to the effect on other forms of Federal Aid, there is little concrete information available at this time. NASFAA states that “other student aid programs (excluding Pell) will be impacted by an across-the-board cut” but there are no figures or forecasts to offer an idea to what depths these cuts may reach. Additionally, The Chronicle of Higher Education reports that “Supplemental Educational Opportunity Grants and Federal Work-Study would receive flat financing,” but does not offer any quantifiable fiscal figures to denote how this would affect program funding. Additionally, The Chronicle notes that TRIO college preparation programs would be receiving an increase of $15 million. The periodical goes on to state that all of this may be for naught if the government was not able to pass a continued resolution as of 12/12/11 to ostensibly keep the lights on in Washington with respect to government operations. Fortunately, the Senate passed a nine-month spending bill for fiscal 2012 that will eliminate the chance of government shutdowns until fall 2012. The President has not yet officially reviewed all of the text of the bill and approved its passage, but he did sign a temporary measure into law extending continued Federal government operations through December 23, 2011.

This has been a very volatile fiscal and calendar year with respect to Congress and legislation in general. Although unrelated to Title IV funding, the recent brinkmanship in Congress gives us pause when considering the outlook for positive bi-partisan legislation with relation to Title IV and the upcoming 2012-2013 aid year. It is suggested that those in the financial aid industry that are concerned about the issues discussed here keep a keen eye on H.R. 3671 over the upcoming month. Additionally, if Congress cannot come to agreement on the recently debated payroll tax cut and unemployment benefit extension, we may see a new wave of students entering higher education within the next two quarters.
Sharon Cabeen  
TG Director of Financial Literacy Operations

With student debt balances higher than usual and a job market that remains challenging, worsening cohort default rates are a worry on many campuses.

Raul Lerma, interim executive director of financial aid and veterans affairs at El Paso Community College, says that his school’s numbers have been bucking the trend. Here are some tips he offers based on his experience.

These three methods all involve ways schools can engage current students now to actively prevent default later.

**Start repayment now**

“The basic challenge,” he says, “is to help the students understand that they really do have to pay this money back. Sometimes it doesn’t seem real to them that they actually will need to make payments at some point.

“Therefore, it’s a good idea to get them making payments while they’re still in school. That might just be $50, but it’s still a good idea, because it creates two benefits. First, it chips away at the amount a little, and that’s obviously good, but the second benefit is more important: that tiny payment creates the habit and makes repayment real for them.”

**Use in-person entrance counseling**

Another strategy Lerma uses to manage default rates is to require in-person entrance counseling every academic year. “A lot of schools do this counseling online,” he says, “or it’s in-person the first year and online after that. But I think in-person counseling makes more of an impact, so we require it every academic year.”

Besides the impact of being in a session with an actual instructor, Lerma notes that there is also the benefit of teachable moments as students can ask questions, with an expert to answer at that moment.

**Reinforce with brochures or even intermediate sessions**

Lerma says that his office has also been employing a tactic of reinforcing loan repayment concepts often. “Whenever a student comes in our office for any reason,” he says, “we ask if they have loans. If they do, we give them an informative booklet.” The idea is that it might take several attempts to gain the student’s deep attention and have them engage the subject matter. Reinforcing the material with the brochure boosts the likelihood that students will read and understand the important information they need to grasp.

He adds, “We’re also considering the idea of getting students in for intermediate counseling sessions to reinforce what they may have forgotten from entrance counseling.”

In short, getting students to start repaying their loans while still in school (even if it’s only $50 per month), using in-person rather than online entrance counseling, and reinforcing the importance of repayment at every opportunity, may be effective ways to keep cohort default rates under control. The results at El Paso Community College seem to confirm that they are.

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**IMPORTANT DATES**

- OASFAA State Conference Feb 1-3, Gleneden Beach, Oregon
- WASFAA Executive Council meeting, Feb 29-March 2, Las Vegas, Nevada
- PaccFAA Annual Spring Conference, March 19-20 at The Ala Moana Hotel
- WASFAA Annual Conference, April 22-24, Portland, Oregon
- Sister Dale Brown Summer Institute, Coming this Summer
Karen Dowdall  
Vice President, Marketing and Sales 
West Great Lakes Educational Loan Services, Inc.

Prepare Now for a Headache-Free 2012-2013
Being proactive about preparation now can help your entire academic year go smoothly. There are a number of areas to keep in mind as you prepare, and by following them, you can ensure you are maintaining compliance and staying informed, that your office is taking consistent action, and that you are helping your students while protecting their privacy.

Policies and Procedures
Stay in compliance and avoid institutional liability by reviewing your Policies & Procedures. Make updates to satisfactory academic progress, verification (which has been completely overhauled for 2012-13), FAFSA, professional judgment, and any other areas that need it. Having a P&P manual not only helps you be prepared in the event of an audit, it gives everyone in your office step-by-step instructions, so that their actions can be consistent.

FERPA
To make sure you’re protecting the privacy of student records and reducing the risk of fraud and identity theft, review FERPA policies at least once a year, incorporating any changes that are needed. Take note that the U.S. Department of Education is expected to release final rules in the coming months. Think about creating a policy review committee containing members from various departments on campus.

FAFSA
Make sure your IT networks, financial aid budget, and student aid forms are ready for the latest FAFSA updates by reviewing the ISIR guide for changes. And, when it’s available, explore the FAFSA test website at fafsademo.test.ed, to experience the FAFSA from a student’s point of view. The User ID is eddemo and the password is fafsa.

Cost of Attendance
A great way to help your students avoid over-borrowing and/or being underfunded is to make sure your school’s cost of attendance is a realistic representation of expenses. You can research costs through student surveys (for items such as transportation, clothing, etc.), the Bureau of Labor statistics, realty websites for apartment rental costs, and by interviewing the student housing office. Then, make changes to your cost of attendance as needed.

Consumer Information Requirements
It’s important that students and families have the information they need to make an educated decision about the upcoming year. Create a central repository to allow students to access the appropriate department for each section. For example, provide students with information on new procedures for verification, satisfactory academic progress, R2T4, where to locate their aggregate loan balance, and more.

Resources
You are not alone! There are resources to help you as you prepare, including:

- NASFAA tools at nasfaa.org
- Ed.gov
- Ifap.ed.gov
- Guarantor and servicer web sites
- Webinars
- State, regional, and national association conferences and training opportunities

By being proactive in your preparation, you can do everything it takes to maintain compliance, stay informed, and make sure you are ready to help your students, while protecting their privacy.