As 2010 comes to a close and I take time to reflect on this year – there have been many changes. The FFELP schools welcomed DL into their lives – as with all things financial aid – we made it work. I’m still trying to reconcile in my head Two Pell Grants in an award year and the Pell Grant shortage. It seems hard to believe I only have four short months left – watch out Kay it will be here before you know it. I was told the year would fly by and it has.

I have attended four state conferences this fall – Alaska, Washington, Arizona and California. The state presidents have all been very helpful in making my visits enjoyable. I thank you Ted, Rebecca, Erin and Yvonne for your hospitality. It has also been a time to re-connect with old friends - Ashley, Pam, Barbara, Linda, Francie, Carla, Kim, Jean and Colleen and Addalou – thanks for the opportunity to catch up. I have also had the pleasure to make some new friends – so to Abril, Lisa, Jacqueline, Rob thanks for the time we spent together and making me feel welcome in your state.

It is with sincere sadness I share with you the passing of one of WASFAA's founding fathers. After a lengthy illness William E. Rasmussen passed away on December 10, 2010. Bill leaves behind his wife of many years, four sons and several grandchildren.

Bill was my first Financial Aid Director. He was the original Director at the University of Nevada, Reno and retired in 1984. I have a tremendous amount of respect for those who came before us. Imagine financial aid without the internet and integrated computer systems and yet students received their aid in time to pay for school. Bill was very supportive of his staff and gave me an opportunity that forever changed the course of my life. He had a true passion for students and instilled that in the staff that worked for him. He was also very supportive of WASFAA and our involvement in the association.

WASFAA has its roots in Nevada and Bill along with other Western leadership created WASFAA in 1969 and served on the first Executive Council. For more information about WASFAA’s history go to www.wasfaa.org/docs/about/history.html

Mr. R……may you rest in peace.
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WASFAA Calendar

February 2-4, 2011 – Plan to attend the OASFAA Annual Conference in Gleneden Beach, OR

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

April 17-19, 2011 – Plan to attend the WASFAA 2011 Conference in Honolulu, Hawaii

Birthday Calendar

January
Judy Saling
Cherrie Champie
Tami Trover Crosson

February

March
Tracey Lehman
Leonard Walker
Note from the Editor

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

Are things buzzing around your office? I’m excited by all the activity around here—and it’s not all about the BCS Championship game! As action toward our strategic plan, we are having more of a presence on campus with Financial Literacy Workshops, Financial Aid Days (come meet us; we’re friendly), a more user friendly web presence, and a new counselor position specifically to focus on customer service. In these lean times, it is a challenge to find inventive ways to continue to do more with less money. I am sure many of you are meeting the challenge head on and I commend you for it. It’s important that we continue to put the student first and not only provide funds for their goals of a higher education, but also make that process as smooth and understandable as we can. I urge you to write to me (jsaling@uoregon.edu) about some of the ways you are doing just that. We would love to highlight your successes and innovations in our spring issue. Continue the good work!

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Renee Davis
Copy Editor

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Fund Development
Newsletter Committee Liaison

Samuel Collie
Transition Editor

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AASFAA Report

Erin Wilborn
AASFAA President
Associate Director of Financial Aid, Prescott College

The AASFAA board recently voted and approved our newly drafted mission statement. We were able to present this to our membership just in time for the holiday. We believe that this statement truly represents AASFAA as a whole.

The mission of AASFAA is to provide our members with the highest quality of personal and professional growth opportunities. We do this by providing ongoing training and access to a broad network of financial aid professionals spanning all types of institutions.

AASFAA members value integrity, honesty, hard work and camaraderie. It is through our participation in AASFAA that we exhibit these characteristics and through our daily interactions that we live them.

We are in the planning phase for our Spring Symposium, a one day training event in April. AASFAA’s goal for this event is to remain fiscally responsible while providing a quality training event for our members. It looks as though we are on track to accomplish both.

We are deeply saddened about the tragedy in our state recently. Our thoughts and prayers are with those who have been affected by this act of violence.

Continuing a legacy of superior service

ECMC is committed to providing the service that you and your students have relied upon for years from CSAC, EdFund and ECMC. ECMC will actively implement and support student-focused outreach, including:

- College access, retention and success initiatives
- Informative publications
- Financial literacy
- Debt counseling

For more information about ECMC, visit www.ecmc.org.

ECMC
IASFAA Report

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

It’s hard to believe another processing cycle is upon us already! It seems like just yesterday we were helping students complete the 2010-11 FAFSA. Where does the time go?

Schools across Idaho are getting ready to host a FAFSA Completion Day event. The FAFSA Completion Day is a statewide event sponsored by the Idaho State Department of Education and funded through a College Access Challenge Grant. On February 20 sites across the state will offer hands-on help for new and returning students completing the FAFSA, along with door prizes and refreshments. A handful of locations are partnering with local tax professionals to offer on-site tax advice and basic return preparation.

That’s all from Idaho. Esto Perpetua

WFAA Report

Rebecca Wonderly
WFAA President
Associate Director, Seattle University

Happy New Year!

And suddenly fall quarter’s history, winter quarter’s off to a busy start and I find myself in the familiar new-year struggle to remember to write 2011 instead of 2010. Following lots of general high school financial aid night presentations in the last months of 2010, I did my first “Completing the FOTW” presentation last night which was a great opportunity to test drive the newly remodeled FAFSA site. Yes, ready or not, it’s truly “that” time of year!

Things in the WFAA world slowed down a bit after 2010 Conference Co-chairs Lorraine Odom and Sherri Ballantyne and their amazing conference crew hosted 180 WFAA members at our annual WFAA conference in Vancouver. The theme… Reflect, Release, Renew… couldn’t have been more appropriate and the opportunities to learn and network were absolutely first class.

Our new Electronic Services Chair, Tony Casement, has made wonderful strides in updating our web site… a task that was beyond long overdue. He’s hard at work on both a new look and new functionality for our site. We’re not quite ready for its reveal but, if you want to be in on the before-and-after of the project, go to www.wfaa.org now to see the “before” and we’ll let you know when to go back to experience the “after.” So exciting!

And, looking forward just a bit, our State Legislature convenes for its biennial, budget-setting session on Monday, January 10th… less than a week from today. With Washington’s economy still struggling, WFAA, led by Ted Haase, our Vice President for Legislation, will be keeping a close eye on proposals that will impact state-funded financial aid programs. In a related issue, while in most states a higher education governing board is charged with setting tuition, Washington is one of just a handful of states where the legislature is responsible for that task. In one portent of possible things to come, a governor-appointed task force recommended earlier this week that colleges, not the Legislature, should set tuition. A similar proposal failed to clear our legislature in 2010. Let the fun begin!
Another year has drawn to a close and it is time once again for a changing of the guard. I have enjoyed my time as President of OASFAA, and the experience has left me with a greater respect for those of us who have chosen to dedicate our professional lives to helping students. The dedication and commitment of the OASFAA membership to ensuring that students have a chance to realize their potential is truly inspiring, and I commend them all! The past year has been a busy one and 2011 is shaping up to follow suit. In the Fall OASFAA participated in NT4CM training in conjunction with our partners in the Oregon University System (OUS) to provide training across our great state for high school counselors and mentors. In all, six sessions were held throughout October allowing us to increase awareness of financial aid programs and processes for incoming students and their parents through their contact with local high school representatives. Outreach is a vital part of our duty as Financial Aid Administrators, and OASFAA and its members are proud to participate in College Goal Saturday on January 15, 22 and 29th. Our members will volunteer their time to help reach potential and current students and help them to understand the mysteries of financial aid and assist in answering questions about our friend the FAFSA application! The fact that our members dedicate their precious time off to help students is a testament to their professionalism and dedication!

This January we will also be holding our FA101: A Beginner’s Course training to help initiate those new to Financial Aid and answer any questions they might have. Ensuring that new aid officers receive proper training and development opportunities is key to growing our membership and ensuring that best practices for the administration of Financial Aid can be observed. Offering the opportunity for “newbies” to interact and dialogue with trained professionals is key to their success and professional growth as they enter the world of Financial Aid. FA101 will be hosted at Reed College on January 12, 2011.

Our annual conference will be held February 2nd to the 4th at the Salishan Lodge and Golf Resort in Gleneden Beach this year. The resort is located along a stretch of Oregon coast known for its rugged beauty. The theme of this year’s conference is “Financial Aid: The Next Generation,” and will focus on leveraging technology to better assist students. In addition to the networking opportunities and professional development, participants will also be able to “hone” their Wii skills as part of a tournament in our Exhibit Room this year. It will be an exciting opportunity to see what the future has in store for us and how we can use today’s technological advances to our advantage!

While it seems like just yesterday that I began my term as OASFAA President, I have been fortunate to work with an excellent group of colleagues and I look forward to helping my successor over the next year. The future holds great possibilities for OASFAA and its membership and I hope I am able to continue to help the organization grow and evolve. Many thanks to the folks from OASFAA for the opportunity to serve them!
Happy New Year 2011!

Kay Soltis
Director of Financial Aid
Pacific Lutheran University
WASFAA President Elect 2011-2012

The holidays are behind us, the New Year has begun, and I am in the final stages of selecting my committee chairs for 2011-2012. Who knew, except those who have gone before me, how exciting and busy the President-Elect year would be? I thought this year would be spent quietly sitting back, observing, and learning from our current President Sandi Guidry and Past President Mindy Bergeron. I imagined that I would occasionally be called on to discuss a parliamentary procedure that I had diligently committed to memory since refreshing my knowledge of Roberts Rules. Instead of sitting quietly on the sidelines, however, I found myself included in many interesting and lively discussions about “Super Week,” locations for WASFAA Summer Institute 2011 and deciding where to hold the conference in 2012. I have enhanced my skill-set to include contract review, insurance liability, event planning, new vocabulary, and working with an impressive group of leaders who know how to get a job done. I want you all to know that the leadership of WASFAA continues to work diligently as good financial stewards of WASFAA finances and is equally sensitive to the budgetary concerns plaguing each of our campuses. Rest assured that we do not lightly make commitments without first weighing our mission, our strategic goals, our financial plans, or without considering how our decisions may affect members.

During my year as President-elect I have been visiting with other WASFAA members. One concern I keep hearing is, “It’s the same faces in the leadership positions of WASFAA.” There is, as always, a bit of truth to most statements, but I wanted to explain why some individuals will be reappointed to current positions. Reappointments are often done in order to ensure continuity and maintain on-going activities. Many times, however, it is due to the fact that not enough members volunteer; leaving a committee chair no option but to ask, encourage, strong-arm, and call in favors to get members to serve. It is my goal to increase the number of volunteers by asking each chair to include at least two new committee members on each committee, as is reasonably possible. Here is your opportunity to change the landscape/environment and face of WASFAA. It is easy to take the step to becoming a volunteer. Simply log onto www.wasfaa.org, click on Member Services, and click on Volunteer. Committee chairs will receive a list of volunteers who indicated an interest in a particular committee and will contact those individuals to confirm their interest as well as describe the work and expected time commitment. After our transition meeting in February, each committee chair will contact all known volunteers. If there are more volunteers than positions available, it may not be possible for all volunteers to be placed on the committee they selected. Not a problem! We will pass your name on to the Conference Committee chair to consider another involvement option for you. WASFAA has many opportunities to serve that may include a lesser time commitment or be a one-time-only project. We attempt to appoint as many volunteers as possible to serve on WASFAA committees. In other words, we want you in any capacity you can manage! WASFAA is your association and is a great professional organization that is sustainable only when its members get involved.

We need to encourage our membership to get involved. Here are some talking points:

- Have you been in the association but never involved? Let me invite you to join the WASFAA team!
- Have you volunteered in the past and not been selected? Please do not hesitate to volunteer again. We want and need you!
- New to WASFAA Region? Let me ask you to get involved by volunteering!
- New to the Financial Aid Profession? The best way to learn is to get involved and grow professionally. Let me invite you to join! We’d like to meet you!
- Please volunteer and get involved. It is an opportunity you will never regret. You will meet great colleagues who quickly become wonderful friends. You will learn new skills and gain new confidence, all while giving back to a profession that works hard to help needy students afford and gain access to postsecondary education.

I am currently working on the transition meeting agenda which will take place during “Super Week.” This is a time in which the JRS Management and Leadership Institute will meet, overlapping slightly with the 2010-2011 Executive Committee, and ending the week with the 2011-2012 Executive Committee; all convening in Lake Tahoe during the third week in February.

continued on next page
Happy New Year 2011! continued

The President-Elect position has two other committee responsibilities: By-laws and Policy and Procedures. I have a great group of members who are currently reviewing past WASFAA minutes in order to update our Policies and Procedures. An email will be sent to all members when the review is complete and the Policies and Procedures are up-to-date and posted to the WASFAA website.

Finally, I was recently in attendance at the Southwest Association of Student Financial Aid Administrators (SWASFAA) regional conference in New Orleans, LA. My visit was arranged by the National Association of Student Financial Aid Administrators (NASFAA) as part of the interregional visits. This is an arrangement designed to give incoming regional Presidents an opportunity to visit another region’s Executive Council and participate in their annual conference. It was a great privilege to see how another region runs its professional organization and to see firsthand that they are encountering the same concerns and issues as WASFAA. Determining new innovative ways to increase revenue, reduce expenses, increasing membership, and providing meaningful training opportunities that will enable its members to continue its mission toward helping needy students finance their education are just a few examples of the similarities between our organizations. I look forward to sharing some of their ideas with the Executive Council. It is true; you can teach old dogs new tricks!

left to right top (standing) Kay Soltis, Paula Luff (President Elect) sitting Laura Coponiti President Elect - SWASFAA, Lee Carrillo, President - SWASFAA, Taina Savoit, Past President - SWASFAA (The lady sitting in the white jacket with black flowers who you cannot see her face is Darlene Duvall - Secretary SWASFAA). Luckily, we have another picture showing her in the picture at the right. This was their EC at the Sheraton in New Orleans, LA February 15, 2010

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

Sister Dale Brown Summer Institute

Look for the dates coming soon!
WASFAA Scholarship Opportunities

Mali Flood
Financial Aid Assistant,
West Hills Community College,
Awards and Scholarships

As financial aid professionals we know that our field is constantly undergoing changes and it is important for us to keep the pace with all those changes. The WASFAA council is very mindful of the many challenges your institutions are facing as a result of the economic downturn. We wanted to make sure that our fellow colleagues are aware of the many scholarship opportunities that are available. Hard times call for drastic measures which means that we need to become more resourceful in obtaining the training that we need in our ever changing field. We have several different scholarship opportunities, please take the time to check out our link and apply today.

Available Scholarship Opportunities
Ethnic Diversity Scholarships
Ethnic Diversity EDAC Annual Conference Scholarship
Sister Dale Brown Summer Institute Ethnic Diversity (EDAC) Scholarships
Jerry R. Sims Leadership & Management Institute (deadline past)

General Scholarships
WASFAA Conference
Sister Dale Brown Summer Institute
Jerry R. Sims Leadership & Management Institute (deadline past)

For more information please check out the WASFAA website
http://www.wasfaa.org/docs/forms/Scholarship_app.html
Scholarship Deadlines: 60 days prior to the start of the event.

TRANSITIONS

Rosemary Martinez-Kepford was recently hired as Sr. Sales Manager for ECMC Solutions. Prior to joining ECMC Solutions, Rosemary worked as a Sr. Sales Manager for Chase Student Loans for 14 years. She is very excited to have joined a great group.

Helen Faith, Director of Financial Aid at University of Western States Integrating Health and Science in Portland, OR just completed her MS in Educational Leadership and Policy at Portland State University.

Sam Collie has returned to Eastern Oregon University as Interim Financial Aid Director.
WASFAA Training Update

Sue Shogren & Nichole Doering
WASFAA Training Committee Co-Chairs

The WASFAA Training Committee has been working very hard this fall creating multiple training opportunities for our colleagues and fellow WASFAA members.

WASFAA/NASFAA Fall Training wrapped up in December. We offered five in-person workshops and four webcast training sessions, which were attended by over 220 people. Evaluations were positive, especially about the opportunity to interact with other attendees. We are gratified to hear this, since our goals include helping connect members with each other and encouraging conversation so we can learn from each other.

This winter we’re offering another webcast training opportunity, just in time for draft cohort default rates to be released by the U.S. Department of Education entitled “Managing Cohort Default Rates through Default Prevention.” This session will explore how to help minimize potential increases in CDRs, with particular emphasis on developing a proactive approach to preventing delinquency and default among student loan borrowers. Aid administrators and industry partners are invited to come together to consider and discuss the recommendations we’ve gathered from multiple sources, and to share your own ideas and solutions with each other. We’ll offer this webcast training twice, on two different days in January. We’re also collaborating with the Oregon Association of Student Financial Aid Administrators (OASFAA) to present an in-person workshop on February 4, 2011, immediately following the OASFAA Annual Conference. Registration opened in mid-December at: http://www.wasfaa.org/docs/toc_training.html#. Choose the date, time and format that works best for you.

We’re always pleased when webcast attendees are inspired to take an active role because we believe this creates a richer learning experience for everyone. By design, the Fall Training webcast on “Applying Professional Judgment Decisions” was highly interactive. Attendees were able to ask questions and share their opinions in several ways:

- Responding to polling questions throughout the webcast;
- Typing in their questions and comments using the Question Panel; and
- Voicing questions and sharing comments using their own microphones and speakerphones.

If you’re considering attending a future WASFAA training webcast, try to arrange for the ability to be heard during the webcast. Everyone starts out with their phone lines muted, and then we can un-mute your line when you indicate to us there’s something you’d like to say. You can call in on the phone or use a headset with a microphone, preferably one that uses a USB port on your computer. Or if you’re joining the webcast as a group, gather together around a speakerphone and invite those who want to speak up to approach the microphone so they can be heard.

Keep watching the WASFAA list-serve and the WASFAA Training Committee’s web page (www.wasfaa.org/docs/toc_training.html) for more training opportunities. And check to make sure you’re a current WASFAA member so you continue to receive announcements and updates.

Let us know how we can help you with the information and resources you need!

2011 WASFAA Conference
Honolulu, Hawaii
April 17-19, 2011.

The conference theme is “Surviving in a Sea of Change"
San Diego Financial Aid Director Honored

Liz Harman
Contributing Writer

For years, Judith Lewis Logue has helped thousands of students receive the aid they need to attend college at the University of San Diego.

USD's Director of Financial Aid is also a nationally recognized advocate for individuals and groups who are developing scholarship sources for low-income, first-generation students to attend college.

For all of these efforts, Lewis Logue received the eighth annual Jonathan Tarr Foundation Humanitarian award on Nov. 6.

The Encinitas-based Tarr Foundation provides mentoring, scholarship and leadership opportunities for students graduating from continuation, independent, charter, magnet and secondary high schools offering alternative education curriculum in San Diego County. In presenting the award, foundation officials said they were “pleased to honor an individual who exemplifies our values and vision in providing post-secondary education and leadership opportunities for underserved and at-risk students.”

Mayor Jerry Sanders and City of San Diego Council Members declared Nov. 6 “Judith Lewis Logue Day” and a proclamation was also presented to her from Encinitas Mayor Dan Dalagar. Representatives from a number of groups including Linda Vista Dollars for Scholars, the Cal-SOAP Consortium San Diego and Imperial counties, the San Diego County Office of Education AVID, and USD Mortar Board Honor Society acknowledged Lewis Logue for her dedication as an advisor and a board member. USD Vice President and Provost Julie Sullivan and Associate Provost Thomas Herrinton also represented USD at the luncheon. Proceeds from the event benefit the Class of 2011 Windows of Opportunity Scholarships.

Originally from a farming community in Imperial County, Lewis Logue graduated from San Diego State University in 1964 and began her career at the University of Wisconsin, Madison, which was a pilot school for the new federal concept of "Student Financial Aid." She was a member of the small charter team of administrators who created the first Office of Financial Aid on that campus.

She returned to California in 1974 and has been at USD for more than 21 years. During the 2009-10 academic year, 68 percent of USD undergraduates received some form of financial aid assistance totaling $117.4 million including more than $23.14 million Federal PLUS loans received by their parents. USD also has nearly 900 first-generation undergraduate college students. Lewis Logue’s office works to help students manage their money and borrow only what they need to finish school. USD has one of the lowest default rates in the nation for student loans.
Kevin Struckhoff  
TG Assistant Vice President for  
Relationship Management and Consulting

The problem

Across a number of contexts, a consensus is emerging that students and young adults need to develop a much better understanding of how money works. How bad is the situation? A 2008 study by the Jump$tart Coalition speculated that nearly three-fourths of young Americans are “ill equipped to make critical financial decisions.” This knowledge deficit isn’t merely academic; it has real-life consequences. For example, a 2009 study by Sallie Mae found that undergraduates are running up higher levels of credit card debt than ever before. The New Yorker reported that, in a study of subprime borrowers in the Northeast, there was a twenty percent foreclosure rate of people who scored in the bottom quartile on a very basic test of calculation skills. Ignorance is expensive.

One hopeful sign is an increased emphasis on financial literacy education. That’s true nationally, as seen in the 2010 designation of April as Financial Literacy Month and in other federal efforts to promote financial literacy. It’s also true at state and local levels—for example, in Texas’ adoption of new financial literacy standards for social studies education.

Teachers say they need more preparation

Since educators and political leaders increasingly see financial literacy education as a way to address this knowledge deficit and its negative consequences, a logical next question is: what elements need to be in place for a program to be successful? Annamaria Lusardi, an economics professor at Dartmouth College and a nationally known expert on financial literacy, makes a strong case for one answer: “Teachers are pivotal to the success of financial education.”

And yet teachers themselves state that they are unprepared. A 2009 article in the Journal of Financial Counseling and Planning reported that fewer than 20% of teachers and prospective teachers felt very competent to teach the basic personal finance concepts regularly found in educational standards. As Lusardi points out, “to adequately prepare our students, we first must prepare our teachers.”

Training trainers as a solution

In this context, TG has launched a series of Train-the-Trainer sessions, delivered in person and by webinar, as part of the new TG Financial Literacy Program. There are several advantages to this approach.

One is simply that it expands the number of people the modules can reach. There is a built-in limit to how many sessions an organization’s in-house trainers can personally deliver. Offering sessions to boost the knowledge and comfort level of trainers will obviously boost the number of students engaged in this training.

Another advantage is that the practice can lift the quality of experience for teachers and students. When potential trainers have completed a Train-the-Trainer session, they’re likely to be more focused on the students and the content than on their own sense of being unprepared.

Sharon Cabeen, TG’s Director of Financial Literacy Operations, stated that one of her principal goals is to “work collaboratively with organizations whose mission and values also support the teaching of good money management to our high school and college students.”

Offering Train-the-Trainer sessions represents a key means of meeting this goal. Referring to the importance of this effort, Cabeen noted, “Of course, it’s critical to reach students, to get their attention focused on their choices and how money fits into their lives, to teach them the skills they’ll need.” She believes the best connections occur when life makes the lesson directly relevant to the student — making financial literacy education even more important at a young age. For this reason, she has “become more impassioned about hitting financial literacy at every level, including educating and empowering the adults in students’ lives. Through Train-the-Trainer activities, TG can provide organizations and administrators, parents and teachers of high school students, and other adults, with the tools and knowledge to help young adults when the teachable moments occur. Better yet, we’ll help these groups and individuals develop some passion for teaching financial literacy skills — and that passion to teach can be contagious.”

Given the depth of the financial literacy deficit, training trainers represents one more tool to boost students’ understanding of basic financial realities.
Jerry R. Sims Management and Leadership Institute

Navigating Uncharted Waters

February 14 - 16, 2011

Harrah's at South Lake Tahoe

The Jerry R. Sims Management and Leadership Institute provides a higher level management learning experience for financial aid administrators. Some of the topics that may be covered are:

- Resources for Staying Current in the Profession
- Managing Staff
- Reporting and Reconciling Data
- Managing Funds
- Positioning Yourself at the Table
- Decision Making

Faculty for this event:

Susan Murphy, University of San Francisco

Susan Shogren, Northwest Education Loan Association

Jim White, Gonzaga University

Wendy Olson, Whitworth University

More information will be posted as it becomes available.

Please contact Wendy Olson (wolson@whitworth.edu) if you wish to learn more.
Veterans: Their Benefits and the Role You Play

Sun Ow
Great lakes Higher Education Corporation

Veterans have definitely made the news lately—enrolling at colleges and universities throughout the country in record numbers. There are many reasons why, but one big factor is the availability of education benefits based on their service.

With so many options available and many of the federal benefits being referred to by a number of different names, the landscape can be confusing. Let’s take a closer look at all of the benefits.

Chapter 30—Montgomery GI Bill (MGIB), Active Duty
One of the oldest education benefits is Chapter 30. Veterans are eligible after two years of active duty and the monthly benefit is paid directly to them. The amount they receive depends on their training, length of service, veteran category, and kickers (extra money in their MGIB fund from the U.S. Department of Defense). Veterans generally have 10 years from their date of discharge to use up to 36 months of MGIB benefits.

Chapter 1606—Montgomery GI Bill, Selected Reserve
The Montgomery GI Bill also helps those who are in the Selected Reserve. To qualify, veterans must have a six-year commitment to serve in the Selected Reserve that is signed after June 30, 1985, in addition to other requirements. They are eligible for up to 36 months of education benefits that must be used within 14 years after their beginning date of eligibility.

Chapter 1607—Reserve Educational Assistance Program (REAP)
REAP provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve, and National Guard who are called or ordered to active service in response to a war or national emergency. Eligibility is determined by the U.S. Department of Defense, but members are generally eligible after serving on active duty on or after September 11, 2001, for at least 90 consecutive days. Eligibility generally ends when veterans leave the Selected Reserves. The benefit payable is a percentage of the Chapter 30 rate based on the number of continuous days served on active duty.

Chapter 31—Vocational Rehabilitation and Employment Benefits
The Vocational Rehabilitation and Employment Benefits program assists veterans who have a service-connected disability. To be eligible, a veteran must have a service-connected disability rating of 20% or greater, be within a 12-year period of eligibility, and have an employment handicap. Some of the benefits such as tuition and fees, books, supplies, and equipment, are paid directly to the school. Other benefits, such as those used for living expenses, are paid as a monthly benefit to the student.

Chapter 35—Survivor’s and Dependents’ Educational Assistance Program (DEA)
DEA is an education benefit for eligible spouses and children (including natural, adoptive, or stepchildren) of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits for qualified education expenses. Spouses and surviving spouses may have from 10 to 20 years to use the benefits. Eligible dependents may use the benefit while they are between the ages of 18 and 26. The amount of the benefit is based on the type of training and the enrollment level.

Chapter 33—Post-9/11 GI Bill
Chapter 33 (also known as the Post-9/11 GI Bill) is the newest veteran education benefit and is quickly becoming the most-used education benefit. To be eligible, a veteran must have been on active service on or after September 11, 2001, and have had a specific length of service. To take advantage of Chapter 33, the veteran must first be eligible for another benefit and tell the VA that he or she gives up that benefit to take advantage of Chapter 33. A veteran has 15 years from the date of discharge to use 36 months of benefits. Chapter 33 benefits cover tuition and fees paid directly to the school, a housing stipend paid directly to the student, and books and supplies paid directly to the student.

Yellow Ribbon Program
The Yellow Ribbon Program allows institutions of higher learning to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and the VA will match the same amount as the institution.

continued on next page
Veterans: Their Benefits and the Role You Play  continued

What Can You Do to Help Veterans?
You play an important role in helping the veteran population at your school take advantage of the benefits they earned and are entitled to. Help them by:
- Informing them of their options
- Ensuring school and academic programs are approved
- Certifying enrollment information
- Monitoring enrollment and satisfactory academic progress of your students who are veterans

What Can Your Campus Do?
Think about additional services your veterans might be in need of on your campus, such as:
- A welcoming and safe environment
- A campus veterans center
- Accurate and timely information
- Leadership for veterans services
- A network of support

For more information on veterans' education benefits, visit gibill.va.gov.

Rules to Writing to Congress Effectively

Tami Sato
Southern CA College of Optometry

Did you know that President Obama selects 10 letters out of the 40,000 he receives daily to read every night? Did you know that Congress gets over 200 million emails a year? So obviously, not all of it gets read. Craig Crawford is a veteran Washington DC journalist and provided some rules to help us get a message through the clutter.

Rule #1: Only write YOUR lawmaker
Make it clear at the very top of your message that you are one of their voters. When lawmakers get letters or emails from people who are not their constituents, they treat it like junk mail and it may just get thrown away.

Rule #2: Make your letter topical and compelling
The staff sorts through the mail and identifies those that meet three tests:
- Are they something that is representative of the mail that is coming in?
- Is it representative of something in the news?
- Is it something that has a compelling message?

Rule #3: Avoid form letters
Form letters from advocacy groups tend to get ignored although they are sometimes counted in polls for who is for and against something. The best approach is to get personal. Don’t be shy about telling your own story if it helps make your point.

If you follow these guidelines you could win the advocacy sweepstakes and your letter gets chosen for the President to read at night at his residence.
Campus financial literacy programs not only make students more budget savvy, but they also create a lasting positive impact on their financial behavior. We wanted to share with you an interesting approach we took at WSU Vancouver this fall to improve our students financial literacy.

At WSU Vancouver, all new undergraduate students (freshmen, running start, and transfers) are required to participate in the “ROAR” - New Student Orientation program. At ROAR, Students tour campus and attend workshops to get an inside look at university life. One of the featured workshops is Financial Literacy.

The biggest challenge in presenting a financial literacy workshop has always been how to get an effective message across in 45-minutes. This year, the Office of Financial Aid and Scholarships drilled down and offered an 8-step “scared straight” approach that was surprisingly effective. Our presentation began with some sobering statistics:

- College students owe almost half of the nation’s $285 billion credit card debt
- The fastest growing group of bankruptcy filers are people 25 years of age or younger
- 150,000 people under age 25 filed for bankruptcy in 2001 - a 150% increase over 1991
- 19% of those filers were college students

To make these statistics more personal, we asked for a show of hands, and tossed out prizes for all who participated:

- How many of you have had your parents show you how they pay the bills?
- How many of you have a Checking Account? Savings Account?
- How many of you have a Credit Card? More than one?
- How many of you here know every dollar that YOU personally bring in and pay out every month?
- How many of you here know every dollar your parents pay on your behalf? (e.g. insurance, gas, spending money)

We presented the statement “You need to live like a college student in college, so you don’t have to live like a college student after you graduate.” We polled students from the audience to share what that meant to them, and to describe some ways they could accomplish this. The presenters also interjected anecdotes on their own budgeting challenges.

Then we share the good news: Increased financial literacy has been linked to higher college GPA & lower dropout rates. Yeah!

We demonstrated the benefits of saving starting at age 25 compared to age 40. The real cost of purchases made with credit cards, and explained how it can take more than 10 years of employment before you make that “average salary” you are anticipating.

Then we got out the props and showed the students just how easy it is to set up a “shoebox budget” – literally. Armed with a pair of shoeboxes, and an envelope overflowing with one month’s full of actual receipts, we demonstrated a simple 8-step process that would allow the students to drive their money, not let their money drive them.

**Step 1 – Get some shoeboxes and fill ‘em up!** You have to know where your money is coming from and going to before you can create a budget. The first box is the “IN” box - for all your income, and the seconds is the “OUT” box - for all your expenses. For one month, everything goes in the boxes.

**Step 2 – Where did all my $$ go?** At the end of the month, empty your boxes. Categorize all the receipts and total up the amount spent in each category. Total them up and then compare In vs. Out. Are you spending more than you bring in?

**Step 3 – Draft a budget unique to your life & spending habits.** When you see where the money goes, you are more likely to spend more wisely. Your goal is to have some money left over each month to move into savings. Even if you can’t put away a ton of money, it gets you in the habit of saving.

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What’s New at WSU-Vancouver continued

Step 4 – Test it! Use your newly created budget over the next month. Refilling your IN & OUT boxes with new receipts.

Step 5 – Review & Revise your budget. At the end of the second month empty out your shoeboxes and evaluate. In what categories did you spend over/under? Do you need to add a new category? Increase or decrease each allocation based upon your actual spending. Again, you are shooting to have money left over to move into savings.

Step 6 – Repeat! Try again for one more month. Empty your shoeboxes and evaluate. Adjust your limits based on your spending. Identify where you are cheating and be flexible.

Step 7 – Review and Revise...again! Yes, again! It will take a couple of revisions to create the perfect budget for you.

Step 8 – Reward Yourself! Put unspent dollars into savings. Plan for special occasions, retirement, vacations, etc…

Finally, we talked about credit; showing students how to obtain their annual credit reports, noting that 79% contain errors and demonstrating how to verify/contest the accuracy of their accounts. We concluded the presentation by having the participants pledge not to be a statistic...to not be one of hundreds of thousands of people under 25 declaring bankruptcy this year.

By using audience interaction and keeping the message simple and providing fun and resources needed, we gave them a start along the path to financial literacy.

Tracey Lehman
Membership Chair

We have just added a new data element to member profiles. We’re not asking year, only birth month and day. Please take a moment to log into http://www.WASFAA.org, select Member Services, and update your membership profile. Various committees are finding this information to be beneficial. Thank you for your attention to this matter.

“Surviving in a Sea of Change”

2011 WASFAA Conference
Honolulu, Hawaii
April 17-19, 2011.

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Don't forget to plan...
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