

November/
December/
January
2009-2010



Newsletter

A publication of the Oregon Association of Student Financial Aid Administrators, a not-for-profit membership organization

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President's letter



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 you and appreciate the abilities and depth of knowledge that our members have. I am pleased that OASFAA has continued to provide quality training programs.

This past year we surveyed the membership regarding OASFAA's 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 for 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 past-president, I hope that I can continue to assist OASFAA on its journey to plan for the future. This is an exciting time to be involved with OASFAA. We have many challenges and opportunities that lie ahead. As someone who has greatly benefitted from OASFAA over the years, I would urge you to consider volunteering. Volunteering will allow you to be a part of OASFAA's future planning and provide you with the opportunity to give back to the association.

I hope to see many of you at our annual conference on January 24-26, 2010 at the Red Lion Jantzen Beach in Portland.

Happy New Year!

Membership Chair

Heather Mattioli
Assistant Director of
Financial Aid
Portland State University
email: mattioli@pdx.edu

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Editorial Policy

Opinions expressed are those of the authors and not necessarily of OASFAA, its members, or the institutions represented by the authors.

OASFAA welcomes all views and invites submissions of articles, essays, photographs, or information of general interest to all members. Submissions should be brief and may be edited. It may not be possible to publish all articles submitted. Email items for publication to: susan.shogren@nelaservices.net

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Letter from the Editor

by Sue Shogren, NELA

A new year brings a new leadership. Even as we express our appreciation for those who served during this past year, we welcome a new group of dedicated financial aid professionals ready to volunteer to lead OASFAA into what may promise to be a most unusual year. In this issue, you'll find profiles of most of OASFAA's newly-elected officers, which may give you more of a sense for who they are, what they have achieved and what perspective they may bring.

You'll also find in this issue several timely articles on issues ranging from an assessment of the net price calculator concept, to strategies for improving Cohort Default Rates in the light of the U.S. Department of Education's release of trial 3-year rates, to how to communicate effectively with students and parents using the latest media sources.

And should you occasionally get to daydreaming of the day when you can retire and leave all of this behind you... then I encourage you to consider Dick Heath's reflections on the realities of being retired. It can be helpful to think through the challenges and opportunities, and how your own world might change.

One change you might notice in this issue: we changed "Members on the Move" to "Member News" to expand its scope. We hope you find this to be even more helpful.

Keep sending in your news! Publication of the next issue is scheduled for mid-April 2010.

OASFAA Election Results

by Patti Brady-Glassman, OASFAA President-Elect and Elections Chair

With the elections results finalized, I would like to congratulate the following members who were elected to serve on the Executive Council for 2010-2011:

President Elect

Bert Logan

Lane Community College

Secretary

Jane Reynolds

OSU-Cascades Campus

Vice President Four-Year Public

Josh Puhn

University of Oregon

Vice President Four-Year Private

Theresa Schierman

George Fox University

Vice President Two-Year Public

Chris Hainley

Lane Community College

Vice President Proprietary

Anny Hawkins

Heald College-Portland

I also want to thank all of the candidates for their willingness to run for an elected position within OASFAA. Volunteers like you who are willing to serve our association make OASFAA such a strong organization.

Again, thank you to everyone for participating in our election process.

Welcome New Members!

Look for a list of new members in the next issue of the OASFAA Newsletter.

Member News

Frankie Everett, Multnomah Bible College, is going to appear on Wheel of Fortune in March, during either “America’s Game Week” or “Taste of Europe Week.” And she’s not telling which one...!

Scott Money, Art Institute of Portland, and his wife welcomed their first child: Asa Cash was born on December 17, 2009.

Jenny Ryan, OSAC, leaves during January 2010 to become Director of Financial Aid at Western Governors University.

Tip Ryan, Oregon State University, resigned his position in order to relocate with his family.

Ryan West, Western Oregon University, and his family welcomed their newest addition: Brody Evan was born on November 1, 2009.

If you or someone you know has received a promotion, taken a new job or experienced a significant life event, e-mail: susan.shogren@nelaservices.net.

Volunteer Opportunity: Financial Aid Day

by *Julia Reisinger, Portland Community College*

I would like to ask again for volunteer in the Portland area for PCC's "financial aid day" (College Goal Oregon) set for Saturday, January 30, 2010, from 9:00am-noon.

While I think we have enough volunteers at the SE Center and Cascade campus locations, I still need a few for the Rock Creek and Sylvania campuses. Of course, the more the merrier. So, if you would like to volunteer at SE or Cascade, we won't turn you down!

I also need two special volunteers (one for Sylvania and one for Cascade) to present on how to search for and apply for scholarships, including how to apply for OSAC's scholarships. I have presenters for Rock Creek and SE already. We would offer two presentations per campus (at about 9:30am and 11:00am).

Does anyone feel up to the task? We could really use your help!

Just let me know if you are interested, or if you have any questions. You can reach me at jreising@pcc.edu or 503-977-4492.

Financial Aid for College Night on OPB

by *Judy Saling, University of Oregon*

Even as ECMC leaves our state in their business decision to reduce their workforce, they have generously offered to donate funds so that the Financial Aid for College Night can air this year. That generosity and our many volunteers have ensured that the “show will go on.”

Ryan West reports that he has 23 confirmed volunteers for the night of **Thursday, January 28** when the program will air on OPB. These volunteers will be our experts in answering callers’ questions regarding financial aid. The program will air from 9:00 to 9:30pm; calls may continue until 10:00pm.

The program will once again feature **Kathy Goff** from Portland State University and **Dan Preston** of Linfield College as our on-air talent. The program will be “taped live” ten days before the airing. OPB will also have an “ask the expert” section on their website that will allow questions to be asked prior to the airing of the program. This will allow us to focus on topics that the public is interested in, if we have not already addressed those in the script. Inquiries will also be answered on OPB’s website so that each inquiry gets a personal response.

Please put a link on your website to OPB’s page: www.opb.org/financialaid/index.php. A video of last year’s program is currently available and the 2010 version will be uploaded soon after the program airs.

The screenshot shows the OPB website page for "Financial Aid for College Night". The page has a blue header with navigation links: Home, Radio, TV, News, Music, Kids & Family, Inside, On Demand, Shop, Support, and a search bar. The main content area is green and features a large graphic of a dollar sign with wings. The text on the page reads: "Paying for college with today's higher prices", "Thursday, January 28, 2010 at 9:00-9:30pm", "Call with your financial aid questions at 1-800-793-1935 between 9-10pm on January 28, 2010 or submit your questions online between January 1-28, and it may be chosen as a topic of discussion during the program.", "For parents, teachers, and the college-bound, OPB presents a half-hour-long special. Topics examined on the broadcast include: loan and grant information, and advice on the application process.", "The two experts interviewed on the broadcast are: Kathy Goff, Senior Financial Aid Coordinator for Portland State University and Dan Preston, Dean of Enrollment Management at Linfield College.", "A cooperative project of the Oregon Student Assistance Commission, the Oregon Association of Student Financial Aid Administrators, ECMC and Oregon Public Broadcasting.", "If you would like to purchase a DVD of this program, contact OPB Distribution at 503-977-7732.", At the bottom, it says "Funding provided by: ECMC" and "The broadcast of Financial Aid for College was made possible by: OASFAA Oregon".

OASFAA Annual Conference Update

by Melinda Dunnick and Kathy McCutchen, OASFAA Conference Co-chairs

This year's conference is at the Red Lion - Jantzen Beach in Portland, Oregon, on January 24-26, 2010. We have great speakers and sessions, a special treat Monday afternoon, and some fun entertainment following dinner Monday night. Again this year, OASFAA is committed to making the most of our association's limited dollars. **Please bring your own bag, writing tool and note book.**

Building a bridge begins with a YES! Please say YES, and give your support to the OASFAA 2010 Annual Conference service project – "Dress For Success Oregon." This non-profit organization provides resources and support to help low-income women successfully enter the workforce by offering professional clothing for interviews, assistance with resume preparation, job searches, computer skills, employment retention skills, monthly workshops, mentoring, and group counseling. In addition, Dress For Success partners with 150 organizations who provide various services and resources to clients, which includes assisting men with workforce support. For more information about Dress For Success please visit their website at: www.dressforsuccess.org.

You can say YES and support Dress For Success Oregon by bringing these items to the 2010 OASFAA Conference registration tables:

- Donate business appropriate attire – for women: skirts, pants, blouses and/or suits; for men: khakis, polos, dress shirts, and/or suits. The clothing should be clean, free of stains and damage, on a hanger, and preferably a current style trend - within 5 years.
- Donate business appropriate accessories – scarves, ties, belts, jewelry, shoes and handbags.
- Participate in the ConnecTen Campaign – Make a \$10 donation and ask 10 friends to donate \$10, too.

The 2010 OASFAA Conference Committee gratefully acknowledges your support for this amazing project. Last year they served 1200 women; in 2009 they have already seen a 150% increase in the demand for their services. Your generous gift means another step toward success for these men and women.

Which Meals Are Provided?

Conference registration includes the following meals:

- Sunday lunch (11:30am)
- Monday breakfast (7:45am)
- Monday lunch (11:30am)
- Monday dinner (6:00pm)
- Tuesday breakfast (7:45am)

We'll provide suggestions for restaurants in the vicinity in the conference gazette.

It's not too late to register online. See you at the Conference!



Financial literacy

Our nationally recognized Financial Awareness Basics (FAB) program helps students make informed financial decisions. Visit www.ecmc.org/fab.

Default prevention

Our comprehensive approach focuses on the student: early intervention, direct contact and personalized counseling.

Superior customer service

Our talented team of experts is here to help with tools, products and services tailored to your requirements.

Educational Credit Management Corporation (ECMC) is a nonprofit national FFEL Program guarantor. ECMC works to increase college access, promote financial literacy and lower student loan default rates.

To learn more, contact:

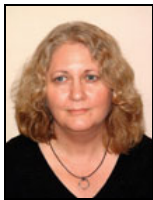
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VP Report: Public 4-Year Schools

by Nancy Hanscom, University of Oregon



I wish to thank everyone in our financial aid community for allowing me to serve OASFAA this past year. I have participated in the first year of the OASFAA Mentoring Project, co-chaired the Support Staff Workshop and served as VP for Public Schools. We have many challenges this year, and I expect will continue to have in the upcoming year as we

experience amongst other things, a change in our funding opportunities within the organization. The Executive Council also understands the financial difficulties our membership is experiencing in participating in OASFAA trainings and events.

This situation that we all find ourselves in will also present opportunities for us to explore new ideas to keep OASFAA strong and relevant. Although my tenure as VP is over, I expect to keep active in OASFAA and am pleased to see so many others strive to see OASFAA flourish. Volunteerism is very important to the success of our organization and I hope that you will find the time to experience the rewards of assisting in the mission of OASFAA.

VP Report: Community Colleges

by Bert Logan, Lane Community College



I attended the FSA Conference in December and, overall, I thought that ED handled it very well, considering the number of attendees. I got into all the sessions I wanted to get into, although I had to wait until the third or fourth time the session was offered, and still sat shoulder to shoulder with hundreds of others. I was pleased to see that the

recorded sessions were published. It gives those who couldn't attend the information that was presented. If ED is going to continue to record the FSA Conference, it could allow those that just want to get the information to wait for the recorded session, and leave the benefit of actually attending the conference to those that have significant information and questions to exchange with Department officials.

VP Report: Independent Institutions

by Heather Hall Lewis, University of Portland



Communication is key in the financial aid world. Most of us are connected to various sources of information via websites, newsletters, journals, and listservs.

To help you connect to other financial aid professionals who may be facing some of the same challenges you are, OASFAA has created several listservs that I encourage you to consider joining. Of particular interest to those in the Independent sector is the new **Independent Listserv**. This listserv will give you the opportunity to connect with other financial aid professionals associated with Oregon Independent Colleges.

Some of you may have already had the opportunity to opt into this email list when you either renewed your membership or registered for the Annual Conference. If you have not already joined the Independent Listserv, I encourage you to do so.

To opt in, go to the Member Services section of the OASFAA website. Click "Update Your Member Profile" and select "Yes" for the Independent Listserv on the second page. OASFAA hopes that this will be a great new way to stay in touch with a more targeted group of colleagues and get advice on issues related to our sector.

The Retirement Paradox

by Dick Heath, FAA Retired

A few months before my retirement at the end of May 2009, Sue Shogren asked if I would be interested in penning some musings about retired life for the OASFAA newsletter. After seven months of this new life-style I figured I had accumulated some musings, but my first efforts at expression were rather rambling. So I reverted to the old discipline of making an outline.



AFFORDABILITY

The news is full of articles about the end of retired life as it has previously been known. The disastrous drop in investments in 2008, followed by job losses, has caused a change in retirement plans for many Americans. And we all know how rich we were getting on financial aid salaries! But financial aid professionals are aware of the power of compound interest and the necessity to start saving early in a working career so, hopefully, you have put yourself in a better position than many other people.

I am not trying to give advice; many others have written on the subject so you can do your own research. For myself, I had the advantage of a small VA benefit and a pension from my days as a purchasing manager for a bank and, combined with

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OSAC Update

by Susan Degen, Oregon Student Assistance Commission



It's difficult to say much about the Opportunity Grant and other state programs right now because so much

is contingent upon what happens with the Special Election on January 26 and the Special Session in February.

If one or both ballot measures fail, all state agencies will be facing the prospect of additional cuts to remaining funds for the rest of the 09-11 biennium (March 2010 through June 2011), which would affect all funds that have not yet gone out the door before March 2010. We won't be able to begin posting award lists for 2010-11 until after the session ends and we have a better idea of what funds will be available for the rest of the biennium.

What is already clear for 2010-11 is that we will have increased demand for even fewer dollars.

President's Update

by Donna Fossum, Western Oregon University

As you are probably aware, H.R. 3221, Student Aid and Responsibility Act (SAFRA), has passed in the House and has moved to the Senate. Among several items included in SAFRA is the elimination of the FFEL program and the transition to 100% Direct Loans.

For your information, here is a link to this bill:

www.govtrack.us/congress/bills.xpd?bill=h111-3221



December 29, 2009

Dear OSAC Commissioner,

On behalf of the Oregon Association of Student Financial Aid Administrators (OASFAA) Executive Council, I am expressing our confidence in Dennis Johnson as the Executive Director of the Oregon Student Assistance Commission. We believe in Dennis' competency to administer the complexity of the Oregon Opportunity Grant program.

The OASFAA Executive Council unanimously approved a resolution at its December 17, 2009 meeting to wholeheartedly endorse Dennis Johnson as the Executive Director of the Oregon Student Assistance Commission.

Sincerely,

Donna Fossum, President
Oregon Association of Student Financial Aid Administrators

Special Thank You to OASFAA!

by Jenny Ryan, Oregon Student Assistance Commission

Beginning in January 2010, I have been offered and accepted a position as the Director of Financial Aid at Western Governors University. I wanted to thank you for your continual support to help me flourish in my role while at OSAC.

You have always encouraged and promoted my development and participation, from OASFAA Conferences to presentations to College Goal Oregon. I have learned while at OSAC about state grant programs and scholarships and the best part of financial aid. I will continue to grow and learn.

OSAC is a model state agency and has the highest of standards and character. It is because of the leadership from Dennis Johnson that the Commission is successful and specifically the OOG program. I really enjoyed working with my colleagues at OSAC – especially Susan Degen – where I was only beginning to learn the nuances of a state grant program. As I grow into my role at WGU, I know that I will see you at meetings and will ask for your assistance on complex topics.

OSAC has been a fantastic opportunity for me. OASFAA has been very welcoming to our family always and hope that we will remain in contact professionally and personally.

Best of 2010 to all!
Jenny & family

College Goal Oregon Update

from a press release distributed by Vicki Merkel, OSAC



Help is available for college-bound students and their parents during College Goal Oregon on **Saturday, January 30, 2010**. Financial aid experts will be available at 24 different sites in Oregon to help with completing the FAFSA worksheet and submitting the application online. Bilingual volunteers will be available at most sites, and all sites will offer presentations on searching and applying for private scholarships.

Locations: January 30, 2010, 9:00 a.m. to 2:00 p.m. at most sites.

Blue Mountain Community College	Lane Community College
Burns High School	Linn-Benton Community College
Central Oregon Community College	Mt. Hood Community College
Chemeketa Community College	Portland Community College, Cascade Campus
Clackamas Community College	Portland Community College, Rock Creek Campus
Columbia Gorge Community College, Hood River	Portland Community College, Southeast Center
Columbia Gorge Community College, The Dalles	Portland Community College, Sylvania Campus
Confederated Tribes of Grand Ronde	Southern Oregon University
Crook County High School	Southwestern Oregon Community College
Hermiston High School	Treasure Valley Community College
Klamath Community College	Umpqua Community College
La Grande High School	Waldport Community Learning Center

For those unable to attend College Goal Oregon, the Oregon Student Assistance Commission has scheduled FAFSA Friday Webinars from February through June. To review webinar dates and times, visit www.CollegeGoalOregon.org.

College Goal Oregon is part of the national College Goal Sunday program to help students access millions of available financial aid dollars. In 2009, over 2,400 Oregon students and 310 volunteers participated in College Goal Oregon at 28 sites. The event partners with the Oregon Student Assistance Commission, NELA Center for Student Learning, Oregon Association of Student Financial Aid Administrators, YMCA and receives support from The Lumina Foundation for Education. For more information about College Goal Oregon, visit: www.CollegeGoalOregon.org.

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Member Profiles: Meet OASFAA's Newly-Elected Officers



Bert Logan,
2010-2011
President-
Elect, is
Director of
Financial Aid
at Lane
Community
College in

Eugene. He volunteers for OASFAA, WASFAA and NASFAA. He has held several leadership positions in OASFAA.

How long have you been in Financial Aid?

Approximately 22 years.

How did you get started in Financial Aid?

As a veteran work-study student.

What has your involvement been with OASFAA so far?

Have served on various committees and elected positions.

What is the most rewarding part of your job?

Having worked with so many dedicated and talented staff over the years.

What case/student will you be most likely to remember for the rest of your life?

Two actually: One student who overcame severe physical trauma and became a leader and legislative advocate. The other from out of state, who somehow managed to graduate in spite of severe financial difficulties. It was a pleasure to be invited to their graduation ceremonies and I was very proud of both of them.

What is the most difficult aspect of your job?

The stress is sometimes overwhelming. All of us want to do the best job we can for students in a timely and unintrusive manner, but the hoops that institutions and students must jump through in gaining financing for education are daunting.

How do you cope with stress on the job?

Mostly through networking with my colleagues. It's good to get together at conferences and workshops to touch base with peers who struggle commonly with the pressures in delivering aid. A telephone call to a colleague always helps, even if it's just to vent frustration. A co-conspirator that helps provide some humor is a great asset.

Who has been the biggest influence/mentor on your career?

There's been many, but I'd have to say Jerry Simms and Don Black in recognizing potential to move up in the profession, and Jim Gilmour, who kept my head in the game during a particularly low experience in my career.

What is/was your favorite volunteer experience?

Being a trainer and providing interest sessions at conferences has been most rewarding. I actually learned more from the audiences I was instructing than what I learned from the materials I provided. It's great to go out and meet a wide range of FA professionals in a training environment.

What do you do when you are not working?

Crash! Then wake up and watch my kids growing into adulthood. I also do a lot of activities within the veteran community.

What do you like about living in Oregon?

Everything except winter.

What is the most unusual place that you have traveled?

The Philippines.

What is your favorite restaurant?

Jalisco's in Eugene. Who Song and Larry's in Vancouver.

What was the last book you read?

The Bonus Army.

Who is your personal hero?

Mohammad Ali.

Pepsi or Coke drinker?

Neither, unless it has rum in it.

DL or FFELP?

DL.

If you could change anything in our industry, what would it be?

Give students a fixed dollar amount on a debit card and let them take it to any college they wish to attend. Have it hierarchical, from grants to loans.

Do you have any advice for your fellow financial aid administrators?

Have a good time with the work. Learn to have fun with it and don't take it so seriously that you lose the concept of assisting students. When this turns into just a job, you're dead.

If you were not in financial aid, what would you be doing now?

Probably sipping a pina colada on the beach in Cancun.



Jane Reynolds,
2010-2011
Secretary, has
worked for
OSU-Cascades
in Bend as
Director of
Enrollment

Services. Her team works with recruiting, admissions, advising, registration and financial aid for the almost 800 students at Cascades.

How long have you been in Financial Aid?

Ten years.

How did you get started in Financial Aid?

I started as a half-time veterans and work-study coordinator at Central Oregon Community College (COCC).

What has your involvement been with OASF AA so far?

Membership Chairperson for 5 years; participated in numerous conferences and workshops.

What is the most rewarding part of your job?

Graduation – we have many first generation college students at Cascades and our graduation ceremony is really important to them. The average number of attendees is 10 per graduate and we've had some students invite as many as 25 people to the ceremony.

What case/student will you be most likely to remember for the rest of your life?

The "door slammer" and the silent alarm that didn't work - I learned a lot about campus safety after that incident.

What is the most difficult aspect of your job?

Working with students who have run out of options – either academic or financial, and cannot continue with their education.

How do you cope with stress on the job?

Exercise 4 or 5 mornings each week.

Who has been the biggest influence/mentor on your career?

Laurie Neil hired me as Assistant Director of Financial Aid at COCC and gave me an amazing number of opportunities over the four years that I worked with her.

What is/was your favorite volunteer experience?

College Goal Oregon – OSU-Cascades has partnered with COCC to offer College Goal Oregon since the beginning. It is remarkable the number of people we are able to help in a few hours on a Saturday!

What do you do when you are not working?

Garden, camp, and hike.

What do you like about living in Oregon?

Snow-covered mountains and dark blue skies.

What is the most unusual place that you have traveled?

To the Prairie Oasis in Moose Jaw, Saskatchewan, for a family reunion.

What is your favorite restaurant?

I like interesting food, so any ethnic restaurant.

What was the last book you read?

James Patterson's thriller, *Sail*, came my way over the holidays.

Who is your personal hero?

Michelle Obama.

Pepsi or Coke drinker?

Diet either one.

DL or FFELP?

I've worked with both programs and believe we need the competition to keep the level of customer service high for both students and schools.

If you could change anything in our industry, what would it be?

Increased availability of grants and/or loans for students – there is not enough financial aid available for many students; especially those in the middle.

Do you have any advice for your fellow financial aid administrators?

Take advantage of the many opportunities available in our state by participating in and volunteering for OASF AA events.

If you were not in financial aid, what would you be doing now?

Landscape design.



Josh Puhn,
2010-2011 Vice
President
Public 4-Year
Schools, is
Assistant
Director at the
University of

Oregon. He counsels students, reviews FAFSAs, maintains the office's website, helps with outreach, administers OOG, awards TEACH grants, and does whatever else happens to be going on in a given day.

How long have you been in Financial Aid?

5+ years

How did you get started in Financial Aid?

By chance. I was working in Registrars and looking for a job in student services.

What has your involvement been with OASF AA so far?

Volunteered for Summer Drive in and Annual conference and have frequently helped with moderating sessions, as needed.

What is the most rewarding part of your job?

Helping students reach graduation that could never have done it without financial aid and scholarships.

What case/student will you be most likely to remember for the rest of your life?

A parent that called me all the time for the entire 4 years (the student never once called or came into our office).

What is the most difficult aspect of your job?

Sometimes students find ways to make it very hard for themselves. It sometimes makes our job (of swooping in and fixing everything) more challenging.

How do you cope with stress on the job?

A GREAT sense of humor ☺

Who has been the biggest influence/mentor on your career?

Probably my dad (Teacher for over 30 years)

What is/was your favorite volunteer experience?

It was fun to help plan the 2008 Annual Conference.

What do you do when you are not working?

Pursuing hobbies like playing music or photography.

What do you like about living in Oregon?

The rain?

What is the most unusual place that you have traveled?
Georgia. (I did not fit in)

What is your favorite restaurant?
What isn't? I like Ta Ra Rin (Thai)

What was the last book you read?
"Dinosaur Days" ...I may have been reading this to my kid.

Who is your personal hero?
Bruce Springsteen (Woodie Guthrie for the 21st Century).

Pepsi or Coke drinker?
RC Crown Cola (if I have soda at all)

DL or FFELP?
D to the L yo.

If you could change anything in our industry, what would it be?
Where do I start? (Clap Clap)
More Pell.

Do you have any advice for your fellow financial aid administrators?
Get used not feeling appreciated. But if you decide it is more important to be a difference-maker than admired, you feel a lot better about your job.

If you were not in financial aid, what would you be doing now?
I could always go back to delivering pizza.



Chris Hainley,
2010-2011 Vice
President
Community
Colleges, is
Financial Aid
Advisor at
Lane

Community College in Eugene.
He spends most of his time
verifying files and assisting with
SAP appeals.

*How long have you been in
Financial Aid?*
Approximately 23 years now.

*How did you get started in
Financial Aid?*

After transferring from the Registrar's office, I began as a financial aid specialist at Oregon Institute of Technology.

What has your involvement been with OASFAA so far?
I've volunteered on the OPB Financial Aid Night and I was a member of the annual conference committee many years ago.

What is the most rewarding part of your job?
Helping students to get the assistance they need to fulfill their dreams.

What case/student will you be most likely to remember for the rest of your life?
Financial aid appeals have always been interesting. The one that keeps coming to mind over the years was the student who submitted a child's death certificate that appeared to have been altered. The appeal was denied and the student never questioned it. Not sure whatever happened to that student.

What is the most difficult aspect of your job?
I think having to tell students that their appeal for reinstatement or request for a dependency override has been denied is sometimes the most difficult especially when there is no documentation on which to base your decision.

How do you cope with stress on the job?
I work out and run on my lunch hour, and prayer.

Who has been the biggest influence/mentor on your career?
Linda Waddell.

What is/was your favorite volunteer experience?
College Goal Oregon coordinator at Lane CC.

What do you do when you are not working?
Yard and house work, sing in my church choir, and volunteer at my church and with the Knights of Columbus.

What do you like about living in Oregon?
It's green.

What is the most unusual place that you have traveled?
The Dominican Republic.

What is your favorite restaurant?
Widmer's in Portland, Hop Valley Brewing and Restaurant in Springfield.

What was the last book you read?
Currently reading Signs of Life by Scott Hahn and St. Augustine's City of God.

Who is your personal hero?
Frodo.

Pepsi or Coke drinker?
Diet Caffeine Free Pepsi, but usually Diet Shasta Grape/Grapefruit.

DL or FFELP?
Direct Loan.

If you could change anything in our industry, what would it be?
Can't think of anything right now as I'm too busy trying to verify the backlog of students in our office.

Do you have any advice for your fellow financial aid administrators?
Patience, young Paduan.

If you were not in financial aid, what would you be doing now?
Digging graves or working in the Registrar's office.



Anny Hawkins,
2010-2011
Vice President
Proprietary
Schools, is
Director of
Financial Aid

at Heald College. She helps her staff handle financial aid issues and is supporting their professional development through training workshops and conferences.

How long have you been in Financial Aid?

I have been in Financial Aid for 10 years.

How did you get started in Financial Aid?

I got started in Financial Aid by being a student at the College I ended up being hired by. I was hired as the night Administrative Assistant, moved up to Business Office Manager, then on to Financial Aid and have been in Financial Aid ever since.

What has your involvement been with OASFAA so far?

My involvement with OASFAA includes having worked on the Scholarship Committee, attending OASFAA every year and having had the privilege of being VP of the Proprietary Segment.

What is the most rewarding part of your job?

The most rewarding part of my job is helping the students obtain the Financial Aid necessary to complete their education and seeing them walk across the stage when their name is called at graduation.

What case/student will you be most likely to remember for the rest of your life?

The case I am most likely to remember would have to be a homeless student whom no one thought would stick it out, much less graduate. He attended school, got good grades, cleaned his self up, got his own place, and most of all graduated. He has since continued his education.

What is the most difficult aspect of your job?

I think the most difficult aspect of my job is the dependent students whose parents are unwilling to help them with college because we are not a University.

How do you cope with stress on the job?

Stress...what's that? Just smile and laugh often because you can't stress about things you have no control over.

Who has been the biggest influence/mentor on your career?

Sharon Hale has been the biggest influence/mentor in my career. She has always been there to teach me personally as well as professionally and is still there for me if I ever need her.

What is/was your favorite volunteer experience?

I have yet to be able to really volunteer for anything but since I was on the OASFAA Scholarship Committee, I would have to say that was my favorite thus far.

What do you do when you are not working?

When I am not working, I am spending time with my children and grandchildren. Trying to do educational things with the grandkids so they can be positive about education.

What do you like about living in Oregon?

MT. Hood and snowboarding season of course!

What is the most unusual place that you have traveled?

Outside of the U.S. (which has lots of unusual places in itself), I have been to Puerto Rico. That was unusual seeing their culture/lifestyle.

What is your favorite restaurant?

My favorite restaurant is the Olive Garden.

What was the last book you read?

I'm currently reading a vampire series that an ex co-worker loaned to me (don't remember the author).

Who is your personal hero?

I don't have one, I have two: my mother and my oldest son. My mother because she turned me into the woman that I have become, and my oldest son because he taught me to not judge people as I may be missing something special within them.

Pepsi or Coke drinker?

Pepsi.

DL or FFELP?
FFELP, please.

If you could change anything in our industry, what would it be?

The age limit/restrictions on determining dependent/independent students.

Do you have any advice for your fellow financial aid administrators?

Although Financial Aid can be frustrating with all the rules and regulation changes, just smile and remember that we are there for the student first and foremost.

If you were not in financial aid, what would you be doing now?

If I wasn't in Financial Aid now, I would probably be a stay at home grandmother.

Theresa Schierman, Vice President Independent Institutions, will be profiled in an upcoming issue of the OASFAA Newsletter. We wish Theresa and her family well.

Reducing Default Rates

by Chris Conway, NELA



The U.S. Department of Education recently released unofficial three-year default rates for fiscal years 2005-2007. Three-year rates were higher than two-year rates for all institution types. The Department made Trial 3-Year Rates available online at:

(<http://federalstudentaid.ed.gov/datacenter/library/TrialYearCDR.xls>)

That rates went up is hardly surprising, but now the work begins to minimize the rate of increase. Below is a list of actions that schools can take to help reduce default rates. While the list consists of five items, the best action for your institution depends on the resources and commitment you have on your campuses.

1. Teach your students about money management.

The more students understand money, the easier it will be for them to repay their loans. Students who understand how credit scores are calculated will know that not paying a loan on time can lower their score by 100 points on average. Students who live within a monthly budget will have money to pay their loans. Students who track their expenses will know where they can cut spending to be able to afford their loan payment. Are there additional opportunities to incorporate money management into the classroom or other campus activities?

2. Help your students succeed in program completion.

Research indicates that most default claim payments are for students who withdrew from school. If we can help students complete their program, they will be more likely to repay their student loans. Are you engaged with retention efforts on campus? How can your team increase student success?

3. Know when students leave school.

Knowing when students leave ties in directly with helping your students succeed in program completion. The grace period on student loans starts on the day after a student drops to less than half-time. If a lender is not notified of a withdrawn status until weeks or months after the student leaves, that student gets notified about repayment later than graduates. Timely enrollment reporting is critical. How does your faculty report a student who has not attended school for a certain period of time? How do you know when a student leaves and when to report it?

4. Communicate with your students often about financial aid.

Students who understand financial aid may take out

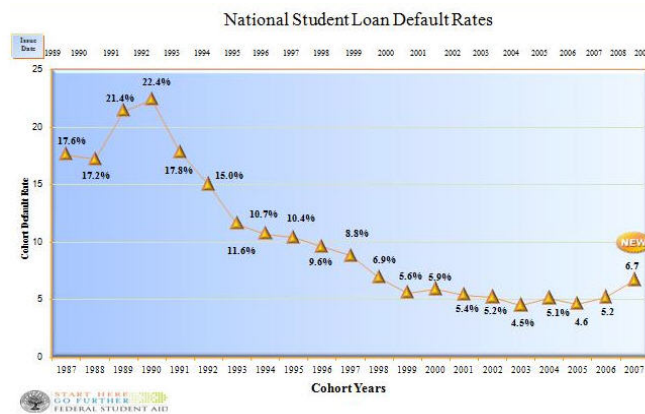
fewer student loans because they received scholarships or grants. Students who learn about deferments know there is an option to postpone payment should they need it. Students who are aware of their total debt amount can better estimate what their monthly payment will be when repayment starts. The more you talk about financial aid with students, the more aware they will be of their options. Outside of required entrance and exit counseling, what opportunities exist to talk with your students about financial aid?

5. Stay in contact with your students.

Most default claims are paid for borrowers who did not speak with the lender or guarantor. In many cases there were attempts to reach the borrower with no response, but a substantial number of defaults occur because there is no valid student phone number or address. When there is no contact with a student, that student is less likely to request a deferment or to change to a more affordable repayment plan. Staying in contact starts while students are on campus. Talk to them at every opportunity about money and financial aid; then if you lose touch, students still may recall that they have repayment options. Reaching out to students during their grace period reminds them that payments will be due, and that options exist to postpone payment. By staying in touch while they are still students, you will know if a bad number or address exists and you can update their information while they are still on campus.

“...what opportunities exist to talk with your students?”

These are five ideas that will make an impact on your cohort default rates, but they may not be the best fit for your school. Talk with others on campus to create your own top five list. Recruit the help of others on campus to help your students succeed during school and in repayment. By taking these steps, you will better manage your default rates, and your students will thank you for that.



Source: U.S. Department of Education Data Center (<http://federalstudentaid.ed.gov/datacenter>)

Some Thoughts On the Net Price Calculator

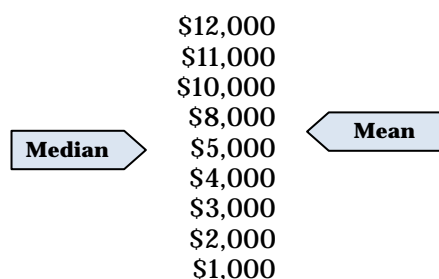
by Mike Johnson, Pacific University

As we know, the Higher Education Opportunity Act of 2008 included a requirement that schools post a net price calculator on their websites within two years of being provided with the U.S. Department of Education's template. The clock started ticking on October 29, 2009, when the National Center for Education Statistics made that template available. It can be found at <http://npc.inovas.net/institution>. While schools can develop their own templates, they must include "at a minimum the same data elements" as the official one.

At first glance, the template seems simple and straightforward; however, the instructions and calculations contain a couple of wrinkles that, depending on a school's awarding policies and the characteristics of their recipient populations, might require some focused thought during the move toward implementation. These details may complicate some schools' efforts to provide relevant, useful net price information.

According to the instructions for completing Table 2 of the template, "data should represent the **median** amount of both need and non-need grant and scholarship aid **from Federal, State, or Local Governments, or the Institution (exclude private source grant or scholarship aid)** awarded to, and accepted by, **all first-time, full-time students** with the indicated living and residency category for each Expected Family Contribution (EFC) range [emphasis in the original]." The *median* is the number that occupies the middle position in a range of numbers; the *mean* is the result of totaling the amounts of the numbers in the range and dividing by the number of those amounts.

For the following range of awards, for example:



The *mean* is \$6,222, which is the total of the amounts (\$56,000) divided by the number of amounts (9). The *median* is \$5,000, which is the number in the 5th position of this range. The typical net price that prospective students in this category will see when they enter numbers into the net price calculator will therefore be the school's Cost of Attendance minus \$5,000.

As you can see, small numbers can lower the median while having less effect on the mean. For that reason, schools that award institutional aid based on merit, or even on a combination of merit and need, could see such

differences within some of the EFC ranges they report. It is not unusual, for example, for students with the highest average grades and standardized test scores to have higher average EFCs than students with the lowest average grades and standardized test scores ("average" meaning "mean" here). Especially if several students in the lowest EFC ranges are not eligible for much merit aid, the resulting wider range of award amounts in the lower EFC ranges could lower the median award amounts in those ranges. In extreme cases, this result

"These details may complicate some schools' efforts to provide relevant, useful net price information."

could make it appear that a school is awarding more aid to less needy students – even though that isn't what those schools thought they were doing, or what they intended to do.

In addition, schools that award freshmen and transfer students differently, as many private institutions do, will have to decide how best to represent those differences to prospective students. It may be difficult for one net price calculator based on statistics about "all first-time, full-time students" to show typical net prices realistically. It might be better to provide two separate calculators as long as doing so would meet the requirements put forth in the HEOA – which would need to be confirmed: the legislation only refers to the calculator in the singular.

The take-away from this discussion is that it will be necessary for some schools to think carefully about how to write the optional explanations, caveats, and disclaimers about their net prices so that prospective students will be able to evaluate those net prices appropriately.

Ultimately, the goal of providing good information about net price may be more difficult than many of us had hoped, or as difficult as many of us had feared.

Put Social Media to Work for Your School's Outreach Efforts

by Craig Berkley, TG

Social media: It's not just the latest Internet buzzword that's here today and then forgotten like yesterday's Twitter blast. Social media refers to any number of ways that people use the Web or related technology to meet, chat, entertain themselves, and even learn. Chances are you've jumped on the social media bandwagon without realizing it if, like a lot of people, you're a member of Facebook or a fan of YouTube, have shared photos or videos online, have a personal blog, or even just chat via an online message client like Instant Messenger.

The key distinction about social media is that the medium creates a dialogue among participants, unlike spam or newsfeeds, which are one-way communications. In this regard, social media can be a great vehicle for engaging high school students in college outreach. Many students are already veteran users of the online tools your campus could use. The tools themselves are dynamic in nature. Depending on the medium, you can post content, invite feedback and discussion, and even spur your readers to explore college admissions and planning for themselves.

If the tools are rich in possibilities, where to start in using them for college outreach may not be immediately clear. To help you begin that process, consider a few of the suggestions below. Each idea employs a particular social medium for a specific purpose or audience. In designing an outreach campaign, it's important to focus your message for the audience and emphasize the interactive aspect of the online experience.

First-year student blog.

Invite a first-generation student to blog about his or her first year on campus, and offer a link to the blog to high schools or students you're targeting for outreach. You may be able to collaborate with an instructor for a freshman course, and even offer extra credit to students who would be willing to blog about their experiences. For many future first-generation

students in high school, that first year of college can be a source of anxiety. If these high school students can read about the lives of similar students negotiating the challenges of that first year, they may be more likely to enroll in college and continue their educational pursuits.

College admissions process by social networking site.

Applying to college can seem intricate to someone just beginning that process. Enlist an admissions counselor to talk about the admissions process, and have the

“Many students are already veteran users of the online tools...”

person document that effort through a social networking site such as Facebook or MySpace. Let photos, succinct captions, and embedded videos tell the story of what it's like to apply. You might also discuss ways that students can distinguish themselves from other candidates, provide essay-writing tips, or offer online campus tours.

Financial aid event live-cast.

Financial aid events are some of the best ways to reach prospective students and interested parents. You can podcast or live-cast your financial aid outreach event, capturing common questions from students, offering a virtual way of understanding the process for completing the Free Application for Federal Student Aid, and inviting further interaction through your college's Web site.

Parent outreach via webinar.

If you work with local high schools, you can invite parents of prospective students to listen in on a webinar on how to plan and prepare for college. The webinar could explore any number of college-related topics, but you might focus on areas that

give parents initial anxiety about college, including the application process, financing, and the separation from their children.

Online video post for first-generation or at-risk students.

Similar to the first-year blog, this idea explores the first-year student's college experience through multi-media, in this case a video that you could post to your college's Web site. The video could be a testimonial from first-generation students or students who are at-risk for dropping out of school, including low-income students. These testimonials could be handled as Q&As with a counselor prompting students with questions about their classes, campus life, and adjusting to college.

For more help

You'll find a rich assortment of information about the way colleges are already using social media through various online publications, including *University Business* (www.universitybusiness.com) and *Campus Technology* (www.campustechnology.com). Type “social media” into the search engines for either of these Web journals and you'll discover a wealth of information as well as a variety of ideas on how to use social media for your outreach efforts.

According to Wikipedia®, examples of social media include:

- Blogs
- Micro-blogging
- Social networking
- Social network aggregation
- Wikis
- Social bookmarking
- Social news
- Live-casting
- Video sharing
- Music and audio sharing
- Community Q&A
- Virtual worlds
- Game sharing
- Information aggregators

Source: www.wikipedia.com

continued from page 5

Social Security, my net pay is about the same. However, I am no longer putting any money into my 403(b) plan. And I have a spouse who has not yet reached minimum Social Security age so she is still working full time. Whether our investments rebound or not will determine how many of the “extras,” such as travel, we will be able to enjoy.

FREEDOM

For those of you old enough to remember, do you recall the ditty we used to sing as children when school let out for the summer? “No more pencils, no more books, no more teacher’s dirty looks!” Perhaps that – or learning the truth about Santa Claus – was our first indication that things are not always what they seem to be. And so it is with retirement. You put in 40, or 45 or 50 years of working and you long for the day when you don’t have to do anything if you don’t want to. In fact, we retirees have a saying: “I don’t have to, I’m retired!” But is that really what you wanted? And is it what you thought it would be?

It reminds me of a routine by Bill Cosby describing a kid in the first grade with the big, green pencil and the wide-ruled yellow paper. “Wow, cool. One and one is two”, he says as he laboriously fills the paper with the figures. “What’s a two?”

At first you are overwhelmed by a delicious sense of freedom. You suddenly have the luxury of time. Years of getting up at 6am in the dark, battling the commute (I have put gas in my car 7 times in 7 months), attending meetings, keeping appointments – it’s all gone. You are not committed to what others want you to do; you are free to pursue what **you** want. What is this new lifestyle that puts no pressure on you to be somewhere and do something? Your life has always been a checklist of responsibilities: work, spouse, home, and children. For years you have worked to gain wisdom and experience and people have learned to depend on you. And now a big part of that is missing. The world is getting along without you quite nicely. Imagine that.

So does that bother you? Had you planned for this abrupt change? Are you the type of person who defines yourself based on your work or had you realized that you would have to meet that need in a different manner now? Or perhaps your ego was not wrapped up in your title. Maybe you had been building some dreams of things you wanted to do if you only had the time (and money). Maybe you view retirement as just a shift in direction instead of a loss of all that was familiar. There are still opportunities to get involved with people and help others. But now you can do it on your schedule and not someone else’s.

I used to remind my students that no one was going to knock on their door and ask them if they wanted a scholarship – they had to pursue the opportunities. And so it is with

“Every day is a vacation, but...”

retirement. If you don’t want to volunteer or don’t want to work part-time, then enjoy the fact that you don’t have to. But you will eventually recognize that we all need to have some contact with others to put some meaning into our lives.

Some of my golf buddies put it in perspective one day this summer. They asked if I had found something to do to occupy my time because “you can only re-arrange the garage so many times!” I took that as valuable advice and began to ponder how much “freedom” I really wanted. I also learned how such freedom could be mishandled. As day after day stretches in front of you, it appears that you can handle countless tasks and pursue limitless opportunities. After all, you are not tied down to a schedule. But if you do not exercise those skills of organization and prioritization that you learned and used in your workday world, you will find that the days fritter away and you get very little accomplished.

GUILT

Yes, a word with so many implications. I have indicated the struggle with not having a structured work routine any longer. But that also brings into play our country’s Puritanical history and the negative connotations of not being a productive member of society. Can you not simply relax and enjoy the lessening of your responsibilities? No more Cub Scout meetings, no more teacher conferences, no more cramming all of the household chores into your two day weekend? Every day is a vacation, but why does something always nag at you and say it doesn’t feel right to not have something you are supposed to be doing?

Add into the equation a working spouse who gets up for work while you are still in bed. How do you balance that inequity with the traditional sharing of duties you worked out so painstakingly over the years? She plans the meals and you take the cars in for servicing. She bought the Christmas gifts for the kids and you bought the tree and set it up in the stand. What now? Maybe you can fall back on the retiree’s motto: “I don’t have to, I’m retired,” but I wouldn’t recommend it. Obviously, there are issues that have to be worked out in this area.

Hopefully, these are some insights that will prepare the way for you down the road or at least give you something to think about. I really miss my interaction with the students and the camaraderie of associating with my fellow colleagues. To that extent, I helped to answer questions from parents and students at a NELA event this month, I am scheduled to be at PCC Sylvania for Campus Goal Oregon in January, and I shared my contact information with Alan Baas at OSAC and with the Ford Foundation for possibly helping with scholarship selection chores.

But I also always have my golf clubs in the trunk!

Colleague Remembered Through Student Scholarship

by Michelle Holdway, University of Oregon

Paul Carlile was an avid cyclist, a committed environmentalist and a financial aid administrator extraordinaire. The University of Oregon and OASFAA communities suffered a great loss when he passed away this last January. Thanks to the generosity of his family, friends, and colleagues, his memory will live on in the form of the **Paul Carlile Memorial Scholarship**.

University of Oregon senior, Stella Chiu, is the first recipient of this scholarship. A first generation college student studying biochemistry and human physiology, Stella founded a student organization called Colleges Against Cancer (CAC) in her freshman year. In the last three years, she has seen it grow from a six-member organization to a group of 45 dedicated members holding weekly meetings to further their mission of eliminating cancer at the college level. Stella, who hails from Portland, says about the work of the CAC, "We cannot all be cancer researchers, however, we do have the power to educate the community about cancer prevention, honor cancer survivors, advocate for change, and raise money for cancer research." Stella will receive \$1,000 from the Paul Carlile Memorial Scholarship in the 2009-10 school year.

We are optimistic about the future of the Paul Carlile Memorial Scholarship program. Selection for 2010-11 scholarships will occur in the spring. The focus of the scholarship continues to be first generation college students from Oregon with financial need who are passionate about serving their community. We believe that supporting the efforts and achievements of these students is a wonderful way for us to remember our friend, Paul Carlile. Thank you to OASFAA and to all of the individuals who helped make this scholarship possible.

On the OASFAA Calendar

Jan 8	Conference cancellation/refund deadline
Jan 13	FA 101
Jan 24	Annual Conference 2010 (3 days)
Jan 28	OPB Financial Aid Broadcast
Jan 30	College Goal Oregon
Mar 31	Next OASFAA Newsletter deadline

On the Lighter Side

A student submitted this explanation for a PJ appeal:

"As of January 1, both myself and my spouse will be attending higher with full time status. At such time my spouse will no longer be working full drastically cutting her salary. Also, my wives employer went out of business. She is currently doing some private torturing to make ends meat."

Share your amusing or surprising financial aid anecdotes with people who understand. To protect the innocent, we will not publish the names of contributors or their institutions!

Simply email: susan.shogren@nelaservices.net

In Closing... R U Attending the NASFAA Conference in Denver?

by Bert Logan, NASFAA Training Committee member

How would you like to be a presenter or panelist at the 2010 NASFAA Conference for either or both of the following sessions?

One session is the **Year Round Pell**. A panel of campus representatives that would like to discuss and answer questions regarding the implementation of the year round Pell on your campus and resultant best practices. The good, the bad, and the ugly.

The other is for Community College attendees to address the **American Graduation Initiative**: the Obama administration's proposal which would make investments in a number of areas in community colleges around the nation with the goal of graduating an additional 5 million community college graduates by 2020.

Presenting at NASFAA is a very rewarding activity and provides great opportunities to connect with colleagues nation-wide in developing consistent professional practices. If you have had experience in providing training to fellow administrators, then this is a great way to contribute toward and strengthen professional knowledge.

For more details, please contact Bert Logan, Director of Financial Aid at Lane Community College, at loganb@lanecc.edu or (541) 463-5266.