



WASFAA PRESIDENT'S UPDATE NOVEMBER, 2017



HELEN FAITH

*Dean of New Student Transitions,
Interim Director of Financial Aid, and
Interim Registrar
Lane Community College
Eugene, Oregon*

October was a busy, busy month—one of my responsibilities as WASFAA President is to attend each state conference in the region throughout the year, bringing WASFAA updates and presenting sessions, and there are FOUR state conferences in October! I've been to Idaho and Washington so far, I'm headed to Nevada in just a few days, and I'll be in California at the end of the month.

The Idaho Association of Student Financial Aid Administrators' annual conference was held in beautiful Boise this year—what a treat it was to visit the lovely city where WASFAA's Annual Conference will be held in April 2018! Boise offers the perfect mix of big-city amenities, natural beauty, and small-town charm. I want to thank IASFAA President John Bender and his team for including me in their fun and informative superhero-themed conference. I hope to see many IASFAA members again in April at the WASFAA conference, along with administrators from across our beautiful region.

The Washington Financial Aid Association's annual conference was held in Vancouver, across the Columbia River from Portland. I enjoyed co-presenting a break-out session on career development with a panel of accomplished female financial aid leaders—we jokingly referred to ourselves as the "lady bosses." We had a great audience, and I hope they found our tips helpful and encouraging. I'm passionate about developing leadership in the financial aid profession—with the growing cost of postsecondary education, increasing regulatory complexity, and financial aid dollars at risk, we need strong, sensitive, intelligent leaders to guide our offices and advocate for our students at the institutional,

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state, regional, and federal level. Many thanks to WFAA President Linnea Todd and her crew for their hospitality and dedication to our profession.

By the time this newsletter is published, WASFAA Fall Training will have already started and will continue to go strong through early December. For sites, dates, and registration information, check out our [website](#). WASFAA's Training Committee works tirelessly to develop excellent content for a remarkably affordable one-day training event that the team delivers to you in person in every state in our region. This is no small feat—it takes a lot of coordination with our state association partners! This year's topics include NASFAA University material on student eligibility (with the opportunity to earn a NASFAA credential!) and creating magic through excellent customer service. I hope you'll be able to attend!

And last but not least, WASFAA's Jerry R. Sims Management and Leadership (MLI) conference! This event is being held from November 7-9 in downtown Portland—at the lovely Benson Hotel. As a MLI alum, I'm very grateful I had the opportunity to attend just as I was beginning my first Financial Aid Director job. This year, I get to pay it forward as a member of the MLI faculty, as well as learn from our other leaders: Jim Brooks from the University of Oregon, Scott Cline (California College of the Arts), Lauren Patterson (Art Institute), and our chair, Doug Severs (Oregon State University). I'll have more fun updates next month! Thanks for being an amazing financial aid administrator. WASFAA and your students are grateful for your dedication.

EDITOR'S CORNER



DAVID DOWNING

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

Wow! Where has 2017 gone. It feels like it just started and now we are already into November. I really hope that you enjoy receiving the WASFAA newsletter on a monthly basis. In honor of giving Thanks this month I wanted to thank everyone who has supported the new format of the newsletter this year, and those who have sent in their positive feedback. I also want to give thanks to the dedication of our Communications Committee for their proofreading and editing skills to help make this newsletter awesome each month. Finally, I would like to send a special thank you and shout out to two of our Communications Committee members, Nicholas Dehaan, from the University of Phoenix, and Eli Herr from Portland Community College. Each month Nic and Eli work together to create the design and layout of each newsletter. I am extremely thankful I get to work with such a creative Communications Committee!

We've got some great things highlighted this month and I hope reading over this month's newsletter gives you a short break away from your busy day.

This newsletter is for YOU and we want to make sure you get the most out of it. Please feel free to continue 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.

WASFAA COMM. COMMITTEE

Sun Ow • Nicholas Dehaan • Ashley Coleman • Eli Herr •
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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.

Revisions to Gainful Employment (GE) and Borrower Defense to Repayment (BDR) Regulations?



Tami Sato

WASFAA Federal Relations Chair

Yes, the Department of Education has announced a series of negotiated rulemaking sessions that will start in November and December. They are soliciting nominations to serve on these committees. The goal will be to revise these two major regulations. An additional subcommittee of the borrower defense committee will consider possible changes to the financial responsibility standards. This subcommittee can utilize experts that can discuss the financial accounting standards that have had longstanding concerns. Each group will meet three times in Washington DC.

Your WASFAA Federal Relations Committee has already started discussing what written input we might want to provide for these sessions. Here are some issues to consider:

- Should the definition of "gainful employment" be refined and narrowed?
- Could the GE reporting requirement be streamlined?
- Is the repayment-rate an accurate calculation to identify the success of an institution's graduates?
- Is the definition of "misrepresentation" so overly broad that it leaves the door open for frivolous claims for debt relief?
- Should the triggering events be reviewed?

Most importantly, should the Department grant immediate relief to borrowers who have put in claims because they took out debt from a school that has defrauded them and closed down? They should not have to wait until the conclusion of the negotiated rulemaking to have collection of these loans cease. They have been waiting a very long time.

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Dimensions	Cost for 3 months
Full page - 7 1/2" x 10"	\$500
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Quarter page - 3 1/2" x 4 3/4"	\$100

Public Service Loan Forgiveness: Ten Years Later



Ashley Coleman

University of Oregon
Assistant Director

The Public Service Loan Forgiveness (PSLF) program was established by the Bush administration through the College Cost Reduction and Access Act in October of 2007 to encourage college graduates to work in the public service field, a field that notoriously offers lower compensation and benefits. If a borrower follows the program for ten years, they are eligible to have their federal loans forgiven, tax-exempt. Ten years since the program's inception, borrowers may now apply for loan forgiveness. Here's a quick refresher on how borrowers qualify for this program:

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- 1. Qualifying Employment.** Working for a government organization at any level, a non-profit organization that is tax-exempt under Section 501(c)(3) of the Internal Revenue Code, or another tax-exempt not-for-profit if their primary purpose is to provide certain types of qualifying public services.
- 2. Full-time Employment.** You must work full-time, which is your employer's definition of full-time or at least 30 hours per week, whichever is greater. You may combine multiple part-time jobs.
- 3. Qualifying Loans.** Only Direct Loans are eligible for PSLF. FFEL or Perkins Loans must be consolidated to be eligible.
- 4. 120 Qualifying Monthly Payments.** Payments must be made after 10/1/07, under a qualifying repayment plan, for the full amount due, no later than 15 days after the due date, and while you are employed full-time by a qualifying employer. Payments do not need to be consecutive.
- 5. Qualifying Repayment Plan.** Any of the [four income-driven repayment plans](#) that base payments upon your discretionary income will qualify. The Standard Repayment Plan also qualifies, but it would not be the best option since the full loan would be paid in 10 years.

If a borrower meets the qualifications, it is highly suggested that they complete a [PSLF Employment Certification Form \(ECF\)](#) annually, or when they change employers. This form certifies their period of employment. The ECF is submitted directly to FedLoan Servicing, currently the only loan servicer managing the PSLF program. If this is the borrower's first time submitting the ECF and

FedLoan Servicing is not already their federal loan servicer, their loans will be transferred over to FedLoan Servicing. After a borrower submits an ECF, FedLoan Servicing will count the number of qualifying payments the borrower has made during that period of employment to help the borrower keep track of their progress toward 120. Encourage borrowers to keep copies of all documentation sent to them.

The [PSLF Application for Forgiveness](#) was published on September 1st. After making 120 qualifying payments, borrowers will need to complete the application and submit to FedLoan Servicing to apply for forgiveness. Borrowers must be employed by a qualifying employer during the application and forgiveness process. Upon receipt of the application, FedLoan Servicing will place the loans into an administrative forbearance (with no payment required) while they determine if the borrower is eligible for forgiveness.

Since this is a new process, it is unclear how long the approval process will take. FedLoan Servicing will notify you if your application is approved or denied. If your application is approved, your loans will be forgiven, tax-exempt. If your application is denied, your forbearance will end and unpaid interest may be capitalized. At the December 2016 FSA Conference, the Department of Education indicated that only 139 borrowers have amassed between 97-120 qualifying payments toward forgiveness ([PSLF Policy and Operations](#), 2016). However, 669,426 borrowers have submitted at least one Employment Certification Form as of June 2017 ([PSLF Employment Certification Forms](#), 2017).

The PSLF program has been a highly contested issue during the past ten years, and everyone is unsure of the program's future. Our office makes a point to let students know this during our loan repayment workshops each term. It is important for borrowers relying on the program to keep abreast of any program changes going forward. New borrowers and graduate loan borrowers should keep well informed about potential changes such as capping the forgiveness amount, partial forgiveness, removing the tax exemption, or elimination of the program. Do you have more questions about PSLF? Find your answers at the [PSLF FAQ's](#).

FREE TRAINING IN NOVEMBER

WASFAA is pleased to share web-based training opportunities for financial aid administrators provided by our industry partners during the month of November. These training and informational sessions are available to you free of charge.

Click [here](#) for more information on offered sessions.

STATE NEWS



Financial Aid Dude

John Bender

IASFAA President
Lewis-Clark State College
Application Specialist

When last we spoke IASFAA was planning our annual Fall Conference in beautiful Boise. The conference *Life as a Super Aid Administrator: What's Your Super Power?* was a huge success. We had 52 attendees including representatives from both the state and federal Departments of Education, 12 schools, WASFAA and NASFAA! We had 19 breakout sessions, 2 general sessions, and a fantastic keynote address by Dr. Keith Anderson. We also had a visit from Financial Aid Dude. Keep an eye out for this super hero—he's super smart, super fun, and super handsome.

We've been busy as an Idaho Association. We recently received our incorporation documents from Idaho's Secretary of State. This is a big moment for us, as we've never been incorporated before. We're excited about the legitimacy and protections this brings to IASFAA.

Financial aid super heroes all across Idaho are visiting high schools for FAFSA information nights. This is an important outreach tool to encourage Idaho students to go on after high school. Visiting out-of-the-way high schools with six or seven seniors can be an interesting experience. Life in a rural state is exciting!

Have you heard about the WASFAA Conference in Boise? The one that's going to be held in spring 2018? Yeah, that one. We're all excited to have WASFAA back in Idaho.

Boise in the spring time is beautiful. Here are some things you can do in Boise when you aren't learning all about federal financial aid:

1. Visit Bronco Stadium on the campus of Boise State University, home to the Famous Potato Bowl and the semi-famous "Smurf Turf."

2. The Idaho Botanical Garden is located in the Historic Old State Penitentiary District. It makes for the perfect escape into a world of natural beauty and refreshing atmosphere.

3. Catch a movie at the Egyptian Theatre. This 1920's era theater is stunning inside, boasting an Egyptian style gilded scarabs, stylized columns, and impressive frescoes.

4. Visit The Basque Museum and Cultural Center. Boise is often cited as home of the largest Basque population outside of Spain. Whether that's true or not, Boise is proud of Basque culture and has a great Basque district with a museum, restaurant, and grocery store.

5. Take a walk, ride a bike, or roll your blades. Boise's Ridge to Rivers Trail System snakes its way through the foothills of Boise and offers a quiet and relaxing trip away from the city. The system has over 100 miles of trails connecting neighborhoods and nature. Much of the trail follows the Boise River and is a great place to unwind.



Linnea Todd

WFAA President

ctcLink Campus Solutions
Process Specialist
Seattle Central Community College

Hello from Washington State! It has been a busy month for WFAA between the beginning of Fall Quarter at individual campuses, the opening of a new FAFSA application cycle, and the return of our Annual WFAA Conference (which was held October 11-13th in Vancouver, WA).

Before I go any further—I have to give a HUGE shout out to our conference chair, Rosee Murray (Eastern Washington University), and her fabulous conference team. Another big thank you goes to our Early Awareness Committee, lead by Trinity Huttner (DigiPen Institute), and our partners at the Washington Student Achievement Council's 12th Year Campaign, lead by Sarah Weiss and Christina Winstead, for organizing a separate conference track geared toward educating K-12 staff and newer financial aid professionals on the basics of financial aid and college admissions.

Our conference theme this year was "Branches of Financial Aid", which not only reflected the beautiful, changing colors that surround our state in the fall season but also refers to the many intertwined segments that make up our financial aid "arbor", if you will. This year's agenda was rich in interest session content and addresses from inspiring speakers. Our key note was delivered by Frank Kitchen, who used his own experience in higher education to encourage us to "get F.R.E.S.H." in both our personal and

STATE NEWS cont'd

professional goals. We were also fortunate to have both Karen McCarthy (NASFAA) and Bryce McKibben (U.S. Senate HELP Committee) in attendance to share their perspectives and insights on the happenings in D.C. As in previous years, our partners at the Washington Student Achievement Council held sessions on administering state aid programs, while our regional Department of Education trainers provided multiple sessions on regulatory compliance for FSA programs. Attendees also had the opportunity to earn NASFAA U credentials by attending sessions on Verification and Professional Judgment. Overall, the conference was a success and attendees were challenged to return to their campuses with new tools and knowledge that can create real change. [I was going to make a tree joke here... but I will save you the groans...] Legislatively, our state has fared okay during the most recent session with state grant program appropriations and tuition rates seeing a slight uptick and flat funding in other state programs, such as state work-study. Many of our conference sessions touched on two recent bills that were signed into law: the first, Senate Bill 5100, required financial literacy programs to be implemented campus-wide beginning with the 2017-2018 academic year; and the second, Senate Bill 5022, will require

loan debt summary letters be provided to students each time they receive a new or revised loan award offer, beginning in July 2018. Although a daunting task, it has been encouraging to see the very intentional collaboration between institutions, state agencies and many of our vendor partners to meet these new requirements.

As WFAA President this year, I've set two major goals for myself: Review and suggest improvements to our Strategic Plan so that it becomes a more specific and sustainable tool for measuring our association's efforts; and mentor 1-2 newer financial aid professionals. Both objectives are coming along slowly but surely and I am very excited by the opportunities and challenges that these goals present!

In closing, I hope that you all have many opportunities during the changing of the seasons to rest, recharge, be mindful and challenge yourself with learning something new! I hope to connect with many of you at upcoming WASFAA events and look forward to sharing what goals we've conquered this year!



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Hello WASFAA Members!

Now that your fall starts have come and gone, it's time to start thinking about the WASFAA Conference! Can you believe it? It seems like only last month we were in Seattle, but our 2018 conference in Boise is only 6 months away!

The Conference Committee has already been thinking and planning for another grand affair, full of: networking, learning, teaching, sharing, and generally having a great time with colleagues and friends (and some good food and drink as well!). This year's conference theme will be revealed in the very near future and is sure to conjure up some lively discussion, so stay tuned! But building a strong program with great interest sessions is what it's all about.

Have you implemented a process or policy that has solved a long-time issue on your campus? Have you tackled new regulations in a particularly interesting and successful way? Are you the campus expert on a topic that no one wants to touch, or the go-to resource in your state association? This is the time to share your creativity and expertise with your peers!

Or, is there a successful program on your campus that has increased student diversity and success? Are there special relationships your office has with other offices on campus that are the poster children for workplace collaboration? Maybe you have someone in the upper management ranks who is particularly skilled at leadership or developing/supporting an especially successful team who could share insights with the rest of us? This is the time to share the creativity and expertise to highlight your school's excellence!

Share your ideas or let us help you develop them! Remember, WASFAA is an all-volunteer organization focused on the training and development of its members; it's training for the members by the members. If you've been a WASFAA member for a few years and have benefited from the training offered, maybe it's time to step up and give back! Share your session ideas with Danette Wells at dwells@bastyr.edu. The sooner the better!

Don't forget, the conference will be April 22-24 at The Grove Hotel in beautiful Boise, Idaho. Make sure to save the date and add this to your calendar today!

Thank you,
WASFAA Conference Committee

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5 Reasons Why Early Engagement is Essential to Wise Borrowing



George Fuller
National Accounts Sales Director
Great Lakes Educational
Loan Services, Inc.

A fascinating debate at the National Association of Student Financial Aid Administrators (NASFAA) National Conference about whether or not there

is a student loan crisis explored several related issues, including college completion, educational financing, and loan repayment. While there's much to debate, it is clear that early engagement with student loan borrowers encourages wise borrowing. Let's look at five reasons why that's true.

1. Early engagement helps students be aware of their debt load as they incur it. A 2014 *Journal of Financial Aid* article, "Do You Know What You Owe?" Students' Understanding of Their Student Loans, reported that 13 percent of undergraduate students said they hadn't borrowed a student loan when they actually had. Even for those students who know they have loans, keeping track of their debt load seems to be a challenge, with 37 percent of students underestimating the amount of student loan debt they

carry—and 10 percent of them underestimating their debt load by more than \$10,000.

2. Early engagement increases financial literacy among high-risk borrowers. While student loan borrowing in general has increased, in *The Changing Profile of Student Borrowers*, Pew Research Center reports that the highest rate of increase in borrowing among dependent college students has been among those from middle- and high-income families. Studies show that these borrowers are less likely to be financially independent and less financially savvy than their peers from low-income families—and more likely to benefit from financial literacy resources.

3. Early engagement forces students to consider their financial obligations while in school. This may be, in part, because they don't have easy access to information about them. Money Matters on Campus performed a three-year longitudinal study of financial attitudes, knowledge, and behavior of college students. They found that the three greatest financial stressors for in-school borrowers relate to things they have little control over, and that students report less worry about the amount of loans they're taking out, keeping track of spending, etc. (see Figure 1). Access to detailed loan information and budgeting resources could lead to informed decisions while in school which could reduce other financial stressors.

4. Early engagement increases the likelihood of students finishing their education. Many students worry about their loans while they're in school, without having complete information. Studies show that students from families with greater financial need are more likely to understand that they have loans and less likely to complete their degree. With a thorough understanding of

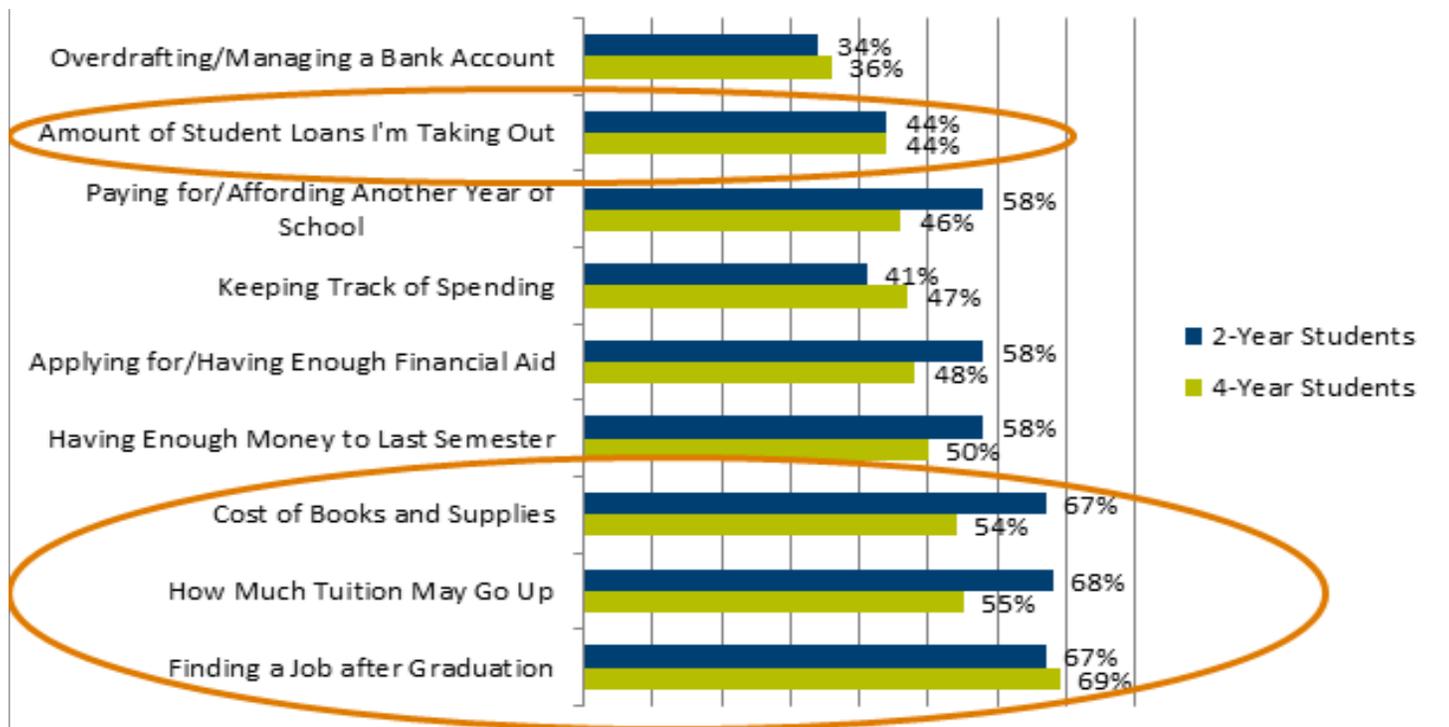


Fig 1. Financial Stressors for College Students ([Money Matters on Campus 2015 Report](#))

their loan obligation while they're borrowing (e.g., knowing when repayment begins, and understanding that they need to repay it whether they complete their degree or not), students may be more likely to understand the value of their student loans and continue their education, rather than leaving school early without a degree and in debt.

5. Early engagement helps students transition successfully into repayment. In-school borrowers are generally unfamiliar with the options that will be available to help them repay their education. Some borrowers who leave early, because they worry they won't be able to afford their loan payments, may make a different decision to complete their programs if they know about income-driven repayment plans that help make loan repayment possible, and easier.

Does Early Engagement Impact How Much Students Borrow? It's clear that early engagement may help provide in-school borrowers with information and resources they need to understand their loans and prepare them for successful future repayment. But, could early engagement also influence how much students borrow in the first place?

Decreased borrowing of federal Stafford loans by undergraduates at Indiana University (IU) following changes implemented in the 2012-2013 school year, despite constant enrollment and financial aid needs, indicates it may. How Students at a U.S. University Borrowed \$31 Million Less details actions leading to an 11 percent decrease from the prior academic year in federal undergraduate Stafford loan disbursements at IU—more than five times the national decrease in federal undergraduate Stafford loan borrowing during that time.

In 2012-2013, the school initiated an annual email/letter that is sent to students before they take out loans for the next year, detailing what their federal monthly loan payment would be based on current debt load. They also instituted a personal finance course, peer-to-peer advising, and added more information to the university website, including a requirement for students to consciously accept loans on the website rather than just passively accepting them through the federal online form. IU students quoted in the Bloomberg Business article noted that seeing the grand total rather than just the semester's loans added perspective. A senior nursing student borrowed less and planned to use more of her summer job earnings to cover costs. A chemistry major who cut his borrowing as a result of the letter contributed more from his summer job and cut unnecessary expenses such as a new mobile phone.

The article also noted that nearby Purdue University's main campus, in a separate effort, also reduced undergraduate Stafford borrowing by 12 percent after the addition of small-group meetings along with financial literacy programs and incentives. Collaborate with Loan Servicers for Early Engagement

Whether or not your school plans to start contacting students annually about their current loan amounts and estimated payments, there are things you can do to make this information accessible to your in-school borrowers. By encouraging your students to learn who their servicer is, and establish an account and a relationship with them while they're still in school, you're connecting them with loan details, financial literacy resources for budgeting and borrowing, and repayment planning assistance.

In addition to helping your students access servicer resources that better position them for college completion and repayment success, encouraging the student-servicer relationship early on also smooths the way for a strong relationship for years to come.

George Fuller is an Account Representative with Great Lakes, serving schools in Washington, Michigan, New Jersey and Mississippi. You can reach George at 616 827-9926 or by email at gfuller@glhec.org Additional information about Great Lakes can be found online at schools.mygreatlakes.org.



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. Please, let me know if you have any questions.

Ashley Coleman
WASFAA Volunteer Development Chair

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