

## WASFAA PRESIDENT'S UPDATE – FEBRUARY 2017



**MIKE JOHNSON**  
*Director of Student Financial Aid  
& Scholarships- Portland State  
University*

Greetings WASFAA Members!

The year seems to be flying by lately. I know that things aren't really moving faster than usual; perhaps my skewed sense of time is related to the number of WASFAA-related things that came up in January and will continue into February, and to my realization that the year is winding down and there's still much left to do.

As you know, voting for WASFAA's 2017-18 elected officers closed on January 13. Thank you to the candidates and voters for participating! Congratulations to **Ashley Munro, President-Elect; Scott Cline, Vice President; Mary McGlothlan, Secretary; and Shawn Domingo, Ethnic Representative-At-Large.**

The **Annual Conference Committee, Awards & Scholarships Committee, Federal Relations Committee, and Sister Dale Brown Summer Institute Committee** were all especially busy in January. I greatly appreciate their work putting all of the time-sensitive details that they're responsible for in place.

The Awards & Scholarships Committee is also accepting nominations for WASFAA's 2016-17 awards. The categories are Meritorious Achievement, Distinguished Service, Lifetime Membership, Honorary Membership, Outstanding New Professional, and Outstanding New Volunteer. If you know of WASFAA members who you feel are worthy of recognition, please [submit your nominations by February 14](#). We'll present the awards at the annual conference; I'm really looking forward to that part of my responsibilities!

In honor of NASFAA's 50th anniversary last year, NASFAA's Past Presidents and National Chairs contributed to the Dallas Martin Endowment to establish a need-based scholarship for financial

### IN THIS ISSUE:

President's Update	1
Editor's Corner	2
February Trainings	2
Nudging Students Toward Smart Borrowing	2
WASFAA Conference	3
2017 Sister Dale Brown Summer Institute	4
Seven Pillars of Student Success	5
WASFAA Conference Volunteer Opportunities	5
WASFAA Executive Council Transition Meeting	6
Fast Facts and Conference Dates for 2017 & 2018	6
State News	6

aid administrators from each region who are themselves pursuing higher education. WASFAA-region financial aid administrators who are pursuing an undergraduate or graduate degree at an accredited college or university can apply for a \$2,750 award from this fund for 2017-18. The application is available on the [WASFAA website](#). **Applications must be submitted by Friday, March 3.**

The Federal Relations Committee is putting together talking points for members to use when contacting their Congressional representatives. Several WASFAA members will be in Washington, DC for the NASFAA Leadership & Legislative Conference and Expo later this month and will have the opportunity to visit their senators' and representatives' offices, so it'll be great to have the talking points available.

I'll resume my travel to state conferences in February with a trip to a familiar venue – the Salishan Spa & Golf Resort in Gleneden Beach, Oregon – for the OASFAA Conference February 1 - 3. I'm looking forward to seeing old friends and making new ones. The conference will have a 1960s theme. Since the HEA became law in 1965, I think it's kind of cool that I'll be there as President Johnson. I'll be just a year older than the President Johnson was when he signed the HEA.

Thanks again for your participation in WASFAA! Our association depends on having engaged and enthusiastic members like you to achieve our goals.

## EDITOR'S CORNER

**DAVID DOWNING**

*Assistant Director of  
Communications- Washington  
State University  
WASFAA Communications  
Committee Chair*



Welcome to our newly improved WASFAA Newsletter! Our new newsletter will be published monthly rather than quarterly with the hope that we can bring our WASFAA members more timely information than in the past. I hope that you enjoy this new format and the new look! If you would like to contribute to the newsletter please send your articles or submissions to [communications@wasfaa.org](mailto:communications@wasfaa.org) by the 20th of each month. Please also feel free to send us your feedback on the newly improved newsletter!

## WASFAA SOCIAL MEDIA

Stay up to date with all things WASFAA on your favorite social media platforms.



Facebook



Twitter



LinkedIn

## WASFAA COMMUNICATIONS COMMITTEE

Sun Ow • Shauna Grant • Nicholas Dehaan  
Christina Padilla • Ashley Coleman

## 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](mailto:communications@wasfaa.org).

## FEBRUARY FREE TRAININGS

WASFAA is pleased to share web based training opportunities for financial aid administrators provided by our industry partners during the month of February. Topics range from financial aid compliance, to helping students managing debt and repayment. These training and informational sessions are available to you free of charge.

Click [here](#) for more detailed information on the sessions offered and the registration links

## NUDGING STUDENTS TOWARD SMART BORROWING

**Using loan summaries to help borrowers better understand their loans.**



By Pat Robles-Friebert, Inceptia Strategic Business Director

As students increasingly rely on loans to finance part or all of their college education, the need for relevant, timely information to help make informed borrowing choices has become more critical than ever. Students themselves are indicating a need for such

initiatives, as demonstrated through a number of surveys that uncover numerous confusing concepts for loan borrowers. Consider the following:

- 48% of borrowers either don't know or incorrectly estimate the amount they have borrowed.1
- 28% incorrectly believe they have no federal loans at all.1
- 94% of student borrowers do not understand their loan repayment terms.2

The ramifications of this borrower confusion can be significant. When students do not invest in or avail themselves of existing loan counseling resources, those students, as well as schools and society at large, suffer from the effects of over borrowing, lower degree attainment, increased attrition, and student loan default. A number of schools and states, however, are using a simple yet innovative approach to help students actively manage loan debt as they progress toward degree completion. These institutions use loan summaries, sometimes called "debt letters," to supplement loan counseling practices and expand on financial education outreach—keeping students apprised of their individual borrowing levels and allowing them to make informed choices about future repayment scenarios.

## 2017 WASFAA CONFERENCE

### COLLEGE: MAY ACCESS BE WITH YOU!

Did you know that people in Seattle buy more sunglasses per capita than any other U.S. city?

Join us for the 2017 WASFAA Conference - **College: May Access Be With You** in beautiful Seattle, Washington!

- Registration is \$395 through March 9, 2017. To register, click [here](#)
- To book your room, click [here](#)
- Visit the [Conference Site](#) for to view the draft agenda, things to do, and more information.

Now is the time to get ready for WASFAA scholarships and awards! The Awards & Scholarships Committee is accepting applications for **Ethnic Diversity Scholarships** and **General Scholarships** to attend the conference. Get your applications in as soon as possible! The application is available [here](#).

We look forward to seeing you in Seattle!

Loan summaries/debt letters are a simple, efficient strategy to keep student borrowers engaged in the active management of their loans while in school. While letters can vary among institutions, commonalities include a summary of current aggregate borrowing, estimated monthly repayment amounts, and resources for learning more or obtaining help. These summaries are strategically scheduled to be delivered at times when students are making financial aid and/or course registration decisions, thus providing a highly-effective, just-in-time intervention for borrowers.

Inceptia's newest research brief, *Loan Summaries: Nudging Students Toward Smart Borrowing*, examines how three different universities administered their loan summary initiatives and the corresponding results on student behavior. The results offer support that this simple, lost-cost practice can impact not only borrowing behaviors, but also academic performance and enrollment persistence. Furthermore, the brief offers best practice considerations for schools looking at implementing loan summaries as yet another way to support student success. The research brief and a recorded webinar diving deeper into the brief's findings and offering insight and strategies on how loan summaries help borrowers better understand their loans can be viewed at [inceptia.org/smart-borrowers](http://inceptia.org/smart-borrowers).

1. Akers, E. and Chingos, M. (2014, December). Are College Students Borrowing Blindly? Brookings Institution. Retrieved from: [https://www.brookings.edu/wp-content/uploads/2016/06/Are-College-Students-Borrowing-Blindly\\_Dec-2014.pdf](https://www.brookings.edu/wp-content/uploads/2016/06/Are-College-Students-Borrowing-Blindly_Dec-2014.pdf)
2. Rathmanner, D. (2016, January). January 2016 Student Loan Borrower Survey. LendEDU. Retrieved from <https://lendedu.com/blog/January-student-loan-survey>.



**Register Now!**

**WASFAA**

**College: May Access Be With You**

**2017**

**Westin Hotel | Seattle, WA | April 9-11**



## WASFAA Sister Dale Brown Summer Institute

University of Nevada | Reno, Nevada | June 5-9, 2017

### 2017 SISTER DALE BROWN SUMMER INSTITUTE

Visit the [2017 Summer Institute Website](#) for more information and a sample list of sessions to help determine which track is right for you!

#### Financial Aid Fundamentals- Registration Now Open!

#### Registration Fees:

- On Campus \$750
- Commuter \$500

The WASFAA Sister Dale Brown Summer Institute is a 5 day training on financial aid administration. Three tracks are available. Each track will receive specialized training from NASFAA University and WASFAA created curriculum. Using the NASFAA University materials allow each participate that graduates from SDBSI to credential in provided topics at no additional cost. In addition to training sessions, participate will work on case studies and network in small groups lead by our experienced faculty.

#### NEW this year! Advanced Track

- Beginner Track: 0-2 years experience
- Intermediate Track: 2-5 years experience
- Advanced Track: 5+ years experience

### NEWSLETTER ADS

Newsletter ads are a great way to advertise your products and services, and the newsletter will be published electronically on a monthly basis.

Dimensions	Cost for 3 months
Full page - 7 1/2" x 10"	\$500
Half page - 7 1/2" x 4 3/4" (horizontal only)	\$250
Quarter page - 3 1/2" x 4 3/4"	\$100

# THE SEVEN PILLARS OF STUDENT SUCCESS

By David Wuthrich – Student Connections, a USA Funds company



The choices students make about college create effects that extend well beyond their time in school. That's not surprising, as we expect higher education to provide access to a lifetime of improved opportunities. But the challenges students face in fulfilling these aspirations don't end with graduation. For many, they are just beginning. Loans enter repayment.

Career searches begin.

And, in the months and years before enrollment, students also confront many hurdles and complex decisions about college. These challenges span the classroom-to-career journey. Providing students resources every step of the way is foundational to the empowering ability of a student success program to realize a full return on the college investment.

These seven insight pillars for overcoming nonacademic barriers begin with college and career planning and continue through job hunting and student debt management:

1. **Choosing a pathway:** Making good choices about careers and areas of study to pursue.
2. **Funding College:** Applying for financial aid and managing loans while in school.
3. **Applying for College:** Choosing a school and navigating the application process.
4. **Managing personal finances:** Setting budgets, maximizing savings, and debt management.
5. **Boosting productivity:** Goal setting, time and stress management, and organizational skills.
6. **Getting hired:** Interview preparation, job hunting, and evaluating benefits and other compensation.
7. **Repaying education loans:** Successfully repaying loans and overcoming repayment issues.

When implementing a student success program to educate students and former students on the nonacademic skills they need for success, make sure the content addresses these categories.



If you are planning to attend the 2017 WASFAA Conference, April 9 – 11, 2017 in Seattle, WA and would like to get involved, there will be several ways you can volunteer and help out at the conference.

1. **Registration** – At the conference everyone has to come by the Registration Desk to pick up their badges and other materials. This is a great way to meet and connect with other colleagues from across the WASFAA region.
2. **Moderate a Session** – The Program Committee will be looking for attendees to serve as a Moderator of session. Moderating a session is easy. You basically are introducing the speaker and will be asked to make an announcement at the end of the session about evaluations.
3. **Work the Information Desk** – For those who are from Washington State or if you are really familiar with the city of Seattle, we will be looking for folks who can answer questions for conference attendees about the city, offer suggestions on favorite restaurants, where to shop and places to see in the city.
4. **Help at the WASFAA Table in the Exhibitor Area** – This is a great opportunity to promote WASFAA to conference attendees. We will be looking for volunteers to man the table and answer questions about WASFAA in general along with some other duties as assigned.

Hopefully I have peaked your interest, you know you want to help out. Please watch for future announcements through the WASFAA email on how to volunteer. All of these opportunities are a great way to meet your WASFAA colleagues.

## WASFAA NEEDS YOU!

**Jack Edwards**  
2017 WASFAA Conference Volunteer Chair  
WASFAA Past President, 2012-2013

# WASFAA EXECUTIVE COUNCIL TRANSITION MEETING

**Eldorado Casino Resort  
Reno, NV, February 15-17, 2017**

The WASFAA Executive Council Transition Meeting will be held at the Eldorado Casino Resort in Reno February 15 – 17. This meeting will provide the opportunity for the 2017-18 EC to observe the 2016-17 EC in action – which should be especially enlightening this time since we’ll be hearing recommendations from the Fiscal Planning Committee and discussing the updated draft strategic plan. The incoming EC will also have an unofficial meeting of their own to get to know each other and begin planning for next year. As always, WASFAA members are invited to attend to see how the Executive Council works on your behalf.



[www.elmresources.com](http://www.elmresources.com)

## FAST FACTS AND CONFERENCE DATES FOR 2017/2018

**TAMI SATO**  
*WASFAA FRC Chair*  
*Marshall B, Ketchum University*



Here are some financial aid fast facts:

- FY 2013 National Cohort Default Rate = 11.3% (a little lower than FY 2012 which was 11.8%)
- Pell Grant maximum for 2017/18 = \$5,920 (an increase of \$105 from 2016/17)
- By 2020 two-thirds of jobs will require higher education
- Student loans = \$1.26 trillion; car loans = \$1.1 trillion; credit card debt = \$0.83 trillion

For those of you planning your office budget travel expenses:

- WASFAA Annual Conferences – April 9-11, 2017 Seattle; 2018 Boise
- NASFAA Annual Conferences – June 26-29, 2017 San Diego, June 24-27, 2018 Austin
- FSA Conference 2017 – November 28 - December 1, 2017 Swan and Dolphin in Orlando

## STATE NEWS



**JENNIFER KNIGHT**  
*Director of Financial Aid- Linfield College*

**OASFAA, Oregon State President**

Your OASFAA colleagues will be busting out their bell-bottoms and tie-dyes to “Come Together” February 1-3, 2017 at the 49th OASFAA Annual Conference. We will be breathing in the salty air at the Oregon coast. Connecting with colleagues. Learning new stuff. Relearning old stuff. Making new friends. Reflect-

ing on our past year with changes to our processes related to the early-FAFSA, Prior-Prior-Year (PPY), and implementing the Oregon Promise (tuition waivers at Oregon community colleges). Looking back to when it all began in the 1960's with the Economic Opportunity Act of 1964, the Higher Education Act of 1965, and the establishment of our state organization in 1968. We will commiserate and laugh about "What A Long Strange Trip It's Been!" We will look to the future as we transition to our newly elected Executive Council.

I will pass the OASFAA gavel to Mark Diestler, Senior Associate Director of Financial Aid at the University of Oregon at the Annual Business Meeting. I will even place a memento into our OASFAA Sage Box for Mark.

The OASFAA Annual Conference holds a special place in my heart, because this is not only where learning takes place in Oregon to better serve our community at large, but also where life-long friendships spark through networking and volunteerism. This has impacted me both personally and professionally. Think of us, while we enjoy our 1960's themed conference, Come Together:

What A Long Strange Trip It's Been!

---



**SCOTT CLINE**

*Associate Vice President of Enrollment-California College of the Arts*

*CASFAA, California State President*

Happy New Year from California!

2016 closed out with our "Building Tomorrow" conference in Anaheim, CA between November 5th and 8th where we had nearly 800 financial aid professionals in attendance.

The conference featured over 60 breakout sessions presented by great colleagues that focused on federal updates, state changes from early FAFSA, building better financial aid leaders, and truly building tomorrow for both us and our students.

With the close of the conference, I had the honor of handing the CASFAA gavel over to the 2017 CASFAA President, Daniel Reed. If you do not know him, Daniel is the Director

of Financial Aid at San Diego Christian College and has served in several CASFAA roles over the past number of years. Daniel is joined by a fantastic 2017 Executive Council who is already hard at work planning great things for the year ahead.

I look forward to supporting Daniel and the rest of the Executive Council as I transition into my role as Past President. In addition, Daniel takes my place serving on the WASFAA Executive Council as the California State representative for 2017-2018.

While 2017 is just beginning, two major activities in California are already well underway. These include our Tax Training Workshops for Financial Aid Professionals that will happen throughout the state February 28 to March 10. Registration will be going live soon for this training through the CASFAA website.

The second is our annual Day at the Capitol in Sacramento, CA. CASFAA members will be meeting with state representatives, staffs of the California Student Aid Commission, and California Department of Finance.

Finally, it has been a great honor and privilege to serve the financial aid community of California and I look forward to continuing to serve our dedicated professionals in the future.

---



**THANK YOU FOR YOUR HARD WORK  
AND DEDICATION!**