Whew, what a year! For those of you who have been in the financial aid profession for a few years, I think you’ll agree that 2007 was one of the more memorable ones. We’ve seen more scrutiny, more regulations, and more challenges, but we’ve also seen more grant money for students and that, for me, is the highlight of 2007. New federal programs (such as the TEACH grant) and changing eligibility criteria (such as the Shared Responsibility Model for the Oregon Opportunity Grant) will mean more money for our students in 2008, but will also mean more challenges for our offices as we implement these programs.

As you encounter these challenges in 2008, I encourage you to use OASFAA as a resource. OASFAA exists to provide you and your office with training and support, as well as opportunities to ask questions, find answers, and explore options. The OASFAA Executive Council will work throughout 2008 to enhance existing training opportunities and provide support for all of Oregon’s financial aid community.

We welcome your input and participation!

Leslie Limper
Letter from the Editor
by Sue Shogren, NELA Services

What better time to start something new than the start of a new year? With this issue, we are pleased to introduce a regular feature: "Cents-Ability" by Donna Fulton. Anyone who’s met Donna knows that she is a very practical person with lots of great advice to share, particularly with young adults. She will share some of her common sense with us, which we can share with our students, too.

NASFAA begins this new year with a new President, Dr. Philip Day. In a recent statement to Association members, he says: “Despite the fact that we have an incredible array of talented and dedicated professionals working each day to ensure student success, headlines in the national media have diminished the significance of our contributions.” Unfortunately, until what we do is recognized for its complexity and the level of judgment it requires, we may continue to experience more of the same. If we need to start somewhere, maybe NASFAA could begin its fifth decade with a new name: Oregon Association of Student Financial Aid Professionals (OASFAP)?

New Members of OASFAA

The following current members joined OASFAA since the last issue of the OASFAA Newsletter:

Jessica Abblitt, Oregon State University
Blake Beardsley, Pioneer Pacific College
Laura Browning, Southern Oregon University
Shesna Calkins, Pacific University
Jeremy Carlton, Multnomah Bible College
Jake Coatney, Oregon Institute of Technology
Steve Coxon, OSAC
Karen Crane, OSAC
Jessica Criser, OSAC
Karen Edmonds, OSAC
Ben Fisher, Oregon State University
Casandra Frutos, Pioneer Pacific College
Heather Hall Lewis, University of Portland
Natalie Henniger, Pioneer Pacific College
Michael Inglese, ALL Student Loan
Katie Jameson, Western Oregon University
Wyndi Krueg, Pioneer Pacific College
Dr. Jim Lane, KeyBank USA
Rob Lewandowski, Pioneer Pacific College
Amber Lockhart, Pioneer Pacific College
Michael Magarrell, Windham Professionals, Inc.
Nila Markheim, Pioneer Pacific College
Dana Mignogna, Access Group, Inc.
Michelle Montgomery, East-West College of the Healing Arts
Victoria Moran, University of Oregon
Susan Neppl, Great Lakes Higher Education Corporation
Sarah Patch, Ashmead College
Shelley Pollock, TERI
Brett Rowlett, OSAC
Kimberly Sullivan, Linn-Benton CC
Chris Sweet, Pacific Northwest College of Art
Mandy Williams, Linn-Benton CC
Tina Wilson, OSAC
Andrea Wood, Cascade College
Geoffrey Wullschlager, Portland State Univ.
Melissa Yard, Art Institute of Portland
Cristin Zulaski, Pioneer Pacific College

Welcome!
OASFAA Annual Conference

Quality training, renowned speakers, essential networking, and a great experience! What could possibly offer all of this in one place? The OASFAA Annual Conference!

To kick off the 2008 conference, our Keynote speaker, **Dr. John Molidor** from Michigan, will be tackling the issue of "Communicating Across the Generations" on Sunday, February 3, at noon.

The general session on Monday, February 4, features **Jason Swain** from Gonzaga University, who will share some strategies for envisioning a positive and productive future using Appreciative Inquiry. You’ll want to participate in his session entitled "Staying Positive in Negative Times."

What is needed? You! Pre-Conference Registration continues through **January 25, 2008**, at a reduced rate compared to On-Site Registration. Check out “News & Notes” at: [www.oasfaaonline.org](http://www.oasfaaonline.org).

Your Conference Co-Chairs:
- Cindy Pollard ([cpollard@warnerpacific.edu](mailto:cpollard@warnerpacific.edu))
- Susan Hampton ([shampton@georgefox.edu](mailto:shampton@georgefox.edu))
- Suzie Petersen ([suzet.petersen@oit.edu](mailto:suzet.petersen@oit.edu))

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Conference Scholarships

In keeping with its mission to foster the professional preparation, effectiveness, recognition, and association of its members, OASFAA awards scholarships to help defray some of the costs associated with attending the Annual Conference. President-Elect Crisanne Werner ([cwerner@linfield.edu](mailto:cwerner@linfield.edu)) recently announced this year’s recipients:

- Jessica Abblitt, Oregon state University
- Carolina Bass, Mt. Hood Community College
- Mark Beekman, Cascade College
- Melanie Bowman, Eastern Oregon University
- Staci Buckingham, Art Institute of Portland
- Eric Bucks, Eastern Oregon University
- Jason Coatney, Oregon Institute of Technology
- Judy Gjesdal, Western States Chiropractic College
- Katie Jameson, Western Oregon University
- Ashley Kikukawa, Lewis & Clark College
- Kim Lamborn, Western Oregon University
- Carolyn Prescott, Eastern Oregon University
- Chris Schlarbaum, George Fox University
- Carissa Tunis, National College of Natural Medicine
- Carlos Villarroel, Art Institute of Portland
- Theresa Walker, Umpqua Community College
- Andrea Wood, Cascade College
- Melissa Yard, Art Institute of Portland

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OASFAA Election Results

**President-Elect**
- Donna Fossum
  - Western Oregon University

**Secretary**
- Richard Heath
  - Linfield College Portland

**VP Community Colleges**
- Kevin Multop
  - Central Oregon Community College

**VP Public 4-Year**
- Deanna Smith
  - Portland State University

**VP Independent**
- Katy Wilson
  - Willamette University

**VP Proprietary**
- Ammy Hawkins
  - Everest College

These newly-elected officials will assume the responsibilities of their office at the OASFAA Annual Business Meeting on Tuesday, February 5, 2008. At that time, current President Leslie Limper will pass the presidential gavel to current President-Elect Crisanne Werner, and current Treasurer-Elect Ryan West will assume the office of Treasurer.
OASFAA Financial Aid 101
by Peter Goss, University of Oregon

On Friday, January 25, 2008, OASFAA will offer its annual FA101 in the Fir Room of the Erb Memorial Union at the University of Oregon in Eugene. Online registration will remain open through January 15 (oasfaaonline.org/docs/training/FA101/index_2008.html).

This is an introductory course for professionals new to financial aid, as well as student services and business office folks who want to gain an understanding of the current state of federal student aid. Topics run the gamut from applying, to budgeting, awarding and aid types, to professional judgment decisions schools can consider:

8:30–9:00    Check-in, on-site registration
9:00–9:30    FA Overview: History, Ethics, and the future of FA
9:30–10:30   FAFSA / Need Analysis / Verification Overview
10:45–11:15  COA / Need / Aid Types
11:15–11:45  OSAC Update: A Revolution in College Affordability for Oregon
11:45–12:30  Lunch: panel discusses our similarities & differences
12:40–2:45   PJ party!!! SAP, D/O, BYC, COA Adjustments
3:00–3:30    Customer Service

With any questions, or for further information, contact Peter Goss (pgoss@uoregon.edu).

Members on the Move

Peggy Burgus left Pacific Northwest College of Art in October and is now the new Director of Financial Aid at College of Legal Arts.

Paul Krull, Director of Financial Aid, resigned from University of Portland in January to establish a Portland office for Evisions, Inc.

Kim Pearson was named Interim Director of Financial Aid at Pacific Northwest College of Art in October.

Tracy Reisinger became Director of Financial Aid at Marylhurst University in December.

Theresa Schierman, Senior Financial Aid Counselor, left University of Portland in December to join the U.S. Bank Student Banking Division as Market Manager.

If you or someone you know received a promotion or took a new position, we would like to know about it. Email: susan.shogren@nela.net
Legislative Update
by Sue Shogren, NELA Learning Services

The Secretary of Education established two negotiated rulemaking committees for 2007-08. The first committee will propose rules for the Teacher Education Assistance for College and Higher Education (TEACH) Grant:
- Institutional Eligibility
- Program Eligibility
- Conversion of Grant to Loan
- Repayment
- Conforming Changes

The second committee will propose rules for other Federal student aid programs authorized by Title IV of the HEA:
- Income-based Repayment Plan (IBR)
- Conforming the Economic Hardship Deferment with IBR
- Public Service Loan Forgiveness
- Definition of Not-for-Profit Holder
- Harmonizing HEROES Waivers with Other Benefits Provided to Returning and Active Duty Military
- Federal Preemption of State Laws Related to improper inducements and arrangements between schools, lenders and other entities in the student loans programs

Watch for updates and further information online at: www.ifap.ed.gov.

On December 21, a bill (S. 2371) was enacted that makes technical corrections to the HEA. Issues of interest include:
- clarification that a married borrowers’ Income Based Repayment payments will be determined solely on the individual borrower’s loan information and income (without considering spouses’ income or any loan debt they may have) if the married borrower files taxes separately;
- explanation that members of the National Guard who are serving full-time are considered “active duty” for purposes of student loan deferment benefits.

Cents-Ability: Budget Talk
by Donna Fulton, Klamath Community College

It’s easier to decrease expenses than it is to increase income. This is true for most people, whether students on financial aid or those of us already in the workforce. Making coffee at home instead of stopping for an expensive treat can reduce costs by 75% or more. Internet service can be very costly and the desire for high-speed internet can stretch a student’s budget. Evaluating each item in the budget is a good way to identify unnecessary or overpriced expenses.

Plan for emergencies. Every student has a different living situation that is susceptible to some type of emergency. It may be not having a babysitter the morning of finals, or having their car break down, or needing to travel home due to a family health emergency. Budgeting an appropriate amount for an emergency is not only practical, it’s also good practice for having – but not spending – money.

Allow for some stress-relief. Stress can have a serious impact on a student’s life if it gets out of control. Stress-relief does not have to be expensive or complicated, simply enjoyable. Playing cards or board games in a group, renting a movie or video game, or simply taking a bubble bath, can be low-cost ways of reducing stress.
Many students struggle with budgets. As you’re helping them with their financial aid needs, offer them some tips that will help them manage their money, and become better student loan borrowers.

Budgeting Basics

- When creating a budget, first determine your income (money coming in), then itemize your monthly expenses (money going out). If you have to estimate, estimate your expenses high and your income low. Creating an unrealistic budget is almost as bad as not having one at all.

- Once you estimate your income and expenses compare the two. If your income exceeds your expenses, then you’re in good shape. If your income does not exceed your expenses, or does so by a small margin, examine your monthly expenses for items that can be reduced or eliminated.

- Think about costs that you can easily cut out of your budget. Determine wants vs. needs. Is everything you really “need” necessary?

Tips for Creating and Maintaining a Budget

- Don’t punish yourself. Many people think budgeting means not spending. In fact, budgeting means knowing how much you spend, and how much you can afford.

- Avoid off-budget spending. When you spend off-budget money, you are spending money that, by definition, you cannot afford to spend. And money you cannot afford to spend usually is borrowed from credit cards you cannot afford to pay off. The result is a vicious cycle of more off-budget spending, more debt, and ultimately, more credit card use, even to pay for in-budget items.

- Budget money for fun things. The occasional splurge is fine, and even encouraged. Just make sure you budget for it.

- Update often. As soon as your expenses or income change, update your budget.

Pick a good budget tool. There are many budgeting tools available that teach you about budgeting. Pick one that works for you.

Editor’s Note: a quick search online using terms such as “budgets for college students” or “free budgeting tools” can turn up many possible resources for helping students learn how to manage their finances.

<table>
<thead>
<tr>
<th>Tips for Cutting Expenses</th>
<th>Estimated Annual Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid the coffee shop.</td>
<td>$1,000</td>
</tr>
<tr>
<td>Give the phone a rest.</td>
<td>$750</td>
</tr>
<tr>
<td>Pick a phone.</td>
<td>$500</td>
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<tr>
<td>Shop smarter.</td>
<td>$1,500</td>
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<tr>
<td>Learn to love fresh air.</td>
<td>$400</td>
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<tr>
<td>Go for the personal touch.</td>
<td>$200</td>
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<tr>
<td>Eat at home.</td>
<td>$2,000</td>
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<tr>
<td>Skip the drinks.</td>
<td>$500</td>
</tr>
<tr>
<td>Brown bag your lunches.</td>
<td>$1,400</td>
</tr>
<tr>
<td>Rethink your car.</td>
<td>$3,750</td>
</tr>
<tr>
<td>Cancel, cancel, cancel.</td>
<td>$1,500</td>
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</tbody>
</table>

**Potential Total Annual Savings** $13,500
VP Report: Independent Institutions
by Terri Crawford, George Fox University

Tracy Reisinger will join the Marylhurst College Financial Aid Office as Director beginning December 21st. Current Director, Marlena McKee-Flores is retiring. Tracy said "I won't be replacing Marlena since she can't be replaced and I'll have big shoes to fill." Marlena leaves on January 11, 2008, and is looking forward to learning to play the saxophone.

We welcome Tracy back into leadership in the Financial Aid community and wish Marlena a wonderful retirement.

VP Report: Community Colleges
by Melinda Dunnick, Lane Community College

The years keep getting shorter and shorter. Summer was just yesterday, so how can the winter holidays already be over? I hope you all got to take some well deserved time for yourself and your family. (I did!) The Annual Conference is just round the corner. Processing for 2008-2009 is on the horizon and before you know it, summer will be with us again.

Financial aid—like life—is cyclical in nature: we know what season it is by the work we are doing. Late Winter through early Spring means processing for the new aid year and getting those award letters out. Summer brings FISAP. By Fall, we are thinking about the next award year, revising forms and letters, what worked well, what didn’t. Then we come full circle back to the holidays and another well-deserved rest, however brief it may be. (Terms have mini cycles, too, such as SAP, R2T4, R2T4, R2T4!)

My two years as Vice President have flown by. The first year went so quickly, I really wanted to serve a second term. I was just getting my feet wet, learning how the Executive Council gets things done. I met many new people and forged life-long friendships. What a great way to network! I will be handing over the reins at the Annual Conference to my successor. I hope he enjoys his term(s?) as much as I did.

Thanks for the friendships and memories.
☺

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We all succeed!
Nonprofit Student Assistance Foundation – dedicated to assisting schools help students reach their dreams of higher education.

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• Financial aid information
• Students’ Choice Stafford, PLUS, Graduate PLUS and Consolidation loans
• Private education loans
• One-on-one consultations
• Scholarship search
• Stop the Deception campaign
• AND MORE!
College Goal Oregon Is Here!
by Jennifer Satalino, NELA Center for Student Success

Saturday, January 26, promises to be a very busy day across Oregon. College-bound students and their families will gather up their financial records and head to one of 20 College Goal Oregon sites. Volunteers will be on hand at each site from 9:00am to 2:00pm to offer assistance and advice with preparing financial aid applications. Applicants will be able to submit FAFSA data before they leave, secure in the knowledge that they have applied for funding for next year.

This is a fun and very rewarding volunteer opportunity, especially for financial aid experts. If you haven't signed up as a volunteer yet, check with the Site Coordinator at a location near you (www.CollegeGoalOregon.com).

Reach out into your community through College Goal Oregon.

On the OASFAA Calendar

Jan 25 FA 101
Jan 26 College Goal Oregon
Feb 3-5 OASFAA Annual Conference (Eugene)
Feb 28 OASFAA Newsletter submission deadline
Apr 6-8 WASFAA Annual Conference (Seattle)

Share your financial aid anecdotes (no names, please!) with people who understand.
Email: susan.shogren@nela.net

In Closing... Annual Conference Service Project
by Melinda Dunnick, Lane Community College

The 2008 Annual Conference Committee selected Looking Glass Youth & Family Services (www.LookingGlass.us) as the focus of this year’s community service project. Looking Glass has been providing services to teens in crisis since 1970. They are the largest private, non-profit provider of services to teens and children in Lane County. Their mission is to build a better future for youth and families by helping them navigate the challenges of childhood, adolescence and young adulthood.

Looking Glass has eight campuses providing eleven programs focused on transforming the lives of young people. These programs include counseling, runaway and homeless services, education and vocational services, and residential services. Please help our future customers by donating generously to this year’s community service project agency.

WISH LIST

<table>
<thead>
<tr>
<th>new or quality used</th>
<th>new only</th>
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<tbody>
<tr>
<td>★ kitchen items (dishes, pans, silverware, small appliances)</td>
<td>★ clothing in adult sizes (jeans, shirts, sweats, socks)</td>
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<tr>
<td>★ sleeping bags</td>
<td>★ outerwear (jackets, hats, gloves)</td>
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<tr>
<td>★ linens (twin or queen sheets, blankets, towels)</td>
<td>★ personal care (soap, shampoo, razors, deodorant)</td>
</tr>
<tr>
<td>★ cleaning supplies (buckets, mops, brooms, dust pans)</td>
<td>★ cleansers (laundry soap, dish soap, window wash)</td>
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<tr>
<td>★ gift cards ($10 each) to be used as incentive rewards for their clients</td>
<td>★ games (board games, travel-size games, cards)</td>
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Gift cards ($10) for local merchants including Albertson’s, Fred Meyers, (G.I.) Joe’s, REI, Safeway, ShopCo, Target, Wal-Mart, and WinCo, would be appreciated. Looking Glass also can purchase bus passes at up to a 70% discount, so if you would like to make a donation for this purpose, write a check or give cash and note that it is for their bus pass program.

Bring your tax-deductible donations to the conference. We will have collection boxes at breakfast Tuesday, February 5 (please don’t bring them sooner, as we don’t have secure storage space this year). If you are donating gift cards, cash or checks, we will have a separate box for those. If your employer donates matching funds, please bring the necessary paperwork to facilitate those donations. For whatever you can do, thank you!