

# OASFAA Newsletter



**December 2017**

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

## **President's Letter**



Greetings OASFAA Constituents,

Our organization has been extremely busy this year. I would like to thank all of our wonderful volunteers for all of the work they have done and continue to do. Being part of OASFAA is very rewarding. Since moving to Oregon more than 4 years ago, I have met so many great professionals and much of that is due to my involvement with OASFAA. I hope you will consider getting involved.

Our **50<sup>th</sup> Anniversary Annual Conference** will be held January 31 – February 2, 2018 at Salishan Resort. Our conference committee has been working very hard all year long to get ready for this event, you are not going to want to miss it. I think it will be one for the ages.

As part of the annual conference we will be taking a vote of the membership for a possible revision to our constitution. We have been talking about offering institutional memberships as an option for schools and organizations since I've been in Oregon, but this year we are finally going to bring the decision to the membership. Please don't fret if you want to retain individual membership, as that will remain an option as well. More details will be sent out to the membership via email in advance of the conference.

Abril Hunt and the Technology Committee have successfully implemented a brand new website. It looks amazing, if you haven't checked it out yet, please do so. While logged in be sure to update your profile and subscribe to listservs (as subscriptions were lost during the transition). And if you haven't done so already, be sure to register for the annual conference.

Summer Drive-In and FA 101/201 were both well attended and covered some great topics. A couple of items that really stood out to me were the NASFAA Credential that was offered at Summer Drive-In and the session on Undocumented Students at FA 101/201. I hope to see many of you at next year's events.

As I write this update in October 2017, some recent items to note for our community:

- DRT is back online (for 18-19 only) with new, more secure features and the data is 'masked' for applicants.
- Year-Round Pell was reinstated beginning 17-18, but we still don't have a Q&A from FSA yet for needed additional guidance.

## 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 the Editors.

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## President's Letter continued from page 1

- PTAC (ED) has confirmed previous guidance that the HEA does not allow schools to share data from the FAFSA with a private outside agencies (such as scholarship providers), even with written authorization by the student.
- 18-19 FAFSAs are available and being filed, using 2016 tax data.
- Corrections are closed down for 16-17, which makes 399s (cross year conflicts) a bit easier to handle.

Cheers to another successful year at OASFAA.

### Mark Diestler

*2017-2018 OASFAA President*

*Sr. Associate Director of Financial Aid and Scholarships, University of Oregon*

## Volunteer Spotlight: Jess Kelly

By Ashley Coleman, University of Oregon

This fall, we are pleased to highlight Jess Kelly in our Volunteer Spotlight. Jess is a Financial Aid Counselor at Reed College in Portland and is currently the OASFAA Vice President for Private 4 Year Colleges as well as a member of the 2018 annual conference and technology committees. Thanks for your service to OASFAA, Jess!

### How did you get started in financial aid?

Prior to moving to Oregon, I had worked in Academic Support for a couple years at a university in North Carolina and had just earned my Master's in Higher Education Administration (with a concentration in University and Community College Leadership, it's a mouthful) from Appalachian State University a few months earlier. I was open to a change in departments, but I knew that my goal was to be in an area of higher ed that impacted student access and success for those in underserved backgrounds. After becoming part of the financial aid team at Concordia University, I knew I had found my field within about a month!

### How long have you been an OASFAA member?

I have been an OASFAA member since Fall 2014.

### Tell us about your volunteering experience so far with OASFAA.

At my first annual conference in February 2015, I attended a session about mentoring - I wanted to get involved in OASFAA but was so new to the field, I wasn't sure how I could make an impact before having more experience. That session was a great networking opportunity, and led me to spend some very valuable 1-on-1 time with Anastacia from Lewis & Clark College and Peter from Portland Community College. Peter then nominated me to run for my segment's vice president, and my director Sandy encouraged me to take him up on running, and you lovely people voted me in! So, now I find myself Vice President for the Private 4-Year Segment, a member of the Annual Conference committee, as well as a member of the Technology Committee!

Life moves fast. I've really enjoyed being plugged in this year - I've learned so much about all the work that goes into making OASFAA a great organization to be a part of (hint: so many committed volunteers!) and I've met some wonderful people.



## Volunteer Spotlight: Jess Kelly continued from page 2

### What are your goals as the Private 4 Year Vice President and a member of the annual conference and technology committees?

As VP, I've really just focused on trying to give my portion of the membership an opportunity to voice their opinions and share their concerns. This organization belongs to all of us, so the more voices heard, the better (another hint - if you have ANY thoughts - please respond to your segment emails! We want to hear from all of you! Even if it's just to make a joke - Russman - or say hi!).

On the Annual Conference Committee, one of my roles has been to develop the sessions available and to find a Keynote Speaker, along with Katie from American College of Healthcare Sciences. Our main goal has been to set up quality programming with unique and varied topics - and I think we've done just that! We're very excited about our Keynote Speaker - Anne Gillies from Oregon State University - who'll be leading us through understanding implicit bias and how it affects our decisions at work. Plus, we've got NASFAA President Justin Draeger, Kim Wells and Chuck Hirman from ED, and 5 tracks to choose from for sessions: Gold Standards for Financial Aid; Equity, Diversity & Inclusion; College Access; Personal & Professional Development; and State

& Federal Updates. You can check out the tentative schedule we've organized [here](#).

### Any words of wisdom you would like to share with your fellow OASFAA members?

Even if it's only in a small way, take a step to get involved. Join a committee, volunteer to moderate a session at the annual conference, attend an area happy hour! You may be thinking you don't have much to offer - especially if you're newer to the profession - but I promise you do! I've only been in financial aid for three and a half years, and I have gained so much from being involved in OASFAA - personally and professionally.

Has Jess' experience inspired to volunteer for OASFAA? Committee chairs will be looking to put together their new committees in early 2018. Please make sure you indicate your volunteer preferences when renewing your membership. If you have any questions in the meantime, please contact OASFAA Volunteer Coordinator [Ashley Coleman](#).



# ECMC

# Solutions

**Solutions** to help schools support students for lifelong success

Learn more at [www.ecmc.org/Solutions](http://www.ecmc.org/Solutions) or contact us at 855-308-0244



## 2018 OASFAA Annual Conference: Cheers to 50 Years!

### Ashley Coleman, Annual Conference Chair

OASFAA will be celebrating 50 years in 2018. Please join us at our 2018 Annual Conference: Cheers to 50 Years! The conference will be held Wednesday, January 31 – Friday, February 2<sup>nd</sup> at Salishan Spa & Golf Resort in Gleneden Beach, OR.

### REGISTRATION & ROOMS

Early bird registration prices (good through 1/9/18) are \$300 for an OASFAA member and \$325 for a non-OASFAA member. Our new website allows you to add your \$25 OASFAA membership dues and still register as a member. [Register today!](#)

Registration includes:

- Access to all conference sessions, including a **federal update** with our favorite federal trainer, Kim Wells
- **5 full meals** -- Wednesday lunch, Thursday breakfast, Thursday lunch, Thursday dinner, and Friday breakfast
- A **President's Reception** with appetizers
- Visiting with **OASFAA alumni** from the past 50 years: Past-Presidents, Lifetime Members, and Friends of OASFAA
- Entertainment, including a Thursday night **dinner gala**
- Visiting with our **corporate sponsors**
- And lots of **fun!**

Salishan rooms start at \$123/night + tax for a traditional king or double queen room. Rooms can be reserved on [Salishan's website](#) using group code "OASFAA18" during booking or by calling 1-800-452-2300 and mentioning that you are with the OASFAA Conference. The room block cutoff is 1/9/18. Thinking about staying at the coast another day or two? This special rate is good from 1/28 through 2/4 if you decide to extend your stay.

### CONFERENCE SCHEDULE

Check out our awesome conference schedule on the next page! A more detailed schedule with session descriptions can be found on our [conference webpage](#). There will be **5 session tracks** this year to cater to everyone's training interests:

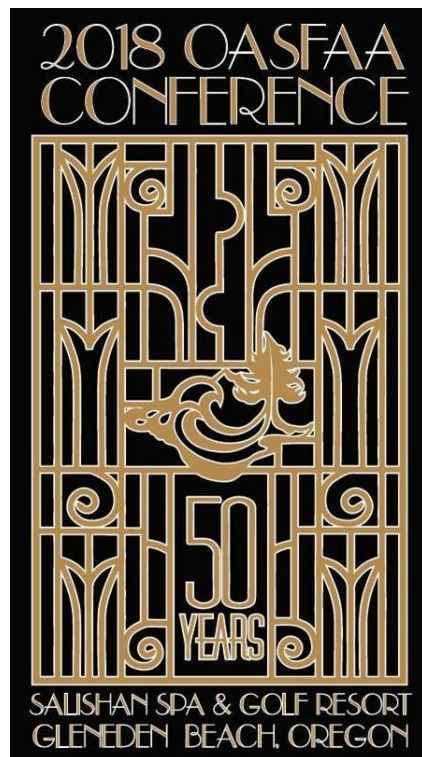
- federal/state updates
- college access
- best practices
- health, wellness, and professional development
- equality, diversity, and inclusion

We have TWO keynotes for you this year! NASFAA President & CEO **Justin Draeger** will be kicking off our conference with his Inside the Beltline Update. The next day, **Anne Gillies** from Oregon State University will be exploring implicit biases in our work lives. Both Justin and Anne will also have special breakout sessions.

### CONFERENCE ENTERTAINMENT

Ready for some fun? Thursday night we will be hosting social hour and a 50<sup>th</sup> anniversary gala. Guests are asked to dress in **cocktail attire**. We'll have a professional photographer capturing the special moments, and our OASFAA Alumni (Past-Presidents, Lifetime Members, and Friends of OASFAA) will be in attendance. Did I mention that The Ford Family Foundation is sponsoring **TWO drink tickets** for each attendee this year? Thank you!

Following dinner, join us upstairs for casino night and karaoke! There will be prizes up for grabs for those gamblers that have the largest pots at the end of the night.



### CONFERENCE CHARITY

We are pleased to announce that our 2018 charity is the [Maslow Project](#) from southern Oregon. Maslow provides advocacy, outreach, and services to homeless children and their families with the goal of students completing their education.

To help raise funds for the charity, we are hosting a **Penny War!** Each sector (public, private, proprietary, community college) is competing against each other. Here are the rules:

Collect as much spare change as possible within your office and bring it with you to the conference.

Each penny = 1 point. The sector with the most points wins!

Once all pennies are in the sector jars at the conference, the sabotage begins! Each silver coin you place in another sector's jar *deducts* points from their total.

Change will be counted at the end and the winning sector will get bragging rights (and the satisfaction of helping out a great charity).

The second way for your office to gather points to be crowned the Charity Champ is by bringing **donation items** to Salishan. Each item your sector brings will count as one point toward the grand total. Please see the box of the most needed items for ideas.

ECMC has graciously offered to match donations up to \$1500. Thank you!

### WHY SHOULD I ATTEND?

The OASFAA Conference always amazing, but this year is special! Why? It's OASFAA's 50<sup>th</sup> anniversary and we have lots in store for you! Are you looking for professional development? Check. Networking? Check. A Federal Update? Check. NASFAA's Justin Draeger? Check. Lots of food, including bacon? Check. A President's Reception? Check. A special gala dinner with cocktail attire? Check. Visiting with sponsors? Check. Meeting OASFAA Alumni from the past 50 years? Check! Don't miss out!

### Maslow's Most Needed Items

- Diapers (sizes 3-6)
  - Baby Wipes
  - Shampoo
  - Conditioner
  - Body Wash
  - Feminine Hygiene Products
  - Hairbrushes
  - Razors
  - Deodorant
  - Toothbrushes/Toothpaste
  - Nail Clippers
  - Lip Balm
  - New Socks (Infant-Adult Sizes)
  - New Underwear
  - Snacks for Our Lobby
    - Single serve meals, fruit cups, crackers
    - granola bars, frozen dinners
  - Camping Supplies
    - Tents, tarps & sleeping bags
  - Cold Weather Items
    - Hats, gloves & hand warmers
  - Warm Weather Items
    - Sunscreen & hats
- Visit [www.maslowproject.com](http://www.maslowproject.com) for more information!

## Cheers to 50 Years! Annual OASFAA Conference Schedule

Wednesday, January 31st		
8-10am	OASFAA Executive Council Transition Meeting	Mark Diestler
9am	Registration/Check-In Opens	
10 - 10:55am	Newcomer's Welcome Session	Jess Kelly and Debbie O'Dea
11am	President's Welcome and Luncheon	
12 - 1pm	NASFAA's Inside the Beltway Update	Justin Draeger
1 - 1:15pm	Intersession Break & Visit with Corporate Partners	
1:20 - 1:50pm	OSAC Update	Lacie Tolle
2 - 2:50pm	Segmental Meet & Greet Breakouts	Segmental Vice Presidents
3 - 3:50pm	Breakout Sessions	
	Legs, Regs & You	Justin Draeger
	Helping First in Family Students Develop a College Roadmap	Raymond Yee
	College Cost Meter: Introducing a Student Debt Letter for Oregon Schools	Sun Ow
	It's a FAB Life	Abril Hunt
	Supporting Transgender Students	Presenter TBD
3:50 - 4:10pm	Intersession Break & Visit with Corporate Partners	
4:15 - 5:05pm	Breakout Sessions	
	Conflicting Information	Kim Wells
	Searching for the Gold: Scholarship Opportunities for Oregon Students	Ashley Potter, Jeff Strickland, Lacie Tolle
	Would You Read Your Own Website?	Dianne Fulmer
	Building and Maintaining a Team	Mary McGlothlan
5:30 - 7pm	President's Reception	
7pm	Dinner on Your Own	
8 - 11pm	Cheers to 50 years Celebration	
Thursday, February 1st		
7 - 7:30am	Sunrise Yoga	Abril Hunt
8 - 9am	Breakfast	
9 - 9:15am	WASFAA Update	Helen Faith
9:15 - 9:35am	Intersession Break & Visit with Corporate Partners	
9:40 - 10:30am	Breakout Sessions	
	Return to Title IV (R2T4)	Kim Wells
	Supporting Students with Special Circumstances	Alex Gonzales and Greg Kerr
	Connecting SAP to Retention	Anastacia Dillion and Karen Fobert
	Cultivating Tomorrow's Leaders	Jennifer Knight
	EDI (Ethnic Diversity Inclusion) 101	Jessica Steinhebel
10:40 - 11:30am	Breakout Sessions	
	SB 253 Loan Summary Letters	Andrew Shull, Michael Pierce
	Presenting to High School Students: Best Practices	Molly Walsh
	Financial Literacy: What You Need to Know to Educate Your Students	Sun Ow
	Psychology of Debt	Abril Hunt
	Mitigating Stereotype Threats in Your Office	Jess Kelly
11:30 - 12:15pm	Lunch	

## Cheers to 50 Years! Annual OASFAA Conference Schedule continued from page 6

Thursday, February 1st (Continued)		
12:15 - 1:15pm	Cognitive Bias Keynote	Anne Gillies
1:15 - 1:45pm	Maslow Project	Serina Quast
1:45 - 2pm	Intersession Break & Visit with Corporate Partners	
2 - 2:50pm	Breakout Sessions	
	Cognitive Bias Breakout	Anne Gillies
	One Letter, Big Results: Using Debt Letters to Encourage Smart Borrowing	Pat Robles-Friebert
	Productivity Strategy & Tactics	Casey Craigie
	Oregon Promise: Updates & Resources	Amy Keir
2:50 - 3:10pm	Intersession Break & Visit with Corporate Partners	
3:15 - 4:05pm	Breakout Sessions	
	Assisting First Generation Students	Russell Seidelman
	Financial Aid Jeopardy	Abril Hunt
	Principles of Effective Personal Leadership	Casey Craigie
	Working with Undocumented Students	Speaker TBD
5 - 6pm	Social Hour	
6 - 6:30pm	Dinner & 50th Gala	
6:30 - 7:30pm	Awards and Recognition	
7:30 - 10:30pm	Casino Night	
8 - midnight	Karaoke!	
Friday, February 2nd		
8 - 8:30am	Breakfast	
8:30 - 9am	OASFAA Business Meeting	
9:10 - 10am	Breakout Sessions	
	How to Detect and Deter Federal Financial Aid Fraud	Adam Shanedling
	Understanding and Comparing Financial Aid Awards	Molly Walsh
	Wise Words: OASFAA Alumni Panel	Various Panelists
	Understanding Credit	Raymond Yee
10 - 11:15am	Federal Update	Kim Wells
11:15 - 11:30am	Closing Remarks and Adjourn	Mark Diestler

### Website

Don't forget that you can visit OASFAA on our website: <http://oasfaaonline.org/>. We regularly share information regarding upcoming conferences and training events, as well as notes from the OASFAA president.

## Community College Segmental Update

By Karen Ash, VP Community Colleges



Happy Fall Community College colleagues!

What an interesting year this has been. We have successfully made it through all of our 399 codes and have closed out our first year of the Oregon Promise Grant. Just in time to figure out how we update our systems to accommodate the year round Pell and implement Senate Bill 253, all while keeping our fingers crossed that the IRS DRT stays active.

This year OASFAA will celebrate 50 years! The Executive Council has been working hard to make this event a royal engagement. Please joins us at the beautiful Salishan Lodge to visit with old friends, meet some new ones, and have an opportunity to learn from others about best practices, new service mindset, and updates from NASFAA president, Justin Draeger. Have you seen our challenge for the conference charity? We are 17 community colleges strong! I think we can win this. Be sure to check out the Annual Conference page on our newly designed OASFAA Website and start collecting those pennies.

I wish each of you a wonderful holiday. I hope to see all of you at our annual conference on Wednesday, January 31<sup>st</sup> – Friday, February 2<sup>nd</sup>. This has been a wonderful experience serving as your VP for our community college segment.

## Public 4 Year Segmental Update

By Jake Logan, VP Public 4 Year Colleges



It's the time of year again, when the daylight is shorter and some of us go to work in the dark and leave work in the dark, or at least feel like we do. Fall term always seems to be the busiest term, with the start of the Academic Year and a new season of admission applications and recruitment, and of course, this year we had the second year of the early FAFSA and the Prior-Prior year info. With the second year of Prior-Prior-Year FAFSAs, the 2018-2019 FAFSA is open, and many of us are starting to organize our plans of attack in the new Prior-Prior era along with some other changes that the 1819 Academic year will bring.

I am sure many of you, like OSU, are realizing that Prior-Prior has increased the amount of students selected for verification for both 1718 and 1819 and can't wait to see the end of the 1718 processing of the dreaded 399s. 399s have finally tapered down in a somewhat manageable flow of extra reviews and updates.

Some other news is that the seemingly zombie-like Perkins loan has finally been put into the grave (as of now), with funding officially run out and no renewal by Congress. This raises challenges for 4-year Public institutions as this campus-based loan is how we helped many of our students bridge the gap in Cost of Attendance.

With that said, are you and your institution feeling overwhelmed and lost at sea with the loss of Perkins and the added workload of 399s and 1819 Verification? Well, you might want to consider coming to OASFAA's 50<sup>th</sup> Conference at Salishan Spa & Golf Resort in Gleneden Beach, OR, January 31 – February 2<sup>nd</sup>. The conference will provide excellent trainings to boost your knowledge and morale. At the conference, I will be facilitating a Sector Meeting to discuss the various challenges and opportunities affecting Oregon's Four Year Public Institutions. I hope to see you there!

In addition, if you're interested in participating in any of OASFAA's awesome committees or want to serve on the EC as the VP for our sector, send me an email at [Jacob.logan@oregonstate.edu](mailto:Jacob.logan@oregonstate.edu).



## Proprietary Schools Segmental Update

By Lauren Patterson, VP Proprietary Schools

Happy Fall OASFAA Community,

If you're like me, you are heading into the Winter months kicking and screaming; holding tight to every last moment of sun and warmth you can find. But like most things in the financial aid world, we deal with the storms as they come. Bring it on, Winter!

This summer we saw a delay in some key provisions of the existing Gainful Employment Regulations. Secretary DeVos gave impacted schools until July 2018 to disclose information such as graduate employment rates or debt levels. The delay also extended a deadline to file alternate earnings appeals for schools choosing to do so. If your school is impacted by the GE regulations, ensure you are staying abreast of all new developments. A great resource is the GE page on IFAP; <https://ifap.ed.gov/GainfulEmploymentInfo/indexV2.html>

On a personal note, it is with great sadness that I had to step down as your Segmental Vice President for the Proprietary Schools this last October. My institution recently went through a transition and we have moved over to the Private 4 year group. This year with OASFAA has been so much fun and truly rewarding. I am thankful to Carlos Villarroel from Pioneer Pacific for stepping into the final few months of the year to finish out my seat. Election season for OASFAA is right around the corner so if anyone is interested in running for this position please don't hesitate. It's definitely worth it!



## Private 4 Year Segmental Update

By Jessica Kelly, VP Private 4 Year Colleges

Happy Fall, ya'll. First, something all segmental newsletter articles are probably addressing: Log into the new OASFAA site and turn on the setting to receive the Private 4-year Segmental emails! Just do it right now! As you may have read in previous emails from OASFAA, the new site didn't transfer that information over, therefore you've got to get in there and turn on your listserv manually.

Private colleges are now in various stages of preparing for the 2018-2019 year, from updating databases to those who are already full steam ahead in reviewing FAFSAs and admitting students. By the time you receive this newsletter, most of us will be deep into early decision and early action financial aid packaging, just warming up for regular decision!

As we get into the final quarter of my tenure as Vice President for our segment, I am so happy to have been involved with the Executive Council this year. Not only has it given me a greater understanding of OASFAA operations, but it's allowed me to have many big picture conversations about financial aid and higher education as a whole with my peers. If you can, I fully encourage you to get involved! More often than not, we all get bogged down with the work within our offices. While the work we do for our students is the most important, using some time to engage in OASFAA and other professional networks helps us grow in the profession, and in turn, we improve the work we do day-to-day.

So, as we enter the "busier" season (because there's really no off-season now), remember to make time for yourself to grow as a professional. Shameless plug: One great way to do this is sending your staff to the OASFAA Annual Conference! Registration open now! For those of you attending, I look forward to connecting with you at the Segmental Meet & Greet. For those who aren't, I've really enjoyed serving as your Vice President this year, and I look forward to keeping the conversation going.



## Legislative Updates

### Information Submitted by Susan Degan, Higher Education Coordinating Commission

If there is ever one constant for financial aid professionals, it's that things are always changing. We reached out to Susan Degen at the office of Higher Education Coordinating Commission to get the inside scoop. For additional information on these items, or on legislation that we didn't include, please feel free to visit the HECC website at <http://www.oregon.gov/HigherEd>. You can also find information on the Oregon Promise, and other Office of Student Access and Completion scholarships which are currently open at

<https://oregonstudentaid.gov>.

#### SB 143

The bill directs the Oregon Department of Veterans' Affairs (ODVA) to administer competitive grant programs beginning July 1, 2017 to establish or expand existing veteran resource centers and to employ campus veteran resource coordinators on campuses of community colleges and public universities. The veteran resource centers and campus veteran coordinators would provide needed support and resources to help veterans' transition from military service to college life, succeed in college, complete educational goals, and transition from college into the workforce and community. Grant recipients are subject to reporting requirements specified in the bill.

#### SB 395

The bill requires the HECC to work with Department of Human Services (DHS) to annually report, for each college and university: the number of current foster children and former foster children enrolled at the college or university, and the graduation rate for current foster children and former foster children enrolled at the college or university. The bill also requires these findings to be incorporated in any evaluation of the university under ORS 352.061.

#### HB 2998

The bill establishes a path toward a guaranteed portfolio of transferable credits between any Oregon community college and any Oregon public university.

In pursuit of this goal, the bill first requires the establishment of a 30 (or greater) credit foundational curriculum or multiple foundational curricula. These courses will be primarily general education in nature. The curriculum (if one) is intended to be universal across institutions. If more than one curriculum is established, they would likely allow for some differentiation based on a student's anticipated major.

#### SB 253

The bill requires institutions to provide to enrolled students that receive Federal student loans with: estimates of the total amount of loans the student have received, the cumulative amount of tuition and fees the student has paid, estimates of the amounts of principal and interest (total and monthly) for which the student will be responsible, and how much more borrowing the student will be allowed under the loan program in which the student is enrolled.

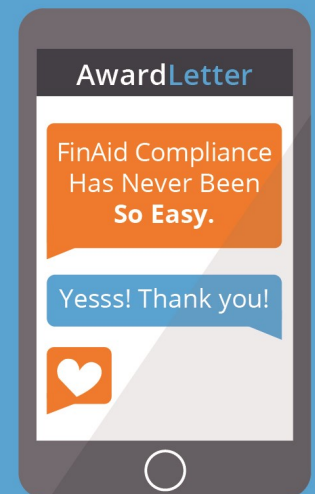
#### SB 1032

The bill makes several modifications to the Oregon Promise program, some of which are designed to provide HECC with the flexibility needed to implement and manage a program funded at a level lower than the total cost of the program under a status quo universal award structure.

## SB 253 IS KNOCKING ON THE DOOR

Are you ready to provide students the loan information required by this new legislation? We are.

**AwardLetter**, part of the CampusLogic student financial services platform, automates all required information to comply with SB 523.



Learn More / [go.campuslogic.com/sfs](http://go.campuslogic.com/sfs) / **campuslogic**<sup>SM</sup>



## WASFAA

**2018 Conference April 22-24 “Together We Rise” Grove Hotel. Boise, ID.**

More info coming soon at [https://www.wasfaa.org/docs/toc\\_conferences.html](https://www.wasfaa.org/docs/toc_conferences.html)

## TRAINING ANNOUNCEMENTS

## NASFAA

**2018 Leadership & Legislative Conference and Expo February 26-28, Washington DC.**

Registration, Agenda and Capitol Hill Visit information at <http://www.nasfaa.org/leadership>

### ***Return of Title IV Funds: Modules Webinar– May 16***

The Return of Title IV funds process for programs offered in modules continues to raise a variety of questions for financial aid administrators. Join us for an overview on how to determine when an academic program is offered in modules and when a student has withdrawn from such a program.

[https://www.nasfaa.org/documentation\\_webinar](https://www.nasfaa.org/documentation_webinar)

## **Diversity, Equity, & Inclusion- Why is it important in Financial Aid?**

**Araceli Cruz, Lewis and Clark College**

On Monday morning, right before I took my first sip of coffee, my phone rang. It was a very kind but stressed father who was calling about his student's FAFSA. I am sure we can agree that these types of phone calls are normal, especially during awarding season. While I was searching for the student's information, the father explained with a very gentle and shaky voice that his student was being asked to register for selective service. The father continued to explain, "My little girl has officially transitioned into a boy." He continued, "I have already informed other departments of the transition. I am not sure what kind of paperwork your office needs but we really need financial aid." I could tell from his voice that he wanted to cry and that it had already been a long Monday morning for him. I thanked him for his call and assured him I would follow up once I had the appropriate information.

To be honest, this conversation was really challenging for me. Although I have had plenty of experience with Equity, Diversity, and Inclusion (EDI) trainings it is very different when you have to practice what you preach. I didn't know which pronoun to use, I wasn't sure if I was asking the appropriate follow up questions, and I had no idea what the next steps to resolve the C-flag on the student's ISIR would be. However, there was one clear thought in my mind: my office would minimize or (possibly eliminate) any additional hoops for this family in order to access financial aid.

Fortunately, after reviewing the [policies](#) and collaborating with our Registrar's office were able to resolve the C-flag with no additional paperwork from the family. I called the father back and let him know there was no further action needed on their end. The family was thrilled to learn this

news and thanked me for giving them one less thing to worry about. I do understand that not all phone calls have a happy ending and we must always be in compliance with our policies and regulations. However, as financial administrators it is critical to examine how these same policies and regulations may negatively impact some student populations more than others.

Over the last few years, institutions have seen a significant [demographic shift](#) in their student body populations. This trend is far from over as institutions are expected to see an increase in first-generation students, students from lower socio-economic backgrounds, ethnically and racially diverse students, students with disabilities, transgender students, etc.

The growing and rapidly changing demographics of our student body is inevitable. Our offices and administrators need to have appropriate tools to deliver quality service to all students. EDI work allows us to learn how to be flexible, knowledgeable, and strategic on how to work best with each population. This type of work can be uncomfortable and challenging at times. However, by recognizing that EDI work is learning process, we use our own lived experiences and positions to influence the way we interact with EDI attitudes and behaviors. Equity, Diversity, and Inclusion work is not about pointing fingers or blaming individuals, but it's an opportunity for us to collectively think about how we can best mitigate structural inequalities that impact the students we serve.

If you would like to learn more about how you can incorporate EDI best practices in your office please be sure to attend our EDI 101 workshop during the 50<sup>th</sup> annual OASFAA conference.

## 5 Reasons Why Early Engagement is Essential to Wise Borrowing

Submitted by Sun Ow, 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 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

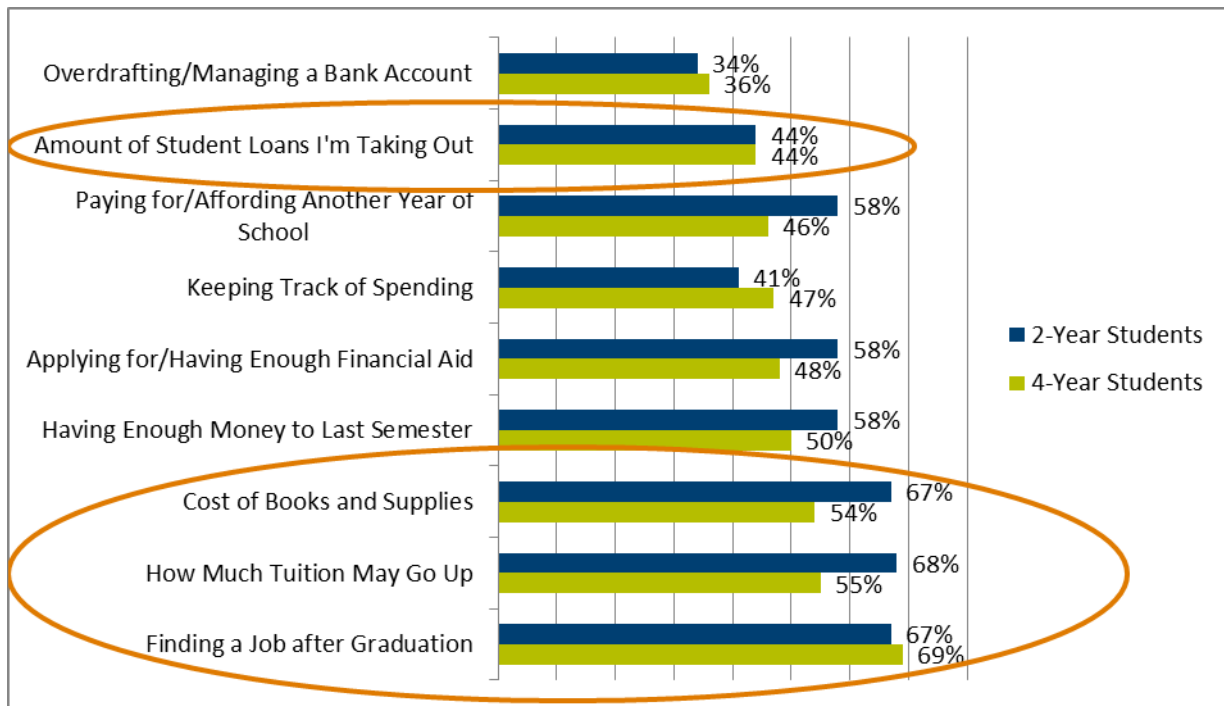


Figure 1. Financial Stressors as Reported by College Students (Money Matters on Campus 2015 Report)

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.

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## Tips for Surviving Through the Winter and Holiday Season

By Amanda Hopkins, Concordia University



Facing the winter holidays and colder months can be daunting to anyone, especially if you're exhausted and nearing burn-out. Winter means lower levels of light and that often means lower levels of energy and increased incidents of seasonal depression as well as overeating and anxiety. Finding a consistent self-care routine (or revamping your usual one) in the winter months can be tricky, but there are ways to keep your mojo.

### Get Plenty of Rest

Our bedrooms are no doubt darker in the winter time. You may feel your body wanting to linger longer than usual. It's okay to "go with the flow". Wake up when your alarm goes off and take deep breaths until you're fully awake. Then check to see how your body feels; wiggle your toes, stretch your arms out. Let yourself have the luxury of not jumping out of bed the second your eyes open.

### Dark Days Can Lean to Dark Moods

Winter hours lead to shorter days which could lead to a decrease in outdoor activities. Due to lack of natural sunlight, a vitamin D supplement can make up for what you do not get in the summer/warmer months, but try your hardest to bundle up and take walks around your campus. It may be cold, but it may also be just what you need to fight off that winter depression.

### Support Posse



A slowdown in outdoor activities means the possibility of more indoor gatherings, especially given the holidays, but these social situations can sometimes seem overwhelming or possibly downright uncomfortable. In those cases, make sure to bring a trusted support person to help maintain a calmer mindset and outlook. If it is not okay for you to bring someone with you, remember that you do have the right to choose not to attend. Don't allow the holidays to become more stressful than they already are by putting yourself in those situations.

### Avoid Winter Weight Gain

Colder weather and holidays revolving around food can often easily create an environment to let physical fitness fall by the wayside, but maintaining your current exercise regimen or incorporating something a little extra so you can indulge a bit is great for your physical – and mental – health. With exercise, preventative measures for party-going can help sidestep a any unintentional gain. Never go to a party hungry; use high-fiber fruits and vegetables to fill up before a party. Avoid alcohol; drink a glass of water or a diet soda before and after each alcoholic beverage to help pace yourself and to dilute calories – water is preferred though because caffeine can cause dehydration just as alcohol can. Remember to have fun; the main reason you're at a party is to see people and celebrate, so be aware of why you're there and make that your focus.



### Your Presence is a Gift

Between social events and pressures to impress and please, you must keep in mind that your willingness to share your time with others, and to allow others to get to know you, is worth more than becoming indebted or depleting emotional reserves. If you are compelled to give gifts – let it be a time to get creative and have fun – this time of year doesn't have to break the bank. Consider gifts that you feel good about giving, you could have fun making yourself, or maybe give coupons that you create that are redeemable for time spent together doing fun activities. Don't let societal pressures bog you down and instead use gratitude as a touchstone - remembering all the blessings you have been given, rather than getting swept up in the commercial aspects, is what this season is really about, and you are that blessing!

As the to-do lists lengthen and the days get shorter and colder, it's easy to feel overwhelmed, but really, the change in season can actually be a good thing! It's the perfect time of year to show your appreciation for others – and yourself! This is a time to keep things fresh and offers you a chance to revamp your daily rituals and try something a little different. Self-care is something to find joy and contentment in, and it doesn't need to be complicated.

## OASFAA Website

By Abril Hunt, ECMC

On September 20<sup>th</sup> 2017, OASFAA unveiled its new website. It was the first major update in almost 20 years! The new site allows us more independence in content and layout and timelier posting of information.

Of course with the new site came some growing pains. People whose membership had lapsed were not able to receive listserv notices that their usernames had changed to their institutional email address. Easily rectified, but frustrating for some. Another fascinating observance was people expecting the new site to function "the old way", as we received many emails from members mystified by the new navigation pages. The timing of the go live also impacted the Financial Aid 101/201 committee. But we are grateful for their good humor and patience as we worked out the kinks of event registration.

There are so many features available to us that were not provided on our prior platform, specifically the ability to offer both individual and organizational member-



ships. It also features automated dues renewal and membership application processing, and social media integration. The membership database can be searched by name, school, city, or even zip code.

The OASFAA Technology committee manages the website. Shout out to Stacie Englund, Abril Hunt and Joanne Leijon for all of their hard work over the past few months. The committee is always looking for new members to assist with updates and site maintenance. For more information, email [support@oasfaaonline.org](mailto:support@oasfaaonline.org).



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Check out these great photos from our annual conference last year! We hope to see you at our upcoming conference, where we will be celebrating 50 years of OASFAA!



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## Member Updates



### *Promotions & Achievements*

**Amanda Stone** from University of Oregon has completed her MS in Student Affairs in Higher Education from Colorado State University.

**Danielle Basile** has accepted the position of Director of Financial Aid Operations at Concordia University.

**Mary McGlothlan** has accepted the position of Assistant Vice President of Financial Aid at Concordia University.

**Helen Faith** has been promoted to the Dean of New Student Transitions at Lane Community College. In this role, Helen will oversee admissions and outreach, financial aid, and placement testing with the goal of creating a welcoming pathway for students to begin college successfully

### *New Hires*

**Kelly Mason** has joined the University of Oregon as a Financial Aid Counselor.

**Kiara Galicinao** has joined the University of Oregon as a Financial Aid Counselor.

**Ryan West** has joined Chemeketa Community College as the Director of Financial Aid & Veterans.

**Candice Eldridge**, previously from KCC and Pioneer Pacific, has accepted a position at Portland Community College.

**Melinda Leiva** has joined Portland Community College.

**Eli Herr** will be coming to Lane Community College as the new Director of Financial Aid on December 11th. He has been a valuable member of the financial aid team at Portland Community College for the past six years

**Scout Northway** has joined the Financial Aid Office as a Financial Aid Counselor at Concordia University

**Miranda Robertson** was welcomed to the University of Portland as a Financial Aid Office Assistant.

**Sarah Duncan** has accepted the position of Financial Aid Director at Oregon College of Oriental Medicine.

**Keith Raab** has accepted the position of Director of Financial Aid at Oregon State University and will be joining the team at OSU on January 1st.

### *Professional Milestones*

**Clarice Anderson** has retired from Portland Community College.

**Phil Hess** has retired from Portland Community College.

**Kathy Campbell** has retired after serving as the interim Director at Clackamas Community College

**Pamela Robinson** has retired from Lane Community College after a 30+ year career in financial aid, serving in a variety of roles at LCC. Pam will be continuing to help at Lane part time.

### *Celebrations*

**Britt McIntosh**, Reed College Financial Aid Assistant, and her husband welcomed a beautiful, healthy baby boy named Jack McIntosh into the world on November 20th

**Brisela Molina Ortega**, a Spanish Bilingual Financial Aid Representative at Lane Community College, will be welcoming her third child to her family. She is expecting a baby girl at the end of December.