



OASFAA NEWSLETTER

A publication of the Oregon Association of Student Financial Aid Administrators

SUMMER 2024

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Report: The Biggest Barriers to Higher Ed Enrollment Are Cost and Lack of Financial Aid by [Maria Carrasco, NASFAA Staff Reporter](#)

U.S. adults who either stopped out, or never enrolled in a postsecondary education program, collectively cited the biggest barrier to accessing a degree or credential is the cost of college.

These findings were part of [an annual report](#) conducted by Gallup and Lumina Foundation, which aims to learn more about U.S. adults' interest in pursuing higher education, what's keeping them from enrolling, and what's causing currently enrolled students to consider stopping out.

The report includes responses from over 14,000 U.S. adults, aged 18 to 59 who do not have a college degree and fall into one of the following groups – currently enrolled students; adults who were previously enrolled in a certificate, certification, associate degree, or bachelor's degree program but stopped out of their program before completing it; and adults who never enrolled in any type of education after high school.

According to the report, 85% of adults – who either stopped out or never enrolled in a higher education program – said an important reason why they weren't currently enrolled is because of the cost of the degree or credential program. Further, 77% of these adults cited their need to work as an important reason why they weren't currently enrolled in a program.

Among adults who are currently enrolled in a higher education program, 31% considered stopping out due to the cost of the degree or credential program. Overall 35% of currently enrolled students said they have considered stopping out in the past six months and of that group...

(Barriers...continued on page 4...)



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Volunteer Spotlight: Ingrid Baker

The OASFAA Volunteer Spotlight shines on Ingrid Baker, Systems & Loan Administrator at Pacific University located in Forest Grove.

Volunteer activities with OASFAA: Volunteer Coordinator (2022 to present) and Annual Conference Co-Chair (2021-22, 2022-23)

How long have you been in financial aid? I've worked in financial aid for 11 years

How did you get your start in financial aid? Once upon a time I was teaching kindergarten at a small Montessori school and was feeling the burnout of working with the littles. I wanted to explore something different and came across an opening on Craigslist (remember when?) for a Financial Aid Counselor at Pioneer Pacific College in Wilsonville, OR. I'm so thankful that my formative financial aid years were spent with the

colleagues that I had at a proprietary school with non-standard terms and an entirely different audit manual. It has really put my work in the non-profit sector into perspective!

What is the most rewarding part of your job? Working as a person in the background of our office, much of my work supports the functionality of the financial aid office. When I can streamline processes, whether system processes or not, and help our office work more effectively, efficiently, and smarter, it brings me so much contentment! Pacific University was still a completely paper environment up until the 24-25 award year. With the help of my office counterpart and an incredible technology team, we were able to implement a fully paperless system replacing all paper processes for the 24-25 award year and beyond.

What case/student will you be most likely to remember for the rest of your life? I've had the opportunity to go camping with groups of our incoming freshman classes the last two years as part of Voyages (a student-led outdoor trip that is part of new student orientation at Pacific). Seeing these incoming 18-year-olds form bonds, experience the outdoors, and navigate their world prior to their first day of classes reminds me why we do what we do day after day. We are teachers and guides – and our support, however small it seems at the time, is crucial to our students' success.

How do you cope with stress on the job? Happy hour with some of the best co-workers out there!

Who has been the biggest influence/mentor on you & your career? My colleagues – both within the institutions I've worked for, and those I've met through our organizations! The connectedness of our little community is really what has pushed and propelled me through all of my roles in financial aid. They are what keeps me going! Find colleagues you can lean on, and lean in hard!

What is/was your favorite volunteer experience? I really love helping out at FAFSA nights at my neighborhood high school, but co-chairing the OASFAA Annual Conference has been my most favorite volunteer experience to date! If you are a fairly organized person and have a take-charge attitude, this is an incredibly fulfilling volunteer opportunity. After attending the annual conference for years it was awesome to be able to contribute back to the membership (and it doesn't hurt that you get to make all of the decisions!). OASFAA is an all-volunteer-run organization. If you'd like to know more about the volunteer opportunities available, reach out to me at ibaker@pacificu.edu or fill out OASFAA's [Volunteer Survey](#).



What do you do when you are not working? On top of my full-time job in financial aid, I'm also a certified yoga teacher. There is something so transformative about being able to hold space for others in a yoga studio. Everyone, especially financial aid professionals, need to be able to give themselves the permission and the space to slow down and breathe.

What do you like about Oregon? I love that I can drive 90 min in any direction and find the ocean, the mountains, the forest, or the desert. *(Volunteer...continued on page 3...)*

OASFAA VP Reports

Like many of us, I'm having a hard time grasping that Summer is almost over. The FAFSA simplification continues to bring new challenges going into this season. With that there has been an opportunity for collaboration that wasn't as prevalent before. Daily I see Financial Aid Administrators on social media platforms helping students and their families navigate the new FAFSA. I always knew that we looked out for each other but the challenges we are all facing has only made that more known to others outside of the profession as well. I hope the new FAFSA gives us a break soon. In the meantime, I hope this can serve as a reminder to celebrate. Celebrate the wins that we've accomplished even through all the hardships, celebrate the hard work we've put in to make the process as seamless as possible for our students and their families, and celebrate that Summer is almost here and we are getting closer to saying "we survived the FAFSA complication of 2024." I am looking forward to continuing this journey with you all!



Karinda Decker, VP 4-Year Public



(Volunteer...continued from page 2...) **What is the most unusual place you have vacationed?** Last spring I spent a month in the jungles of Bali, living communally in an eco-village with a group of yogis from around the globe. Ask me about it sometime at happy hour or at next year's conference!

What is your favorite restaurant? Yuzu in Beaverton. It's a tiny hole in the wall ramen restaurant (that is never open when you stop in for lunch) – and the BEST ramen I've had outside of Japan.

What was the last book you read? "Quietly Hostile: Essays" by Samantha Irby

If you could change anything in our industry, what would it be? I don't even know where to start with this one, and will just respond with the elimination of loan origination fees.

Do you have any advice for your fellow financial aid administrators? Take any opportunities you have for training within your state, regional, and national associations! There is so much knowledge to be shared. You might even meet a friend or 50 along the way.

If you were not in the financial aid industry, what would you be doing now? I like to idealize buying a big plot of land with some of my best friends – each of us having our own little cabins or cottages – growing all of our own food, raising chickens, goats, and highland cows. Maybe there's a roadside stand where we sell our fresh eggs and dahlias – or maybe we all work from home for just 20 hours a week. Maybe we're growing Christmas trees on part of the property.



Update your volunteer preferences
[here!](#)

**** Get involved ** Be a leader ****

**** Bring fresh ideas ** Share your skills ****

**** There's something for everyone! ****



If you weren't in financial aid, what career would interest you?

Answer [here](#) or scan the QR code.



(Barriers...continued from page 1...)...54% say they struggle to pay monthly bills. The report noted that while cost is the predominant barrier for unenrolled adults of all ages, genders and races, certain subpopulations of unenrolled adults face unique barriers. For instance, nearly two-thirds of women say cost is a very important barrier to enrollment, compared with less than half of men.

As for what could make an adult enroll into higher education or stay enrolled, 66% of adults without a college degree said that the cost of college, including tuition and room and board, was an important factor. Among current, former, and prospective students, 53% said financial aid or scholarships was an important factor on whether they would continue in their program or potentially enroll into a program.

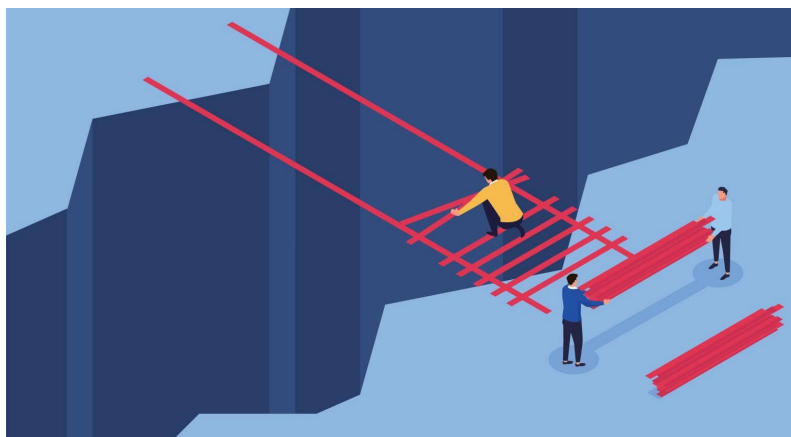
With college costs being the biggest barrier for prospective students, Gallup and Lumina Foundation noted the importance of addressing these barriers – especially [as the Georgetown Center on Education and the Workforce projects](#) that by 2031, 72% of jobs will require some kind of education beyond high school. So far, [Lumina estimates](#) that 54% of U.S. adults aged 25 to 64 have met that education threshold.

“Ensuring these educational pathways are accessible to as many Americans as possible is not just a boon to those individuals’ careers and finances; the future of the U.S. economy depends on it,” the report read. “Closing that gap will rely on helping those who are considering higher education overcome the barriers currently preventing them from enrolling, persisting and completing a degree or credential.”

Other surveys show similar findings, including a recent report from [Ellucian, which found](#) financial instability is creating challenges with student retention in higher education. Out of over 1,500 U.S. college students, 59% said they considered dropping out due to financial stress. At the same time many students surveyed identified financial stress as affecting their college experience.

College affordability is more important than ever — especially in the year of the 2024-25 FAFSA rollout — which is why [The College Cost Transparency \(CCT\)](#) initiative is asking institutions to commit to its principles and standards in financial aid offers to help bring clarity and transparency around the cost of college to students and families. So far, more than 550 institutions from all 50 states, Puerto Rico, and Guam [have joined as a partner institution](#).

If you are interested in participating in CCT be sure to [submit your commitment](#) before August 31 for a chance to win one of three complimentary registrations to NASFAA 2025 in Anaheim!



Navigating the Evolving Landscape: Strategies for Overcoming Challenges in Higher Education Support

By Inceptia

As higher education institutions navigate the ever-evolving landscape, they grapple with a multitude of challenges, including rising costs, declining enrollment, institutional viability, and the strain on financial aid departments. While these challenges are not new to administrators, recent research and data offer insights into future strategies.

Collaborating with third-party partners may be

crucial for improving educational and financial outcomes amidst changing circumstances and resource limitations.

Challenge #1: Rising Costs

The soaring cost of higher education is no secret. Forbes cites data from the National Center for Education Statistics, revealing stark realities. In 1980, a full year at a four-year college cost \$10,231 (adjusted for inflation). By 2019-20, it surged to \$28,775—a 180% hike over four decades. Forbes pinpoints three factors driving this increase: greater need for student support services, decreased state funding shifting costs to students, and overall rising service industry costs. Notably, unlike other sectors, productivity gains can't easily curb education costs without compromising quality. While some accept cost escalation, comparing college expenses to general inflation underscores the burden on students and families. *(Challenges...continued on page 6...)*

Uncomplicating Student Engagement with Substantial Results

STUDENT OUTREACH PROGRAMS

28%
ENROLLMENT
SUCCESS



Engage with students to promote processes.
Reduce melt and student anxiety while promoting
school connections and enrollment.

VERIFICATION GATEWAY

38%
INCREASE IN
COMPLETED
VERIFICATIONS



Intuitively gather documentation for Federal
and institutional financial aid verification.

Talk To Us

Nate Wenneker, AVP Business Development
602.326.5031 | inceptia.fyi/natew



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(Challenges...continued from page 5...) **Challenge #2: Declining Enrollment**

College enrollments saw a modest rebound, but overall, they're 5.8% below pre-pandemic levels, equating to 1.1 million fewer students. This decline aligns with a long-term trend, with college enrollment dropping steadily, particularly among men. Additionally, a demographic cliff looms due to lower birth rates following the Great Recession. The FAFSA delay for the 2024-25 aid year has also contributed as the Fall enrollment projections are low. As college demographics shift, institutions must adapt to attract and retain students, especially in regions facing population declines.

Challenge #3: College Closures and Mergers

The escalating costs and enrollment drops have led to numerous closures and mergers, particularly affecting for-profit institutions. Since 2004, 12,000 campuses shut down. Financial strain, declining enrollment, and pandemic effects led to closures, mostly among smaller colleges with limited resources. As the demographic decline persists, more closures are expected, challenging colleges to demonstrate viability and adapt to changing student needs.

Challenge #4: Financial Aid Staffing Crisis

Financial aid offices have, and still are, experiencing staffing shortages and turnover. In a survey, many respondents expressed intent to seek new jobs, citing uncompetitive salaries and frustration with financial aid work. Staffing challenges worsened during the pandemic, particularly at community colleges and minority-serving institutions, impacting support for low-income students. *(Challenges...continued on page 6...)*

(Challenges...continued from page 5...) Adequate staffing is crucial for effective financial aid delivery and student success.

Problems Have Solutions

Despite staffing shortages, many colleges hesitate to embrace outsourced solutions due to concerns about maintaining institutional culture. Yet, outsourcing can provide the bandwidth needed to focus on core values while enhancing representation to stakeholders. Facing challenges in higher education, especially within financial aid departments, can be daunting. However, innovative solutions can be found by thinking creatively and collaborating with trusted partners. To read the complete brief, please click here or reach out to Nate Wenneker at natew@inceptia.org.



If it's happening in OASFAA, it's happening at...

The Watercooler

Lynne Riffenburgh was promoted to Assistant Director of Financial Aid at George Fox University.

If you or someone you know has received a promotion, taken a new job, or experienced a significant life event, email feverett@roquecc.edu

Are you hiring?

Post your vacancy at www.oasfaaonline.org.

CURRENT FINANCIAL AID OPENINGS:

- Alumni Engagement Coordinator – Ford Family Foundation
- Financial Aid Advisor (2) – Rogue CC
- Financial Aid Coordinator – Portland CC

The OASFAA VPs advocate for YOU and your sector!



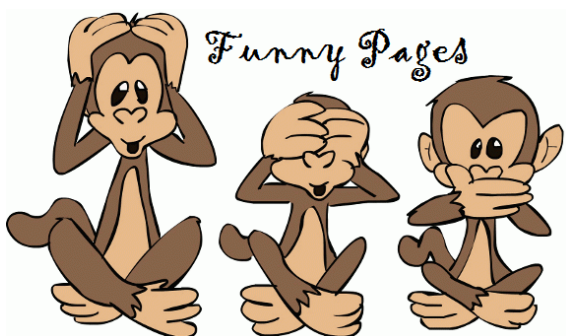
Karinda Decker, VP 4-Year Public
Southern Oregon University

Breana Sylwester, VP 2-Year Public
Central Oregon Community College



Shauna Wing, VP Proprietary
American College of Health Care Sciences

Johanna Kaye, VP Private
George Fox University



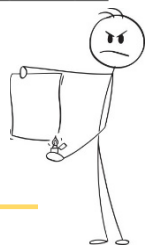
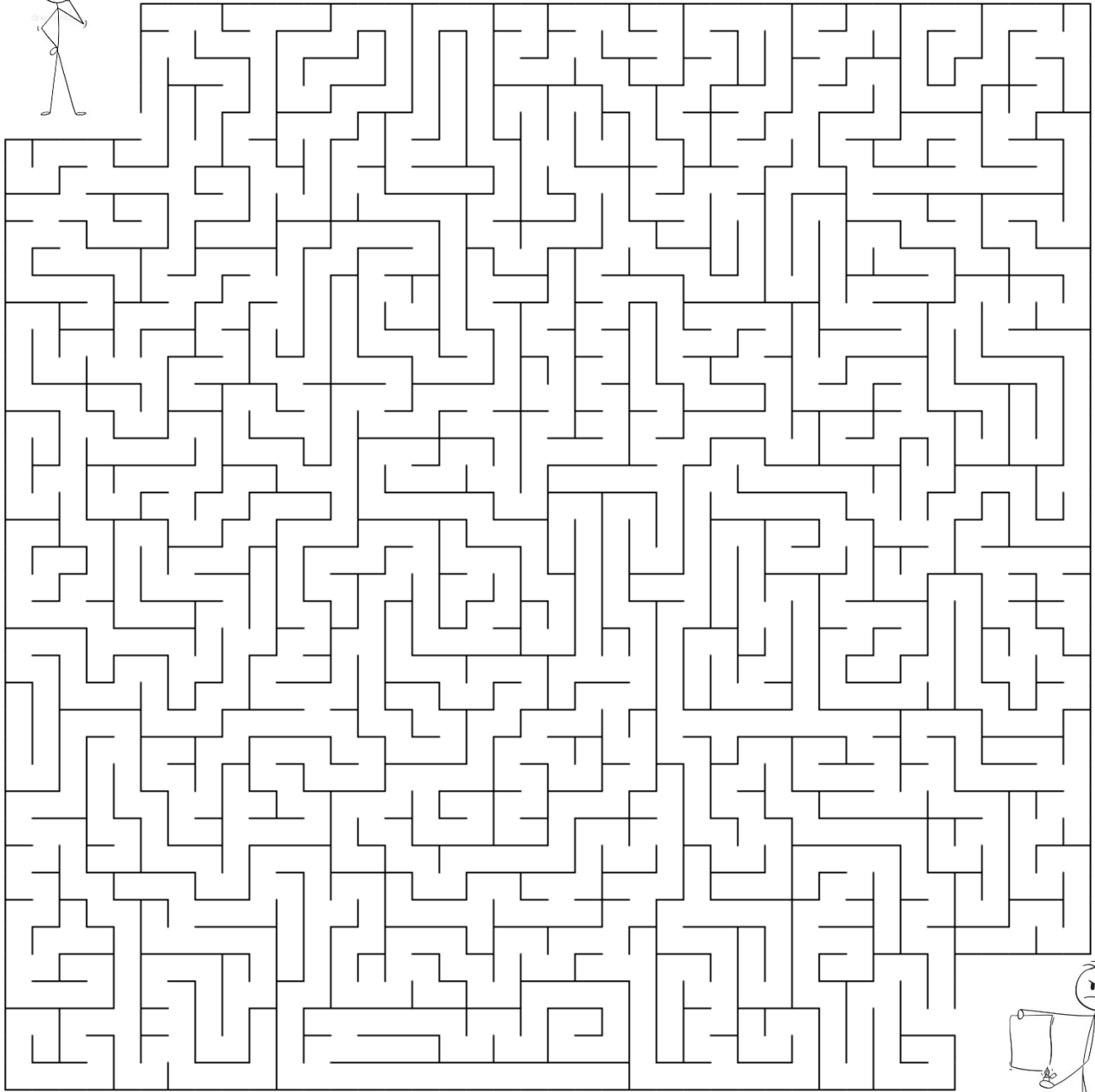
Got one to share? Send it to oneile@linnbenton.edu. All submissions will be published anonymously.

Email subject line from a student:
"Financial Aid hasn't aided"





Summer Maze – Navigating FAFSA Simplification



IN YOU IT
ICYMI
CASE MISSED

General-24-96 -Update on
Batch Corrections [here](#)

***Interested in volunteering for OASFAA?
Contact a committee chair below...***

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		Technology	Frankie Everett
		Volunteer Coordinator	Ingrid Baker

SAVE THE DATE in 24-25

10.22-10.24 – WASFAA Management & Leadership Institute
(Portland, OR)

1.29-1.31 – OASFAA Conference (Gleneden Beach, OR)

2.9-2.12 – NASFAA Leadership & Legislative Expo

5.19-5.21 – WASFAA Conference (Honolulu, HI)

6.24-6.27 – NASFAA (Anaheim, CA)

Check the OASFAA calendar for webinars & training events
available to our membership at: www.oasfaaonline.org

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✧ Frankie Everett ✧ Ashley Coleman ✧ Edie O'Neil ✧ Layla Solar ✧ Anny Sumner ✧

Editorial Policy: 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. Contact the Editor with questions.

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