Every year about this time, my staff knows that I always say, “Before you know it, it will be 4th of July,” and at 4th of July I always say, “Before you know it the holiday season will be here.” I’m so predictable! Time seems to whiz by at warp speed these days. Do we ever take the time to stop and reflect about the good that has come out of our lives? We spend hours worrying and talking about our problems but we tend to not spend a lot of time dwelling on or discussing the positive aspects of our daily lives. That’s why I would like to take the time now to reflect on the good and to be thankful, especially now that another year is coming to an end.

Why do we work in student services? It’s not because we like the ever-changing regulations, the long hours, the stress or the potential conversion to DL. We’re here because we want to help our students fulfill their dreams in any way that we can. We’ve had thousands of students go through our lives, and they have graduated because we have helped them in any way that we know how. We’re a huge part of their support group. We listen to their problems, frustrations and concerns probably more so than the other departments in student services. As we know, especially through these tough economic times, not having money or not knowing where the next month’s room and board money is coming from so that they can stay in school can turn even the nicest student desperate. It’s hard, at times, when listening to a student, that you feel like you’re hearing the same story over and over again—“blah, blah, blah.” The next time you’re in a discussion with a student, listen not only with your ears, but with your heart. Each student is different and unique. I know that there are some that are more unique than others, but each one is truly different. Since the New Year is upon us, spend a few minutes to think about a very special student and how you may have changed their lives for the better. I’m sure there is more than one. We just need to sit and reflect for a few moments.

“Reflections on Student Success” is this year’s theme for our 2010 WASFAA Conference in beautiful Coeur d’Alene, Idaho on April 15, 2010. Hopefully you can take a few days out of your busy schedule to attend this year’s conference. The lakeside setting is beautiful as well as serene and is a perfect place to catch up on some training as well as to reflect with your colleagues both old and new.

I hope everyone has a happy and healthy 2010.
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January 24-26, 2010 – OASFAA Conference, Portland, Oregon

February 25-26, 2010 – WASFAA Executive Council Meeting, Portland, Oregon

March 22-23, 2010 – PacFAA Conference

June 6-11, 2010 – Mark your calendars for the WASFAA Sister Dale Brown Summer Institute at Arizona State University in Tempe, AZ
Note from the Editor

Tracey Lehman
Director of Financial Aid, Oregon Institute of Technology
Newsletter Committee Chair

Greetings WASFAA Members,

I was happy to see many of my WASFAA colleagues at the Federal Student Aid Conference in Nashville, Tennessee. For those of you that could not make the conference, presentations are available online at:


I have talked to a few colleagues from the West who are more than a tad bit confused about year round Pell Grant. For those of us still confused (whether you attended or not), the Pell presentation can be reviewed at:


While I welcome the New Year, my staff and I are feeling more than a little overwhelmed with the increased need of our students, the transition to Direct Lending, Oregon Opportunity Grant Shortfalls, and implementing new regulations. It is times like this that I especially appreciate the training, mentoring, and support I receive from fellow WASFAA members.

I hope the New Year finds you recharged and ready to serve your students (and WASFAA).

WASFAA Editorial Staff

Renee Davis
Copy Editor

Judy Saling
Copy Editor

Jean Russell
Fund Development
Newsletter Committee Liaison

Samuel Collie
Transition Editor

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Newsletter Ad Dimensions and Cost:

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Preferred format is high quality PDF
Ads (PDF’s) should be emailed to Colleen MacDonald, Fund Development Chair, CMacdonal@edfund.org.
This fall, training committee members have been exploring the capabilities of WASFAA’s new web-training and web-conferencing software. We also have been providing training for WASFAA Executive Council members and committee chairs who are already using this resource to work collaboratively online.

The WASFAA Training Committee is planning future training events based on survey results and suggestions from WASFAA members. Responding to your requests, we’re designing several training webinars for this spring, developed and presented by experts in their fields.

What can you do to prepare?
First, be sure to renew your membership so you receive important updates via the list-serve and the lowest rates when registering for WASFAA training events throughout the year. Second, evaluate your own technological “readiness” for participating in web-based training. Here’s what you’ll need:

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We’re working to support your training needs. Feel free to contact us with any questions or concerns, and be sure to watch for more information soon about WASFAA’s web-based spring training events.
New Disclosure Requirements – Private Education Loan “Applicant Self-Certification”

Vicki Shipley
Senior Advisor, National Council of Higher Education Loan Programs, Inc.
Federal Relations Co-Chair

Based on provisions included in the Higher Education Opportunity Act (HEAO) and to satisfy the requirement in Section 128(e)(3) of the Truth in Lending Act (TILA), lenders must obtain from a borrower a signed “self-certification” form before disbursing a private loan. The purpose of this form is to help students and parents make more informed borrowing decisions (including the availability of other federal, state or school aid) and encouraging them to seek advice from their school’s financial aid office before taking out a private loan.

The details of this provision were included as part of the School Loan Issues (Team II) negotiated rulemaking sessions that concluded in the spring of 2009 with final regulations issued on October 28, 2009. This form is to be in place by February 14, 2010 and the Department of Education (ED) issued on December 23 the draft form as part of the final official OMB comment period. Comments are due on or before January 22, 2010. In case you have not been tracking this form and its required use – here’s a quick recap based on the final regulations.

- The TILA requires private education lenders to obtain the “self-certification” from ALL borrowers of private education loans – even private loans that are already being directly certified by institutions.
- The form and the information required to complete it must be made available to the applicant by the institution of higher education in written or electronic form.
- The Federal Reserve Board, provided some flexibility in TILA with regard to how lenders could obtain this certification: (1) the lender may receive the form directly from the consumer; (2) the lender may receive the form from the consumer through the institution of higher education; or (3) the lender may provide the form, and the information the consumer will require to complete the form, directly to the consumer.

A couple of items to note on the draft form.

- The draft form states in section 2: Cost of Attendance and Estimated Financials Assistance – “If information is not already entered below, obtain the needed information from the school financial aid office and enter it on the appropriate line.”
- The draft form does not include the use of any SSNs as identifiers but rather uses date of birth as an additional identifier (for the applicant and also for the student if the student is not the loan applicant).

Please take a look at this draft form and think about how the process is going to work at your institution. There is still time to comment – you have until January 22, 2010. Your input will only help improve this form and the process.

TRANSITIONS . . .

Ryan West, Associate Director at Western Oregon University, and his wife have baby #3. Brody Evans West was born November 1, 2009.

Judy Saling, Assistant Director at University of Oregon, welcomed grandbaby #7—Van Morgan Williams—on November 12, 2009.

Scott Money, Associate Director at Art Institute of Portland, and his wife had a son, Asa Cash Money on December 15, 2009.

Tip and Jenny Ryan, recently Assistant Director at Oregon State University and Policy Analyst for the Oregon Student Assistance Commission respectfully are leaving Oregon for Utah. Jenny will be the new Financial Aid Director at the Western Governors University and Tip is leaving the financial aid field.
Cruise into the New Year by marking your 2010 Calendar with the

WASFAA 2010 Annual CONFERENCE
April 18th – 20th
The Coeur d’Alene
Coeur d’Alene, Idaho

Financial literacy

Default prevention
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503.314.1109 direct
www.ecmc.org

Supporting you and your students.
Results of a Survey of Graduate Enrollment and Degrees

Tami Sato
Director of Financial Aid, Southern California College of Optometry Graduate/Professional Chair

The Council of Graduate Schools (CGS) and the Graduate Record Examination Board (GRE) have released the results of their annual survey of 706 U.S. colleges and universities that enroll about 76% of all graduate students. Since 2004 the number of first-time enrollment in U.S. graduate schools has been higher for international students, but this survey showed that from fall 2007 to fall 2008, first-time enrollment of domestic students increased 4.7% compared to 3.3% for international students. CGS president Debra W. Stewart states that, “The growth in the number of U.S. graduate students demonstrates that they understand the value of a graduate degree in a knowledge-based global economy.”

Here are some other survey results:

- The number of doctoral degrees awarded to women in 2008 grew by 5.7%, compared to a 3.5% increase for men.
- The growth in first-time enrollment from 2007-2008 represented increases in the number of minority enrollees. The number of Hispanic/Latino American graduate students jumped to 10.6%. The number of American Indian/Alaskan Natives increased to 8.8%. The number of Asians/Pacific Islanders increased to 6.7%. The number of Blacks/African Americans increased to 6.5%.
- The majority (85%) of first-time graduate students were pursuing a master’s degree or certificates.
- The most popular fields of study for graduate applications in 2008 were business, engineering, and social and behavioral sciences. Over the past decade, growth in applications has been strongest in physical sciences, engineering, and health sciences.
- Education, business and health sciences accounted for nearly half of first-time enrollment in fall 2008.

These are encouraging numbers because the future of our nation depends on developing highly-trained professionals who have the knowledge and skills that a graduate degree can provide. In addition, these work skills are required to solve the complex challenges our nation faces.

PacFAA Report

Adam Hatch
Financial Aid Director, Hawaii Pacific University
PacFAA President

As the year comes to a close, I want to take a quick moment to say a big thank you to WASFAA and all of its members. It has been an interesting year as PacFAA President, bringing many challenges, but interesting nonetheless. With so many changes in the industry and across all segments, it is time to reflect on our colleagues and all they do to support our state and regional associations. Take a moment to thank those around you for all they do.

As we wind up our fall financial aid nights, we have seen excellent participation across the state. The word is definitely out in the community that resources are available to help students and their families. We look forward to our College Goal Sunday efforts across the state in January 2010. We are increasing our sites on Oahu to five this year, up from four last year. College Goal Sunday is an inter-segmental effort across the state, with input and participation from financial aid professionals, high school counselors and other industry staff from in and out of the state.

PacFAA welcomes all WASFAA members to sunny Honolulu for our Spring Conference, March 22-23, 2010 at the Ala Moana Hotel. A great time is planned for all, with sessions getting to the heart of the issues we all face in the upcoming year. We look forward to hosting Ashley Munro, state President from Alaska at our conference.

I wish you all the best for the holiday season, and look forward to supporting the efforts of WASFAA into the future. Look for future training opportunities from WASFAA with information for all associations, from large to small. See you in the New Year.
From ISIR and EFC to FAFSA and the SAT, we support your efforts from A to Z.

TG helps you promote student awareness and access by providing useful resources and support materials, including:

- Informative programs and publications for first-generation and nontraditional students
- Financial literacy tools and training for families and students
- Specialized call centers with information on planning and financing a higher education

Take an in-depth look at TG’s student access and awareness resources at www.tgslc.org/WASFAA.

Making a difference for families and students
Improving Student Learning and Creating More Self-Sufficient Students

Robert A. Soza
Residential English Faculty, Mesa Community College

Mesa Community College (MCC)’s Learning Community (LC) targets students that are historically the most at-risk. Minority, low-SES, first generation, however these students are classified, one thing unites them: they do not persist not because of a lack of ability, but because of a lack of meaningful and timely interventions.

The LC is designed to aid student’s progress through three semesters while they complete their English Composition requirements, as well as meet a majority of Arizona universities’ breadth requirements. The students in the LC, at least initially, will be selected through MCC’s Multicultural Affairs and Student Success Center (MASS). The first semester will consist of ENG 091 (Fundamentals of Writing) and RDG 091 (College Preparatory Reading). The following semester the cohort will enroll in ENG 101 (First-Year Composition) and ENH 190 (Introduction to U.S. Ethnic Literature). The final semester will consist of ENG 102 (Freshman English) and ENH 293 (Critical Writing About U.S. Ethnic Literature). The course designs of the LC will address the need for both academic and student service interventions on a number of levels.

The first intervention strategy consists of a curriculum that is culturally relevant and academically rigorous. When ethnic and racial minorities do not see themselves in a substantive way in the histories and literatures they are assigned, a phenomenon that Angela Valenzuela calls “subtractive schooling” occurs—students are taught that their cultures, histories, and ultimately, themselves are not relevant or important enough to be included in their educational materials. MCC’s LC academic team of Michael Callaway, Amelia Rodriguez, and Robert Soza is developing course content that mirrors the demographics of Mesa’s at-risk populations. This culturally relevant curriculum will ensure that the hurdle of subtractive education is removed. Additionally, to ensure academic rigor, the curriculum is being designed using an integrative model that links both content and assignments across courses and semesters; students will additionally be trained in interdisciplinary approaches to both writing and literary analysis. While ambitious, working with the student cohort group for three consecutive semesters provides the necessary time and consistency to empower these learners.

However, the retention strategy that we believe will have the greatest impact is the incorporation of student services into the classroom curriculum. For too long, student services and academic departments have worked for the same goals, but often not together. MCC’s team is in the initial stages of planning the LC, and the team’s goal is to make financial literacy, advising, career planning, professionalism, and college survival skills as central to the curriculum as any novel or writing assignment. We are bringing student services into the classroom, and by extension, instructors into the various student service centers at MCC.

Of particular importance is the integration of financial aid and scholarship “know how.” MCC’s own internal research has identified monetary issues as one of three main reasons students withdraw from school prior to transfer or degree completion. When at-risk factors are taken into account, financial hardship can represent an almost insurmountable obstacle. Karla González, MCC’s Scholarship Coordinator, has been charged with developing a financial literacy curriculum that is applicable to the specific needs of MCC’s student population. In tandem with Juanita Tarango, the lead student advisor, González will design an intrusive advising protocol that will enable the LC team to identify each individual’s financial needs, and most importantly, articulate for the student a pathway to college completion.

Finally, beyond this initial three semester pilot, MCC’s team (with the assistance of Nina Robinson, Director of MASS, and Sonya Pearson, Interim Vice President of Student Affairs) hopes to impact in measurable ways MCC’s at-risk student success rates, and to expand this LC model to service all students who would benefit from inclusion in this program. We believe that the integration of student services, especially financial literacy, into a culturally relevant classroom curriculum, and the resulting improved communication between academic and student service professionals will serve as a model for improved student learning and more self-sufficient students.

Howard Fischer
Director of Financial Aid, Ottawa University
AASFAA President

As the first half of the 2009-2010 Fiscal Year comes to a close, I am optimistic that Arizona is making some good financial headway. If we are careful with our spending in the second part of the year, I am hopeful that we will NOT have to use any of our reserves to cover costs which would be GREAT. As I speak, we have some very dedicated and hard working volunteers conducting their due diligence and comparing various options for our April Symposium. If all goes well, we should be able to offer a full agenda and keep our expenses and cost to members reasonably low. Otherwise, it’s business as usual in Arizona as we all work to understand and implement the many new regulatory requirements.
Ryan West
Associate Director of Financial Aid,
Western Oregon University

College Night in Oregon was held simultaneously at 14 sites across Oregon on Monday, November 24, 2008. The event is a college access program targeted to students of all ages (and family members) with the goal of providing information on choosing a college, the financial aid process and scholarship searches and scams. College Night in Oregon is a joint effort between Education Credit Management Corporation (ECMC), the Oregon Student Assistance Commission (OSAC), Oregon ASPIRE, Oregon GEAR-UP and the host sites, which included community colleges, universities and a high school.

The event started at 6:00 PM with free pizza and soft drinks for attendees. After a short overview of some of the reasons why it is important to go to college, breakout sessions began. All participants received a copy of the Opportunities booklet and OSAC Scholarship E-App Workbook (you can check out the Opportunities booklet and OSAC Workbooks online at http://www.osac.state.or.us/publications_info.html). After attending all three 35-minute breakout sessions, all participants came together for a scholarship drawing. In total, ECMC sponsored four $500 scholarships at each of the 14 sites in Oregon.

The feedback from the Western Oregon University site was encouraging and positive. People felt that they had received a lot of good information. As a first year site in a rural area of Oregon, we were unsure how many participants we might expect. We were thrilled to have nearly 200 participants, including 19 participants who chose to participate in the event entirely in Spanish. We were also excited that, through a partnership with the Upward Bound program on campus, we had 34 Upward Bound students in attendance.

As a first-time site coordinator, I can honestly say that the event was a lot of fun and we were relieved to see so many people come out. This event is a great precursor to the College Goal Sunday programs held throughout the nation. Hopefully, students will be actively thinking and planning for college and will turn out in great numbers to College Goal Oregon (www.collegegoaloregon.org) to take the next steps in paying for their education.

Information, including the actual presentations used at all the College Nights in Oregon, can be accessed online at www.collegenightinor.org. I encourage other colleges, universities and high schools to review this model and consider whether it may be valuable in your state or location in future years.

Donna Fossum
Director of Financial Aid,
Western Oregon University
OASFAA President

It’s hard to believe that another new year is here! While we start a new calendar year, we are also embarking on a new administrative year for OASFAA. It has been a pleasure to serve as OASFAA’s president this past year. I have truly enjoyed working with OASFAA’s many wonderful and dedicated volunteers. I have enjoyed getting to know many of our members and appreciate their abilities and depth of knowledge. I am pleased that OASFAA has continued to provide quality training programs. I have also enjoyed getting to know WASFAA’s other state presidents and executive council members.

Our next training event is FA 101, to be held on January 13, 2010 at Reed College in Portland. This training provides an overview of financial aid and is designed for new financial aid staff. After that, the next event is the annual conference January 24-26, 2010 at the Red Lion Jantzen Beach in Portland. I look forward to an outstanding and valuable conference.

This past year we surveyed OASFAA’s membership regarding our communication, challenges for members to attend training, and challenges for members to volunteer with OASFAA. We found from the survey that OASFAA does many things well, including communicating to members through the annual conference and other workshops. There are areas in which we can improve, such as the effectiveness of our website. The survey also told us that time out of the office is a major challenge for a member’s ability to volunteer with OASFAA. We will take our survey results into consideration as we plan for the future.

As I move into the role of OASFAA past-president, I hope that I can continue to assist OASFAA on its journey to plan for the future. Many challenges and opportunities lie ahead. I will continue to encourage individuals to get involved with OASFAA, as it will allow members to be a part of OASFAA’s future planning and provide them with the opportunity to give back to the association.
Supporting Spanish-speaking families and first-generation students: Creating a successful college-going experience

Craig Berkley
TG Account Executive Team Manager

As the college-bound student population continues to diversify, producing information in languages other than English continues to be critical to the success of educational awareness, access, and persistence efforts. Demographic figures continue to reflect an increasingly diversifying college-bound population in terms of age, race and ethnicity, and language preference. Higher education professionals continue to adjust to the need of producing information in multiple languages.

Demographers and educators alike are focusing more and more on statistical information that provides insight into trends about language preferences within the U.S. population.

The primary language spoken at home by over 34 million people aged 5 or older is Spanish, according to the 2007 American Community Survey conducted by the United States Census Bureau. In addition, the U.S. is home to more than 45 million Hispanics who speak Spanish as a first or second language, as well as more than 6 million Spanish students.

This article explores the various facets of the college-going experience, and provides insight into how, as a financial aid administrator, you can support both first-generation students and their Spanish-speaking families in pursuing their educational dreams.

Investigations: Attending college fairs and presentations

The initial exposure some first-generation Spanish-speaking families and their students have to college representatives may be at their local college and career fair day, or at an institution’s presentation from college recruiters or admissions representatives. Some of these students prepare for or explore their options earlier, but this milestone may be the first time both the adult family members and the student are focused on the college option at the same time.

When interacting with first-generation students and their families at these events, be prepared to discuss different topics with each group. Students may be further along in the exploration process, so their questions often relate to degree programs, campus life, and student activities. Some may want to know more about scholarships and “free” aid. Cost is often a factor, but if your institution is competitive, students may want to spend more time examining admissions requirements more closely.

Parents, on the other hand, are likely to want to focus on financing the education and the basics of the postsecondary education process. Parents of first-generation students don’t have personal experience to draw from, of course, and perhaps only limited access to others with college-going experience, so their questions will focus more on the basics. This may include length of degree programs, terms of attendance, assessment methods, and college and career placement services after graduation. They will want to know “how things happen” at your institution, so this discussion may encompass multiple topics.

Parents may also have several questions related to college life from a parent’s perspective. Parents likely will want to be assured that their student will be taken care of when away from home. They may ask about safety and security resources, availability of meals, and access to medical assistance if needed.

Preparing to assist Spanish-speaking families

If you are attending an event where you anticipate meeting first-generation students and Spanish-speaking families, it’s best to be well prepared. If possible, try to have a Spanish-speaking representative available. If this is not possible, call ahead and see whether the host school is willing to identify a parent or responsible student to assist you. Often, this is a better solution, because the parent or student will be familiar to those in attendance. Another option is to identify a graduate who can offer both language support and answer experiential questions that parents are eager to ask.

Be prepared with Spanish literature. Many guarantors (including TG) offer literature at no cost to distribute to families. Often these publications include content that can answer questions Spanish speakers usually ask about the college experience. Literature that describes the merits of your institution and program can assist as well, but Spanish-speaking parents are more apt to want answers to fundamental questions first.

Finally, offer Spanish-speaking family members the name of an admissions representative, a counselor, or another resource to call to ask their follow-up questions. Call centers can be helpful, but wary parents will appreciate the name of an individual they can reach out to as they explore their options. Collect names and phone numbers if there are unanswered questions; your Spanish support counselor or team can follow up to create a relationship and be available in the future.

Decision-making: The applications process

The focus for Spanish-speaking families and their students during admissions, enrollment, and through the first months of the college experience is on understanding how college works, and, in particular, how education is financed. During the admissions consideration period, first-generation students with Spanish-speaking family members are likely to need considerable support, as most families do. Taking college admissions tests, preparing applications, and filling out the Free Application for Federal Student Aid (FAFSA) are key steps in the process. This is the same time in which some families may be challenged to complete the steps necessary to access a postsecondary education.

continued on next page
Applying for admission and aid

Counseling resources may be limited at secondary schools, so support in building awareness about college admissions testing dates and fees is always helpful. In addition, most first-generation students with Spanish-speaking families can benefit from your help in preparing college applications. Many schools offer this support, but it never hurts to have college representatives available to answer basic questions about applying.

Obviously, the FAFSA is another critical step in the process. Although most families today understand that financial aid is a necessary part of pursuing a higher education, those unfamiliar with higher education in general may perceive financial aid as public assistance and shy away based on the stigma it represents. Therefore, it’s important to emphasize to students and families that everyone should consider going through the process.

Several guarantors offer outreach programs in the mid to late winter that help families and students prepare the FAFSA. These efforts include events at high schools, malls, churches, and other institutions that support educational efforts. For Spanish speakers, these programs may include video programs and materials, as well as special events reaching specialized populations. Use these resources whenever possible.

Exploring futures: Campus visits and interviews

First-generation students and their Spanish-speaking families may also take advantage of on-campus interviews and tours. Arrange to have bilingual students available to provide campus tours and highlight support services. Be prepared for the full family to participate—exploring the future home of the student can be a family affair.

A visit to the financial aid office, especially if you have Spanish-speaking counselors available, can also be invaluable to the first-generation student and their Spanish-speaking family. Most families are wary of filling out forms that disclose personal information, and families unfamiliar with the education finance process will be no different. A counselor fluent in the language can allay any concerns and explain when and how the information will be used.

If student loans are a consideration, this is also a good time for a counselor to explain the process of borrowing for an education. Some Spanish-speaking cultures are wary of the concept of credit, so it is possible that some families will take a negative stance: “If we can’t pay for it now, we can’t afford it.” Respecting decisions is important. However, first-generation families may benefit from exploring the costs as an investment in the students’ future.

Creating relationships is key

And finally, in all of these interactions, relationships are important. Encourage your institution’s student support offices to provide names and phone numbers to first-generation students and their Spanish-speaking families. These efforts may contribute to a student’s eventual success in completing their education.