



WASFAA PRESIDENT'S UPDATE AUGUST, 2017



HELEN FAITH

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On June 26, I had the honor of introducing the WASFAA region at the NASFAA conference opening session in San Diego,

and I have to admit that I'm still grinning about the experience. What fun! I started out by sharing some fun facts about the size of the WASFAA region—by far, the biggest geographic region in NASFAA, with 1,310,045 square miles. WASFAA handily beats out the next biggest region, RMASFAA, by a healthy 568,459 square miles. And WASFAA is 6.65 times the size of EASFAA! To keep the mood light, I then introduced each state in the region by describing some of the wacky laws we have in the WASFAA region. Did you know that there are whole websites devoted to this topic? It was great fun. Here's what I shared about our wacky and wonderful states (of course, the internet has been known to be wrong, so take these with a grain of salt):

- When I think of Alaska, the first animal that comes to mind is the moose (though I was a little startled by the shouts of “polar bears” and “grizzlies” from the conference attendees). Alaska has two weird laws about moose. First, moose cannot be viewed from an airplane. Second, it's illegal to push a living moose out of a moving airplane. So in short, in Alaska, moose can only go sky-diving voluntarily . . . and you're not allowed to watch!
- In Arizona, in keeping with the animal theme, donkeys may not sleep in bathtubs.
- In California, the land of sixteen-lane freeways and notoriously aggressive drivers, here's a gem: no vehicle without a driver may exceed 60 miles per hour. California also boasts this goofy animal law: animals are banned from mating publicly within 1,500 feet of a tavern, school, or place of worship. Totally enforceable!
- In Hawaii, it's illegal to place coins in your ears. It's also illegal to have more than one alcoholic drink in front of you at a time. Hmm—could these two laws be related?

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- In Idaho, it's illegal to fish from a camel's back. And in Boise, it's also illegal to fish from a giraffe's back. This is a thing?
- Taking a cue from California's love of the road and Idaho's special interest in camels, in Nevada, it's illegal to drive a camel down the highway. Do you suppose they mean that it's illegal to drive a camel in a vehicle on the highway? Or is it illegal to ride a camel on the highway while pretending to drive it?
- In Oregon, my beloved home of 14 years, it's illegal to pump your own gas. When I first moved here and would get impatient with the wait at the gas station, I'd just hop out of the car and remove my gas cap. Oh, the panic that would ensue!
- And last but not least, Washington . . . where, when two trains come to a crossing, neither shall go until the other has passed. Think on that one . . . and let me know if you figure it out.

In addition to introducing the region at the conference, I also had the opportunity to sit in as the unofficial WASFAA observer during the NASFAA Board Meeting preceding the conference, along with the other incoming regional presidents. It was a very interesting experience, and I look forward to continuing to observe the meetings each quarter in preparation for my year as the regional board member representing WASFAA. As always, please know that WASFAA's priority is to serve you, our members, so if you have ideas, preferences, concerns, etc., please don't hesitate to reach out to me! I can be reached at 541-463-5266 or faith@lanecedu.

Stay tuned in the upcoming months for all the great training and development opportunities headed your way, like WASFAA Fall Training and Jerry R. Sims Management and Leadership Institute. And last but not least, be sure to plan on attending the WASFAA conference in beautiful Boise next April!

EDITOR'S CORNER



DAVID DOWNING
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August is upon us and many of us are busy preparing for the upcoming school year. As you prepare for your aid packages to disburse soon, I hope reading over this month's newsletter gives you a short break away from the busy work ahead. WASFAA is busy preparing for upcoming trainings and events so keep your eyes out for more information in next month's newsletter, and on the WASFAA Facebook page!

We are continuing to make improvements to the monthly newsletter and would love to hear your feedback! This newsletter is for YOU and we want to make sure you get the most out of it. Please feel free to send us your thoughts and feedback to communications@wasfaa.org.

If you would like to contribute to the newsletter, please send your articles or submissions to communications@wasfaa.org by the 20th of each month.

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WASFAA EDITORIAL POLICY

WASFAA welcomes all views and invites submissions of articles, essays, photographs or information of general interest to all members. Submissions should be brief and should not advertise specific products or services. Submissions may be edited. It may not be possible to publish all articles submitted.

Opinions expressed in the WASFAA Newsletter are those of the authors and not necessarily of WASFAA, its members or the institutions represented by the authors. Email items for publication to communications@wasfaa.org.

JRSML INSTITUTE



Jerry R. Sims Management & Leadership Institute

Benson Hotel | Portland, Oregon | November 7-9, 2017

#JSMLI2017

Mark your calendars for the Jerry R. Sims Management and Leadership Institute (JSMLI). By the time you are reading this, the JSMLI committee will have met to work the sessions and will begin posting information on the MLI website. During JSMLI we plan to provide a lot of great information and time to formally and informally discuss all the challenges in financial aid administration. It is being held from November 7th through noon on November 9th. We will be in downtown Portland Oregon at the beautiful Benson Hotel.

Doug Severs--*JSMLI Chair*

Here is a [link to the Benson website](#).

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STATE NEWS



SHERRIE PADILLA

PacFAA President

University of Hawai'i at Hilo

A warm aloha and greetings from Hawaii and the Pacific Islands! More specifically, aloha from the Big Island of Hawaii. The Big Island is the island of active lava flow and Mauna Kea, the tallest mountain

in the world from base to peak. I just recently made the 8-mile round trek out to the active lava flow and boy, was it worth the trip! It's not every day you get to see lava flowing into the ocean and creating new land right before your eyes!

PacFAA has been busy on many projects lately. We are gearing up for our High School Counselors Workshops that are held across the state. Hawaii high school counselors are appreciative that PacFAA is able to provide annual financial aid training specifically geared toward helping them assist high school seniors navigate financial aid. The workshop held on Oahu on September 21, 2017 for high school counselors will also include a separate training for financial aid administrators.

A sub-group of the board is working on policies and procedures for PacFAA. This is a project that our past-president, Shawn Domingo, started during his year of presidency. I am happy to continue the project so that PacFAA will have updated, written policies and procedures in place. The sub-group is convening for an all day meeting in September. Hopefully, we will be able to complete a draft to present to the full board at the next meeting. I have also been working with our Treasurer, Kim Harada and Treasurer-Elect, Kilohana Fujii-Miller on updating our budgeting processes. The hope is to have a little more structure and historical data available to those who come to the PacFAA Board after us! Next on the agenda is planning for our annual conference to be held on Oahu in March 2017!



JOHN BENDER

IASFAA President

Lewis-Clark State College

Greetings from the Great State of Idaho. If you're anything like me, you're super busy right now with the start of school less than a month away. I hope you can sneak in a little 'you' time before summer

ends. IASFAA has been busy planning our Fall Conference. We'll be meeting in Boise, ID on October 3rd and 4th at the Riverside Hotel. If you're looking for an excuse to visit another association, we'd love to have you as our guest. We're working furiously on

picking a theme, lining up presenters, and all the other work that goes along with a conference.

The WASSFAA Conference is also in Boise next year. We're very excited to welcome WASFAA back to our beautiful state. The Boise area is gorgeous in the spring time. To get you excited about visiting Idaho in the Spring, here are some fun facts about the Gem State and a couple tips to keep you out of trouble while here.

- The deepest river gorge on the North American Continent is Idaho's Hells Canyon - 7,900 feet deep. Yes, it's deeper than the Grand Canyon.
- The world's first alpine skiing chairlift was (and still is) located in Sun Valley. Built by Union Pacific Railroad engineers, it was designed after a banana-boat loading device. The 1936 fee: 25 cents per ride.
- Idaho's Salmon River, known as the "River of No Return" because of its difficult passage, is the nation's longest free-flowing river that heads and flows within a single state.
- In Idaho, riding a merry-go-round on Sundays is considered a crime.
- Anti-delinquency statutes in Idaho prohibit juveniles from deliberately stepping on ants.
- Idaho grows around 13 BILLION pounds of potatoes annually. But be careful! Selling an "Idaho Deluxe" potato with rot, blemishes, or sun damage can get you sent to jail for up to six months.
- Public displays of affection in Idaho are limited to under 18 minutes.

FREE TRAININGS IN AUGUST

WASFAA is pleased to share web-based training opportunities for financial aid administrators provided by our industry partners during the month of August. These training and informational sessions are available to you free of charge. Click [here](#) for more information on offered sessions.

TRENDING LEGISLATION

LOAN BORROWING AMOUNT AND INFORMATION DISCLOSURES

by Patrick Smith

Financial Aid Counselor

Central Washington University

There is a trend in the nation with laws that require schools to disclose more information to students about the total amount of loans students are borrowing, and it's come to our region. Recently here in the State of Washington, our state government passed SB 5022, which is "an act providing information to students about education loans..." Basically, starting in 2018-2019, colleges and universities in the State of Washington will need to provide more information specific to each individual student about their individual loans.

We will need to provide a notification to the student that includes information on: total amount of student loans taken out by the student, potential total payoff amount of the loans, including principal and interest, the estimated monthly payment amount based on the standard federal repayment plan, percentage of the aggregate amount used, the differences between private and federal student loans, and the different federal repayment plans. We also have to note that all of the figures given are estimates. We are required to e-mail this notice and have the option to either mail out a copy of the notice or deliver the information in person. At our university, we are planning on integrating the information to be a part of the electronic award notice we send out.

The overall idea is to provide the most amount of information possible to students so they can make better borrowing choices. More and more states as well as the federal government are picking up on the idea. It started with Indiana University disclosing total loan amounts borrowed and estimated repayment amount on their award notices they were sending students in 2012 and they saw a significant drop in the amount students were borrowing. As a result of that success, the State of Indiana passed a law (HB1042) requiring that all of their schools disclose that information. The following year in 2016, Nebraska passed a law (LB726), modeled after the Indiana law. At the beginning of this year, both Washington and Florida had introduced in their state legislatures similar laws (SB5022 in Washington and SB396 in Florida) and both recently passed them. On the federal end, S.888 – Understanding the True Cost of College Act of 2017 was introduced to the Senate on 04/07/2017.

At the federal level, with the recent interest and push in simplifying financial aid, a bill like the one introduced in the Senate may gain traction as putting in the information out there plain as day can really help students make informed decisions on what they should

borrow. Plus, as more information comes out from each of the states who have passed similar laws and their student's borrowing amounts, more individual state legislatures may also pass their own versions of the laws if overall borrowing does go down.



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SHOULD FINANCIAL LITERACY BE A FINANCIAL AID OFFICE INITIATIVE?

By Craig Anderson
President: Student Connections

Whenever I'm working with faculty and administrators on student success plans, as soon as I bring up financial literacy, everyone turns to the financial aid office for ownership, development, and delivery. There are many reasons why. Often, we assume that financial literacy efforts are related to default prevention or that only students receiving financial aid need money management education. I would argue that financial literacy efforts need to be a campus-wide initiative and would be better served with their own structure or owned by a cross-functional task force.

Here are some reasons why:

- In July 2016, Fortune Magazine reported results from the National Capability Study that found nearly two-thirds of Americans can't pass a basic test of financial literacy. This includes information on how to calculate interest payments and basic questions about financial risk. Given this data, you want to make sure that your money management education efforts are available to all students. In fact, you might even want to make sure that financial literacy education is available to all members of the campus community.
- COHEAO's Financial Literacy Awareness White Paper, March 2014, states that "Financial Literacy programs do not necessarily fit exclusively within the mission of any single department or division." The authors suggest that a wide net of potential stakeholders and advocates will enhance the probability of launching and sustaining a program. Representatives from offices such as academic deans and advisors; bursars; career services; enrollment management; admissions and first-year experience; alumni relations and development; and financial aid have similar interests in ensuring students develop money management skills. Other departments, such as the library, information technology and institutional research, may be helpful in providing resources and helping to track participation and outcomes. And don't forget to include students in your planning efforts!
- Anecdotally, higher education administrators repeatedly tell me that information delivered in the classroom

carries more weight with students than information from workshops or administration-led efforts. It makes sense that faculty are better equipped to bring innovative pedagogical methods to bear on financial literacy topics. Perhaps students take it more seriously if money management education is part of their coursework. Maybe it is related to the ability to apply theoretical concepts to real life situations. Do you find this to be true on your campus?

So, while financial aid administrators must be key players in developing and delivering money management education, the odds for a successful effort are greater when that education is developed and delivered by a campus-wide coalition of faculty and administrators. Each brings a unique perspective to the effort and creates multiple opportunities to provide students and community members with information that will help them be successful in school and in life.



We need you! Volunteering is a great way to network with fellow financial aid professionals, obtain professional development, and make a difference to our organization. Check out the [committee descriptions](#) to see which of our 15 committees is the right fit for you. Sign up today using the [volunteer form](#) or update your preferences when you are renewing your 2017-18 WASFAA membership. A committee chair will contact you soon. Please let me know if you have any questions about volunteering by emailing me at ashleyjo@uoregon.edu.

Thank you for your commitment to WASFAA!

Ashley Coleman
WASFAA Volunteer Development Chair