President’s letter

Greetings. I was going to say happy fall but it appears that winter is right on our heels. I was driving to Eugene in late-October for our last OASFAA Executive Board meeting and the drive over was sunny and colorful, a beautiful day, and the drive back had small snow flurries, hail and rain! Travel is always an experience in Oregon and I have certainly done my share of it this year as OASFAA President.

Last month, I was a guest of the Washington Financial Aid Association (WFAA). I had the opportunity to attend their executive council meeting and their annual fall conference in Vancouver, Washington. It was nice to see some familiar faces, as well as to meet many new professionals. I find that we are discussing many of the same issues such as our technology contracts and service, outreach and College Goal Sunday (Saturday, in Oregon’s case). Although their conference moves every year, WFAA also just formed a site selection committee to seek out locations and review contracts. Carla Idohl-Corwin, WFAA’s President, will be a guest at our annual conference this January at Salishan; please go out of your way to make her feel welcome. I feel fortunate for the opportunity to have been part of the WASFAA President’s Exchange.

At the last OASFAA Executive Board meeting in October, we were busy as usual with committee updates, training proposals, reviewing appropriate use of the list-serve, and discussing electronic mentoring, election updates, awards, and insurance. We sign a contract soon for liability and bonding insurance for OASFAA. The organization has not had insurance since 2001, which puts us at risk. Thanks to Donna Fulton for her leg-work on this issue.

Elections for next year’s OASFAA representatives will be held electronically in December. Thanks to those of you who have volunteered to run for office. While holding office or chairing a committee can be a good deal of work, it is also a great learning experience that ends up benefiting the organization.

On November 22, you should see some changes on the OASFAA website as part of an upgrade with many enhancements. We hope you like the new look and some of the functionality that

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Letter from the Editor  
by Susan Shogren, University of Portland

In this issue, you will meet two of your colleagues who joined OASFAA during the past year. While they haven’t had much opportunity yet to benefit from all that OASFAA has to offer, we can benefit from their willingness to share with us their experience and perspective. You will also find updates about OASFAA’s current projects and events, as well as some thoughts about the future of financial aid from fellow members.

A new phase begins for the OASFAA Newsletter as we welcome advertisements from many of OASFAA’s sponsors. In so many ways, we truly appreciate their support throughout the year.

The next issue of the OASFAA Newsletter will be printed and delivered via regular mail early in January. Look for news about OASFAA’s elections taking place during December, and updates on the annual conference scheduled for the end of January. We are especially interested in articles and essays related to implementing changes as a result of the Higher Education and Reconciliation Act of 2005, helping students search for private scholarships, and anything else that might be on your mind. Be sure to send in your submissions by November 30.

I hope your winter holidays are warmed by the love of family and friends. Happy New Year!

OASFAA Elections  
by Tracey Lehman, President

By now many of you know that Theresa Bosworth, our President-Elect, has taken a position outside of financial aid at Blue Mountain Community College. We extend our congratulations to Theresa, wish her well in her new endeavor, and thank her for her service to OASFAA.

This has, however, caused your Past President, Mary Jo Jackson, and me to do some thinking on our feet! Mary Jo has stepped up to get the ballot online for voting in December, but we find that we still have some spots left to fill. In addition, we now need to fill our presidential slot. We had hoped to get the complete ballot posted online in time for elections to begin on December 11. This continues to be our goal, but the elections may be delayed due to the need to find another two-term President-Elect candidate as well as another candidate for Vice President, Public 4-Year Schools.

So stay tuned for further developments! Again, my thanks to Mary Jo Jackson for stepping up to the plate.

New Members of OASFAA

The following current members joined OASFAA since August, 2006:

Kari Appelwick, U.S. Bank Student Banking
Mark Beekman, Cascade College
Peg Blake, Southern Oregon University
Thomas Blume, University of Portland
Maurine Cromwell, Lewis & Clark College
Pam Harrison, Pioneer Pacific College
Cyndi Hustrulid, Pioneer Pacific College
Gwin Jansen-Logue, Pioneer Pacific College
Ashley Kikukawa, Lewis & Clark College
Kami Luna-Biek, Pioneer Pacific College
Jodi Ruybal, Pioneer Pacific College
Elizabeth Schreck, Western Culinary Institute
Fran Sperle, Linn-Benton Community College
Carissa Vaccaro, National College of Natural Medicine

Welcome!

Be sure to read the Member Profile of new members, Carolina Bass (page 3) and Melanie Bouman (page 8).

Watch for profiles of other new and current OASFAA members in the future.
OASFAA Member: Carolina Bass

New to OASFAA, Carolina is a Financial Aid Coordinator at Mount Hood Community College. She is primarily responsible for file review and awarding, and counseling students. We asked Carolina our “20 Questions” and here’s how she responded.

Who had the greatest influence on your career?
A friend and co-worker in California, Betty. She saw the potential in me and encouraged me greatly.

What is/was your favorite volunteer experience?
Going into high schools for financial aid presentations for bilingual Spanish-speaking students.

What is your favorite restaurant?
Stuart and Anderson.

What was the last book you read?
“Waking the Dead.” An excellent book!

Who is your personal hero?
A man who lived almost 2000 years ago. His name is Jesus.

Pepsi or Coke drinker?
Do not drink much soda, but when I do, I drink Coke.

DL or FFELP?
FFELP

If you could change anything in our industry, what would it be?
At the Federal regulation level, I would lower the age of students to become independent. At the community college level, I would encourage more accountability and a deeper sense of team-work with the best interests of the students in mind.

Do you have any advice for your fellow financial aid administrators?
Yes, keep focused on those you serve and their needs. Remember it is not about us, it is all about how we make them feel.

If you were not in financial aid, what would you be doing now?
One of three things: I would be traveling in and outside of the U.S. doing missionary work; working in social services; bilingual child care for children, helping to create a better environment for them.

OASFAA Members on the Move

Theresa Bosworth, Director of Financial Aid & Student Employment at Blue Mountain Community College, has been named BMCC’s Director of Admissions, Records/Registrar and Testing effective January 1, 2007.

Mike Johnson returned to Pacific University as Director of Financial Aid, after serving as Financial Aid Director at Clark College in Washington and as NELA’s Client Services Representative for Oregon.

John Snyder left Linn-Benton Community College and is now Associate Director of Financial Aid at Oregon State University.
The start of fall semester is an interesting time of year for the Financial Aid Office at Willamette University. After the first week of classes, while everyone else on campus is just getting into the swing of the school year, we find ourselves wrapping things up and looking forward to some much needed down-time. The majority of students have their funding, and we find our phones strangely quiet and our offices relatively student-free. As Director, I may be the busiest person in the department—finishing the FISAP and totaling up the year’s student aid expenditures for my boss.

But all too soon, it’s back to business. Fall semester is our time to finalize plans for the next school year. Since, like most other private schools, the majority of our financial aid comes from institutional sources (vs. federal or state), we devote a great deal of time and energy to strategizing the best possible way to spend those dollars. How do we make sure that the need-based funds go to the truly needy? How do we make sure our merit-based dollars attract the kind of students that will fit best at our school? And how much do we anticipate that all of that will cost? How well did last year’s plan work?

All of these questions must be answered very quickly because we will begin making new student awards for the next academic year in November. That’s when Admissions will start making decisions on our Early Action applicants and we will start making estimated financial aid awards based upon CSS Profile information. Of course, throughout fall semester, we are also taking care of routine business, like Return of Title IV Funds for withdrawn students, assisting students with finding work study positions, reviewing new ISIR transactions, etc.

December usually finds us implementing updates to the computer system so it’s ready to receive FAFSA data from the Feds in January. This is also when we will set up other automated processes: everything from Missing Information Letters to Auto-packaging and Award Letters.

The start of spring semester heralds the start of our busiest time. While we continue to work on the current year’s issues (RTIV’s, etc.), we will also begin our awarding processes for the new year, for both new and continuing students.

For continuing students, our policy is to verify the files before processing awards. As soon as we receive FAFSA’s for the new year, we send

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College Goal Oregon
by Jennifer Satalino,
NELA Center for Student Success

College Goal Oregon is almost here!

Please check your calendar for Saturday, January 20, 2007.

Did you forget to write in that you'll be volunteering with College Goal Oregon?

We're in need of a small army of volunteers to be FAFSA "Experts" at sites across the state. In exchange for your time and knowledge, you'll get the satisfaction of helping students and families complete their FAFSAs correctly the first time, the undying gratitude of these students and families, a warm fuzzy feeling, AND a fantastic College Goal Oregon shirt that is yours to keep!

Volunteering as an expert is quite easy. Once you check in at your College Goal Oregon site, you'll be a "floater" who moves from family to family providing assistance with the more difficult questions on the FAFSA on the Web Worksheet as needed. You'll be able to help students interpret which parent to include on the FAFSA, and gently explain that step-parent information must also be included. You'll help folks calculate the amount of housing subsidy to include on the form, or simply confirm that they've "filled in the blanks" appropriately with information from their last pay stub and a copy of their 2005 taxes. In short, you'll provide the kind of guidance that we wish every student had when they first tackle their FAFSA, and make the life of a fellow FAA easier this spring. Who knows? You might even head off a potential problem for one of your own students!

If you're interested in volunteering (and having that coveted red t-shirt to wear to the OASFAA Conference) please send a quick email to Jennifer Satalino at Satalino@nela.net. We'll get you hooked up with a College Goal Oregon site in your community. You can view a complete map online (www.collegegoaloregon.org).

Enjoy the rest of 2006!

Signed,

Your College Goal Oregon Steering Committee:

Barb Griesel
Cassie deFillipo
Dianne Olson
Donna Fulton
Eric Bucks
Jennifer Satalino
Julia Keizar
Julia Reisinger
Michelle Holdway
Sarah Piper
Scott Money
Stephanie Carnahan
Sue Stahl
Vicki Merkel

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OPB Television Broadcast
by Teresa Buchmann, Everest College

Financial Aid for College will air on Oregon Public Broadcasting (OPB) television this December for the 11th straight year. Since 1995, OASFAA members have answered 3,852 calls from students, parents, and other relatives. Each year, two-thirds of the calls originate from the Portland area. We also receive many calls from Southern and Eastern Oregon, and Washington State. Half of all calls received are from parents, and approximately 25% of all calls are from potential non-traditional students.

A portion of OASFAA's annual budget is allocated to the production of this community service program, which covers the basics of understanding and applying for financial aid. This event is affectionately called "OPB Night" by many OASFAA veterans. The program airs for an hour, with incoming calls fielded by 20 to 30 OASFAA members during the show and for another half hour after the show goes off the air. A great deal of work goes into keeping this program entertaining and up-to-date with ever-changing financial aid regulations.

Be sure to make time to watch this year's program on December 13, 2006, from 8:00-9:00p.m. The program will showcase financial aid, with all the twists and turns of this past year. Better yet, consider being a volunteer! For more information about being part of this year's broadcast, please contact Teresa Buchmann at trobinson@cci.edu.
The Oregon Student Assistance Commission (OSAC) and Educational Credit Management Corporation (ECMC) have formed a partnership to provide financial aid information and the OSAC universal scholarship application to Oregon high schools, colleges, and community organizations. ECMC’s Opportunities booklet addresses college financial aid from both a national and local (Oregon) perspective; OSAC’s 2007-08 Scholarship Application booklet includes a catalog of more than 340 different scholarship programs for which Oregon students might apply, using a single attached application form.

In October, high schools, colleges, and community organizations received a packet with sample copies of the 2007-08 OSAC Scholarship Application, the ECMC Opportunities booklet, and The Ford Family Foundation Scholarship poster and brochures. OSAC will NOT be sending boxes of applications to schools, allowing schools to order the publications they need. Place orders online at: www.osac.state.or.us/publications_info.html

In addition to the OSAC scholarship application being available two months earlier there are several other important changes to note:

- Boxes of applications will NOT be automatically sent to schools. Instructions for ordering quantities of applications accompanied the sample packets sent to all schools in the middle of October.
- The application is available two months earlier than usual to encourage students to apply earlier; they still must wait for their fall transcripts before sending completed application packets to OSAC.
- Students are encouraged to apply for scholarships online at www.GetCollegeFunds.org; they must still print out the entire application, sign it, and mail by either the Early Bird deadline of February 15th or absolute deadline of March 1st.
- The standard essay questions required of all applicants have changed! There are four short essay questions to answer. The answers are submitted as part of the online application in text field boxes. The activities chart will also be part of the electronic application.

The ECMC Opportunities booklet helps high school students prepare for post-secondary education, choose a college, and apply for financial aid. The booklet includes information about college entrance examinations, test dates, admissions requirements, and costs for many Oregon schools. Opportunities also covers financial aid issues such as filing a Free Application for Federal Student Aid (FAFSA), as well as types and sources of federal and state aid and eligibility criteria. OSAC and ECMC encourage schools and organizations to order sets of both publications.
Acceptable Use of the OASFAA List-Serve

by Tracey Lehman, President of OASFAA, OIT

The executive council had a lengthy discussion recently on the appropriate use of the OASFAA list-serve. The council decided that the current acceptable use policy would stand and that perhaps it was time for a friendly reminder to OASFAA members on appropriate use.

As the chart displays below, acceptable use includes correspondence about OASFAA events, OASFAA discussions, OASFAA news, and job postings. The executive council believes this includes announcements about WASFAA and NASFAA events, if appropriate. **This does not include vendor-sponsored events or personal notes not pertaining to OASFAA business.** OASFAA does have a calendar, however, where vendor events and OASFAA, WASFAA and NASFAA events can be posted.

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<th>Acceptable Use:</th>
<th>Unacceptable Use:</th>
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<tr>
<td>OASFAA members</td>
<td>commercial purposes, unless cleared with executive council</td>
</tr>
<tr>
<td>OASFAA news and activities</td>
<td>chain e-mail messages and appeals for non-financial aid causes</td>
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<tr>
<td>event coordination and committee activities</td>
<td>computer virus hoax messages</td>
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<tr>
<td>general financial aid discussion</td>
<td>abusive messages or language</td>
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<td>career opportunities</td>
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Monitoring the OASFAA list-serve is the best way for members to keep up on the latest news, activities, announcements, and event coordination. All subscribers are strongly encouraged to maintain up-to-date virus detection software on their computers. Proper usage of the list-serve will help keep this valuable resource worthy of each member’s time and attention.
OASFAA Member: Melanie Bowman

A first-year member of OASFAA, Melanie is Financial Aid Counselor at Eastern Oregon University. We asked Melanie our “20 Questions” and here’s how she responded.

How long have you been in Financial Aid?
I have been working in Financial Aid for a year in December.

How did you get started in Financial Aid?
I worked as a student worker in the Financial Aid Office at Eastern for 2 ½ years. I was then hired for a full time position in the office two years later to work with our scholarship program.

What has your involvement been with OASFAA so far?
Living on the east side of the state has limited my involvement with OASFAA due to the travel time. I attended my first conference last January and am looking forward to attending again January 2007.

What is the most rewarding part of your job?
I specialize in scholarships on our campus, which lets me meet both scholarship recipients as well as the private donors. I enjoy reading the applications, helping to select the recipients and watching the students achieve their goals and reach their potential.

What case/student will you be most likely to remember for the rest of your life?
Our office helped a student move from Georgia to Eastern Oregon University, sight-unseen, to get out of a bad situation and begin a life for her. It was very positive to see so much enthusiasm from a student that was literally starting over.

What is the most difficult aspect of your job?
The most difficult aspect would be dealing with filling a budget for a student with aid so that they feel confident in beginning and sticking with their educational goals.

How do you cope with stress on the job?
The stress is fairly seasonal as the term is beginning or a deadline is approaching. Our office keeps the atmosphere very light and casual which helps balance out what is going on at the time.

Who has been the biggest influence/mentor on your career?
The lead counselor in our office, Carolyn Prescott. I worked under her as a work-study student and once hired she has trained me to share the responsibilities in our office.

What is/was your favorite volunteer experience?
I recently volunteered to present on Financial Aid at a Girls in Science day on our campus. It was nice to see the activities and offer an informational session to the parents.

What do you do when you are not working?
I have a wonderful 10 year old step-son that is very active in sports and other activities which keeps me busy. I also enjoy the outdoors, riding horses, fishing and scrap booking.

What do you like about living in Oregon?
The mountains and the beautiful views. We live in a gorgeous state!

What is the most unusual place that you have traveled?
I am actually leaving Saturday to travel to Ireland for a week on vacation.

What is your favorite restaurant?
Olive Garden.

What was the last book you read?
The DaVinci Code (before I watched the movie).

Who is your personal hero?
I know it sounds funny, but my parents. They raised four daughters that are all very unique individuals with distinct personalities. I appreciate their trust and understanding in molding us as children through raising children of our own.

Pepsi or Coke drinker?
Coke.

DL or FFELP?
FFELP

If you could change anything in our industry, what would it be?
I am still learning so much about the process that I would have a difficult time proposing changes.

Do you have any advice for your fellow financial aid administrators?
Encourage students to ask questions as the process of financial aid can be overwhelming to those that are new at it.

If you were not in financial aid, what would you be doing now?
I can’t see myself anywhere but where I currently am.

Foster Children
by Tracey Lehman, OIT and Abril Hunt, Student Loan Xpress

One of the interest sessions at the next annual conference will focus on post-secondary education for foster youth. OASFAA members attending the conference are invited to attend this session to find out more about the issues faced by former foster children as they make plans for the future.

As a conference-related project, OASFAA will gather donations for delivery to the Department of Human Services (DHS) in Newport, near Salishan Lodge, the site of this year’s conference. Foster children sometimes have very little to take with them to their new homes. Items like baby blankets, stuffed animals, books, and even gift cards for teenagers to use, can help make all the difference to a child in the midst of this kind of transition.

While at the conference, please consider contributing to OASFAA’s outreach project for foster youth. For more information, contact Tracey (tracey.lehman@oit.edu) or Abril (abril.hunt@slxpress.com).
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Member Opinion: The Future of Higher Education
by Gayle Denham, George Fox University

Post-secondary education in the United States set the standards for higher education around the world until the turn of the 21st century. Today, although Americans still have much to be proud of, the U.S. ranks 12th in higher educational attainment among major industrialized nations, according to the Organization for Economic Cooperation and Development. At the same time, the U.S. Department of Labor reports a rising need for better-educated employees for domestic jobs. These indicators initiated the Commission on the Future of Higher Education, formed by Secretary Spellings in the fall of 2005.

The Commission began the task set before it by soliciting papers from experts in the field on various issues confronting higher education. Thirteen issue papers resulted on financial aid, college costs, accreditation reform, the role of the states, college preparedness in K-12 school systems, accountability, assessment, federal regulation, workforce projections, quality assurance, and the increase in adult learners. Each issue paper explored the major themes of accessibility, affordability, accountability and quality in higher education and can be read at the U.S. Department of Education website: www.ed.gov.

Burgdorf and Kostka’s (2006) issue paper focuses on the complexity and inconsistencies in federal aid programs. The authors recommend the federal programs should be reformed to encourage access, retention to graduation, and student debt reduction. Specific changes to the FAFSA are aimed at a simpler and more equitable form. Following are some proposed changes.

- FAFSA elements could be entered a year in advance of the start of an academic year. This would facilitate early awarding for incoming freshmen and transfer students. Families would have financial aid information in ample time to make a college choice. Would this information be based on estimates of the present year’s earnings/income or taken from the previous year’s documents? These details are yet to be decided.
- EFC calculation would be based only on family income. The FAFSA would be half as lengthy as it presently is. Savings and liquid assets that could be used to pay for cost-of-attendance would not figure in the calculation of the EFC. Penalizing families who save for college, or forcing them to place those funds under the name of a grandparent or other relative is counterproductive. In addition, assets that cannot be realistically liquidated and used for cost-of-attendance would not be part of the EFC calculation.
- Federal grant money could be used as a multiplier for scholarship funds; a suggestion was matching scholarship dollars 2:1.

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Student Debt as a Mortgage
by Ian Crawford, EDFUND Communications

Student loan payments are increasingly being viewed in the same light as mortgages. In recent news articles financial experts maintain that a major commitment to paying off college debt can affect an individual’s ability to buy a home or save for retirement or a child’s education.

A recent article in the Pittsburgh Post-Gazette, ‘Graduates’ Dilemma: Living in Shadow of Debt,’ reported that when students and graduates consolidate their loans, borrowers also take advantage of the offer to extend the payment period of their loans. Instead of just a 10-year payoff term they opt for one of 20, 25 or even 30 years. Borrowers are attracted by lower monthly payments but for a much longer term — making their loan more like a mortgage.

According to the article, on a $20,000 federal loan at an interest rate of 4.75%:
- over 10 years the payment would be $210 a month; or
- over 20 years the payment would be $129 a month.

However, the borrower would have to pay an additional $5,800 for the extra 10 years in repayment.

Student loan debt is becoming a concern over a longer period in a person’s life. Increasing debt being paid off over a longer period might have serious consequences for graduates.

"We don't really know what effect this is going to have, financially and psychologically," said Robert Shireman, Executive Director of the Project on Student Debt in the Pittsburgh Post-Gazette article. "Paying off those student loans can be a signal to start saving for retirement, or start putting away money. We're pushing those off in the future and we're going to see different patterns."

A recent report further demonstrates that recent graduates are leaving school with unmanageable levels of debt, negatively impacting their post-college lives. ‘College Debt Crunch — The Long-Term Impact of Education Debt on College Graduates by Alliance Bernstein Investments,’ polled 1,508 college graduates aged 21 to 35, making these observations about those graduating from college with debt:
- 34% say they have sold possessions to make ends meet
- 42% say they live “paycheck-to-paycheck”
- 27% say they delayed getting medical/dental procedures
- 31% with outstanding college loans say Madonna will become a grand-mother before their debt is paid off
- One-third of indebted graduates give parents a “D” or “F” for financial preparations
- Nine-in-10 say graduating without debt is a “big advantage in life”

Financial Aid shouldn’t be the thing keeping students up at night.

Financial Aid partnerships.
Students have enough on their minds, without having to worry about financial aid. That’s where we come in. U.S. Bank is your perfect lending partner, with compatible systems, a full range of loans, and counseling for student borrowers. And, our 40 years in the business and personal service means you can count on a hassle-free loan experience for you... and your students. So they can spend their time learning about other important things. Like Chemistry.

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College Unlikely For Foster Kids
by Tracey Lehman, Oregon Institute of Technology

In any given year, there are approximately 800,000 youth in the foster care system across the country. About 300,000 of these youth are between the ages of 18 and 24. A total of 13,290 children were served in foster care in Oregon in 2005. On an average daily basis, there are 7,497 children in family foster care. Teens make up 28.3% of foster care children in Oregon.

At the age of 18, most teens “graduate” from the foster care system and are considered to be on their own. According to the report ‘College Access, Financial Aid, and College Success for Undergraduates from Foster Care,’ only 10% of traditional age college youth who passed through the foster care system enroll in some form of post-secondary education, even though 70% say they have aspirations to do so.

Foster care alumni are more likely to leave college without earning a degree or certificate than their non-foster counterparts. While most traditional age college students receive guidance and support in pursuing a college education from family members, most foster children lack this advantage. According to Ryan Davis, NASFAA’s Research and Policy Associate and author of the report, our nation does not have strong systems for preparing foster youth to adjust to a postsecondary education environment.

For more information on serving children, youth and families in the child welfare system, check out Casey Family Programs at www.casey.org, or contact the Child Welfare Department of the Oregon Department of Human Services, or the Salem Independent Living Program through Rosemary Lavenditti at (503) 945-5688.

Conference Scholarships
by Theresa Bosworth, Blue Mountain Community College

OASFAA offers scholarships each year to help members attend the annual conference each winter by covering the cost of registration. All members are encouraged to apply for a scholarship. Selected recipients will be notified prior to the conference.

For more information and to apply online, go online at: www.oasfaaonline.org.

Scholarship applications will be accepted through Tuesday, December 5, 2006.
This year’s FA101 Workshop was conducted on **October 17, 2006**, and was once again hosted by Linfield College. A total of 29 financial aid personnel received training from a dedicated group of presenters.

We thank the following for their involvement and time in supporting this OASFAA event:

**Kathy Campbell**  
*Director of Financial Aid, Chemeketa Community College*

**Kate Peterson**  
*Assistant Provost for Enrollment Management, Oregon State University*

**Mike Johnson**  
*Director of Financial Aid, Pacific University*

**Susan Degen**  
*Administrator, Oregon Student Assistance Commission*

OASFAA has sponsored this FA101 Workshop since 1995. To date, 541 financial aid professionals have been trained in:

- Purpose, Philosophy and History of Financial Aid
- General Eligibility Requirements of Financial Aid Recipients
- Review of the FAFSA, Renewal Application and Student Aid Report
- Overview of the Oregon Opportunity Grant Program
- Need Analysis Theory, Methodology and Case Studies
- Customer Service
- Professional Judgment

As Co-Chairs of this event, we thank the Oregon Association of Student Financial Aid Administrators for the opportunity to serve.

Signed,

**Dan Preston, Linfield College**  
**Crisanne Werner, Linfield College**
out Missing Information Letters. Only when the students have provided us with all necessary documentation will we inform them of their aid eligibility. Our goal is to have continuing student awards done by the end of spring semester, before they leave campus for the summer.

For new students, we make an estimated award based on FAFSA information first, and then request documents. This usually occurs in March and April. Everything is being driven by the fact that May 1st is the deposit deadline for most private schools. Since our prospective students are deciding between Willamette and sometimes several other schools, we do everything in our power to make sure that their awards are made, and if possible, that Verification is complete, prior to the May 1st deadline, so that there are no surprises or changes later on.

June brings the dubious pleasure of reviewing continuing students for Satisfactory Academic Progress and notifying those who have not met the minimum requirements. And naturally, we then have the joy of reviewing the appeals that students submit as a result of that notification!

Willamette does not offer undergraduate classes in the summer, but we’re still very busy with our behind-the-scenes processes for the upcoming year. July and August find us “dotting I’s and crossing T’s”: certifying loans, awarding and verifying stragglers, processing private scholarship checks—essentially, making sure we’ve done everything possible to have the students’ money available to them by the start of the fall semester. (We always have to smile when people ask if we have the summer off!)

Having dealt with a rush of students and paper for the previous 6 months, we are understandably a little tired by the time the first week of fall semester arrives. But the flurry of activity during that first week is still enjoyable in many ways: the excitement and enthusiasm that the new students bring is contagious, and it’s fun to see the familiar faces of the continuing students. And it doesn’t hurt that once we get through the start of term craziness, the Financial Aid Office will soon be able to enjoy a short window of well-deserved down time...before we start the whole thing all over again!

**continued from page 1**

OASFAA has a lot going on in the next few months: Support Staff Workshop, elections, OASFAA award nominations, OPB Financial Aid for College, annual conference and then College Goal Saturday! I hope you participate when and where you can.

See you in January at the annual conference,

Tracey
Federal incentives, tied to student loans, for early or on-time graduation is another idea. The incentive could be a lower interest rate or a discounted principal. These incentives would allow students who generally work part-time and attend classes part-time to gain a financial advantage by completing a baccalaureate program in four years or less. A similar incentive could be extended to graduate students. For heavily debt-burdened doctoral students partial loan forgiveness ($5,000) at the birth of each child up to four children has been suggested.

Another consideration is a change in annual Stafford loan limits for older adult students returning to higher education to complete a degree. The grant multiplier concept would also impact adult learners.

These ideas may or may not become policy that OASFAA members will administrate in the future. The agenda is set, and from this agenda the policy will unfold. OASFFA members have detailed information about the various populations seeking higher education. Policy makers will benefit from hearing your concerns, ideas, and perspectives, collectively and individually. A page with links to U.S. and Oregon State legislators can be found at the OASFAA website: www.oasfaaonline.org/docs/toc_resources.html

Follow the news and get involved at some level to eliminate future surprises when policy is set and we face the challenge of implementation.

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### On the OASFAA Calendar

- **Nov 28**: Federal Student Aid Conference
- **Dec 1**: (formerly Electronic Access Conference)
- **Nov 30**: OASFAA Newsletter submission deadline
- **Dec 6**: OASFAA Executive Board Meeting
- **Dec 13**: OPB TV Broadcast
- **Jan 20**: College Goal Oregon
- **Jan 28-30**: OASFAA Annual Conference
- **Feb 15**: OASFAA Newsletter submission deadline

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### On the Lighter Side

The student writes, “I called your office to ask about additional money to help buy books and the lady told me to write and request ‘campus space aid’ like a Perkins Loan.” Unfortunately, we have completely depleted our campus ‘space aid’ at this time.

*submitted by Ryan West  
Western Oregon University*

*Share your financial aid anecdotes (no names, please!) with people who understand. Email: shogren@up.edu*

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### In Closing: remember to have a little fun along the way...

*Left to right: Pacific University’s Robin Polly (Lucy), Stacie Englund (Punky), Claude Romig (Cousin It), John Quante (Shaggy), Jessica Carter from the Registrar’s Office (Daphne), Duke (Scooby Do), Mike Johnson (Capt. Pike), Kim Cook (Samantha), and Abril Hunt, Student Loan Xpress rep (Ellie Mae).*