President’s letter

“Working on a Dream” — that is the name of the song you may have heard Bruce Springsteen play during the Super Bowl halftime show. You’re probably wondering what that song has to do with OASFAA. Besides the fact that it’s on a CD I recently purchased and enjoy when driving to OASFAA meetings, it also makes me think of the dreams that our college students have. They attend our institutions with the dream of receiving a degree or certificate. As we are all aware, many students are able to reach their dreams only with the assistance of financial aid. That’s where OASFAA comes in.

Our wonderful association is committed to training our financial aid professionals. OASFAA’s training equips the state’s financial aid administrators to properly administer the aid programs and best assist the students whom we serve. We have an engaged Executive Council and I’d like to share with you some of OASFAA’s new projects:

- To encourage the future generation of financial aid leaders, OASFAA is developing a Mentoring Program. This program matches two mentors with four protégés, and each group will design and complete a project together. Look for further updates soon.
- OASFAA is looking at new ways to deliver training and outreach, including web-based training and an online resource page for secondary school counselors, education advisors and students. Chat rooms, webinars, an electronic calendar and a directory of financial aid administrators available for financial aid nights, are some of the ideas OASFAA is pursuing.
- The OASFAA Executive Council voted to participate in the National Training for Counselors and Mentors (NT4CM), through which the U.S. Department of Education, NASFAA and NCHELP collaborate to provide materials for OASFAA to use when training our high school partners. Watch for more information about how you can get involved with NT4CM.

If you are excited about what OASFAA is doing to help students who are “Working on a Dream,” won’t you consider getting involved with our organization? Make a difference by volunteering with OASFAA. There are many opportunities available: www.oasfaaonline.org/docs/forms/memVolunteer.html

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Letter from the Editor
by Sue Shogren, NELA

The OASFAA Executive Council, at the recommendation of the OASFAA Newsletter Editorial Board, approved a change in the editorial policy to eliminate the requirement that authors and contributors be current OASFAA members. Instead, the Editorial Board will evaluate each submission for its relevance to OASFAA and its members. This policy change is reflected in this issue, which contains several articles we believe will be of great interest.

I also encourage you to take special note of Linda Powell’s “Parting Words” as she retires from the financial aid profession, and Melinda Dunnick’s invitation to volunteer on the Conference Committee. You’ll also find a reminder about WASFAA’s Sister Dale Brown Summer Institute, which represents a tremendous training and development opportunity for aid administrators.

While our world continues to change, the reason for doing what we do remains constant: our students. During periods of change, it’s so important to stay informed and keep the lines of communication open. After all, the best thing to hold onto in life is each other.

Keep sending in your news. Publication of the next issue is scheduled for July 2009.

OASFAA Mentoring Project Rolls Into Spring
by Dina Birmingham, NELA

OASFAA is excited to announce that the first group of participants in the Mentoring Project has been identified! We had a strong group of applicants, and in early April the application team assembled to assess the candidates. The applications were reviewed and groups formed. We will have three mentoring groups, each with two mentors and four protégés. Our next step will be to determine when we will hold our kick-off event.

The kick-off will be the formal beginning of these mentoring groups. The agenda will be built with the assistance of our consultant, Susan Bender Phelps, and we intend to combine the actual training skills of Susan with others from OASFAA to deliver a valuable and energetic day for participants. There will be a lot of training, as well as opportunities to simply get to know one another. Ultimately, the groups will self-select a project to work on together over the next nine months. The project can be absolutely anything. As groups work on their projects, they will practice experiential learning by the nature of this self-directed project. Group members will be learning new personal and professional skills, within the support of a mentoring group.

If you, or someone on your campus, have experience with mentoring that would be useful to the group, please let me know. We hope to have many opportunities for involvement in this project, making all aspects of the mentoring project homegrown.

Katy Wilson at Willamette University has been extremely helpful in navigating room reservations and calendar coordination; it’s likely that our kick-off will be on their campus. The entire committee is very grateful to Katy for her assistance and to Willamette for the meeting space.

Welcome New Members!

Valerie Alapai, Oregon State University
Diane Clark, Pacific University
Zachary Duffy, Pioneer Pacific College
Genevieve Geiger, Portland State University
Rachel Geiger, Warner Pacific College
Brooke Henninger, American Student Assistance

Lara McDaniel, Anthem College
Peggy Mezger, Southern Oregon University
Stephanie Pollard, Warner Pacific College
Sandra Preston, Oregon College of Art and Craft
Denise Stanford, Rogue Community College
Matthew Stevens, Heald College
Members on the Move

Judy Gjesdal joined Oregon College of Oriental Medicine in March as Director of Financial Aid.

Linda Powell of Oregon College of Oriental Medicine is retiring after more than a quarter-century in financial aid. Linda began her career at Northwest Christian University in Eugene, and worked at Lewis & Clark College before joining OCOM.

Raymond Yee and his family celebrated the arrival of a second son, Brandon Damon, on January 31.

If you or someone you know has received a promotion or taken a new position, we’d like to know. Email: susan.shogren@nela.net

Parting Words
by Linda Powell, Oregon College of Oriental Medicine

After more than 27 years of working in financial aid, I am anxiously looking forward to moving into the next phase of my life, retirement!

I began working in financial aid with absolutely no prior experience. It was definitely “on the job training.” I have depended on the advice and experience of many other wonderful folks in the field. Over the years, I have cultivated wonderful friendships with colleagues and learned how to glean as much knowledge as possible from them, as much as from attending lots of workshops and training opportunities.

The best part of working in financial aid is the contact with students and the great sense of accomplishment it gives me when I am able to meet their needs. The worst part of working in financial aid is the ever-changing federal regulations and program changes.

I have always felt that aid administrators make a conscious decision to stay in the field because we love what we do.

I want to thank the association for the wonderful award that was given to me at the OASFAA conference.

FA 101: A Smashing Success!
by Cindy Aldrich, Reed College

The annual FA 101 workshop was held at Reed College on January 14, 2009. In spite of a short registration period, there was an amazing response to this professional development opportunity. There were 40 individuals who attended this full day event, ranging from high school counselors to financial aid office personnel, from various parts of the state.

The day started with registration and a continental breakfast at 8:00 a.m. Mike Johnson, Director of Financial Aid at Pacific University, provided a framework for the day with his opening remarks on the purpose, history and philosophy of financial aid. Mike does a great job of making history come alive and providing an understanding of how financial aid has evolved through the centuries (yep, he starts back in the 1600’s).

Kathy Campbell followed with general eligibility requirements and professional judgment, highlighting her points by using case studies discussed in small groups. Attendees wished there had been more time for case studies, and that’s a good thing!

We were privileged to have Susan Degen from the Oregon Student Assistance Commission to provide details of the Oregon Opportunity Grant program, as well as the private scholarship programs (www.getcollegefunds.org).

Ryan West, Assistant Director at Western Oregon University, did an awesome job of making the whole FAFSA process seem fun! Ryan’s presentation gave attendees some great ideas for serving students well through efficient customer service.

Mike Johnson’s session on the EFC formula was very “hands-on,” with case studies and hand calculations. Again, attendees wished they had been given more time!

Lunch was catered by Bon Apetit and was a tasty treat of wraps and salads. FA 101 was a successful event and a wonderful way to spend a day!

OASFAA Contributes
by Donna Fossum, OASFAA President

In remembrance of our colleague, Paul Carlile, Assistant Director of Financial Aid at University of Oregon, and his service to OASFAA and to so many students, OASFAA donated towards a scholarship fund in his name at the University of Oregon.
A Terrific Beginning
by Kelli A. Macha, Umpqua Community College

As the newest member of the Umpqua Community College Financial Aid team, and an even newer member of OASFAA, I am grateful to have received a scholarship to attend the Annual Conference at Salishan. The location was certainly beautiful, but it was the people I met that made it memorable.

The keynote speakers touched my heart and made me realize how much our work helps others achieve their goals. They also gave us plenty of food for thought on bridging the gap in communication between cultures. I know they inspired us here at UCC to find alternate ways of helping students. It may be hectic at times, but it’s worth every minute to help those students in need.

There were several choices for the break-out sessions, which I found to be very informative. I only wish that I’d had more time to visit them all. I found everyone involved in the Financial Aid profession to be dedicated to providing the best service possible.

The conference was a great experience and a terrific beginning into the profession of Financial Aid. There’s a great community feeling in the OASFAA organization and I am very happy to be part of it. Thanks to all for a great first conference experience!

A New Perspective
by Heidi Locke, Pacific Northwest College of Art

It was wonderful to be back at Salishan this year for the OASFAA conference. With the turmoil most financial aid offices have faced this past year and a half, it was so nice to see familiar faces in a familiar place. It was comforting to hear solutions that other schools have implemented and receive empathy for the struggles we all have in common.

The biggest impact that the 2009 OASFAA conference had was that of perspective. I was reminded by Monday evening’s speaker, Leigh Anne Jasheway-Bryant, that laughter and stress-relief are an important, but often forgotten, part of our jobs. I have often thought of my inner 5-year-old when stressful situations arise.

I also gained a new perspective on poverty and our reaction to it from our Monday lunchtime speaker, Donna Beagle. When talking to prospective students, I think of her story and remember that my vantage point is only one of many.

And last but not least, I gained insight and perspective on HEA Reauthorization. I appreciated the time allocated to the federal update and that time was made available for questions. It solidified what I already knew and reminded me of what I still needed to accomplish in the coming year. I have a feeling I’ll be thinking of that inner 5-year-old quite often!

An Opportunity
by Luhui Whitebear, Confederated Tribes of the Grand Ronde

When word came that conferences would not be included in our 2009 budgets, I thought there was no way I would be attending the 2009 OASFAA Conference. This would have been the first OASFAA Conference I missed since I began my position with the Confederated Tribes of Grand Ronde. I decided to submit a scholarship application and see what would happen. Much to my surprise, I received notification that I was selected!

I cannot say enough about how grateful I am to have been given the opportunity to attend the OASFAA Conference this year. Each session I attended was wonderful. I brought back valuable information to the rest of our Higher Education team that will benefit both our staff and our students.

Swil Kanim’s words on Sunday were very inspiring. He reminded us that although times are tough, we can stand strong like the trees and get through it. As a Native person, it meant a lot to me to see a Native American keynote speaker at the OASFAA Conference.

Donna Beagle gave a powerful message. She reminded us that the students we work with each carry their own personal stories and life experiences. We cannot prejude

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Annual Conference Service Project 2009

Thank you to all of you who brought shoes to the annual conference for the community service project. We received over 80 pairs of shoes that will be recycled into Nike Grind for use on indoor and outdoor basketball courts, indoor volleyball courts, tracks and playgrounds. If you have an idea for the community service project for the 2010 conference, please email us:

- Melinda Dunnick, dunnickm@lanec.edu
- Kathy McCutchen, kmccutchen@ecmc.org

Volunteer Opportunity
by Melinda Dunnick, Lane Community College

The 2010 Annual Conference Committee is looking for volunteers. The committee will meet in June, August, October and December in Eugene... with the exception of one “field trip” to the Red Lion – Jantzen Beach in Portland to check out the facility.

If you would like to be a member of our team this year, please register as a volunteer on the OASFAA website in the Member Services section, or email Kathy McCutchen or me directly.

VP Report: Community Colleges
by Bert Logan, Lane Community College

The deepest recession since World War II is driving a surge in enrollment and financial aid applications at our community college campuses. State-wide, winter term enrollment is up 12.3% over last year. The number of students attending community colleges still appears to be growing. The biggest increases appear to be among adults getting up to speed for college-level training or educational programs.

Thousands of layoffs are driving workers to get up to speed for college-level training or educational programs, often attending college for the first time. Factor in the increase in professional judgment considerations for dislocated workers, and community colleges have reached the perfect storm. At many of our campuses, unfortunately, the larger-than-anticipated enrollment means longer waiting.

Campuses have seen a 30 to 40 percent increase in financial aid applications this year. We’re feeling the crunch. I don’t think any campus can state that staffing and resources have ever been right-sized but this surge sure makes us feel pint-sized.

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**VP Report: Independent Institutions**
*by Heather Hall Lewis, University of Portland*

I got some glorious news the other day—my husband just lost his job. He is project designer at an architecture firm and his work is very economy-driven. When banks are not lending, developers are not building, thus eliminating the need for the skills of an architect. We have been expecting this for the last few months as we saw his coworkers and friends fall first. The news that he was finally going to be unemployed was like a huge weight being lifted from both of our shoulders.

Now, I know what you must be thinking...she’s crazy, right? Maybe a little...but I’d prefer to say that I have a new-found perspective on life as a result of the situation. I do realize that it’s rough out there. We have all heard stories from students in similar situations and our hearts go out to them. It is at times like these that we sometimes find it difficult to see a light at the end of the tunnel.

For me, I found hope and perspective in something Swil Kanim said during his performance at the OASFAA Annual Conference in February. Swil gave a very powerful and moving performance—a combination of story-telling and violin-playing that gave me chills and brought tears to my eyes. He spoke of the importance of hope in the midst of a crisis. While it is not always easy to find, it is critically important that we find hope somewhere.

Shortly after learning that our family’s income would be drastically reduced, my husband and I sat down to go over our finances. We calculated our monthly bills and our new expected monthly income. We figured out ways to cut costs where we could and set a lower budget for things like groceries and entertainment. What we realized in this process is that we were spending more money than we needed to spend simply because we had it to spend. That’s ridiculous! I tell my students all the time that they need to budget their money and live within their means, only to realize that I was not following my own advice. How hypocritical! This reduction in income has forced us to examine our priorities and figure out what we really want to spend our money on.

My husband has the most amazing perspective on this situation as well. He equated waiting for his pink slip to waiting for someone to die a very slow death. He knew it was coming but could not mourn the loss or make plans to move on until it happened. Now that it has finally happened, he is able to let it go and move on. The first night he came home after learning of the loss, he was in a better mood than I had seen him in months. He was excited about spiffing up his resume. He is thrilled to have a new challenge and is facing it head on with all of his energy. I am so proud of him for his optimism and enthusiasm.

So, you see, I’m not crazy...I am just seeing my new reality from a glass-half-full perspective. I believe this a choice we all have to make in situations like this. While it is certainly not ideal to live off one income, it is possible and we will make it work. The current economic situation has hit some families harder than others, and for some, this kind of optimism might seem impossible. However, I truly believe what Swil said—that there are no accidents and that hope is possible, even critical, in times like these. I have hope for a brighter future for my family and our country on the other side of this. And if anyone is hiring, I have a husband who is looking!

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**VP Report: Four-Year Public Schools**
*by Nancy Hanscom, University of Oregon*

Our challenges are increasing every day. While the weather attempts to warm, as flowers start to bloom, we are beginning to see families and students visiting our campuses with new excitement and anticipation of enrollment for fall 2009. The 2009-2010 academic year is upon us. Our work has increased many fold with new ISIRs to be reviewed, taxes and other documents that need to be collected and processed as well as many letters of special circumstances to address. Definitely a challenging year ahead!

As are all campuses, the University of Oregon is fully involved in coping with the projected budget shortfalls from the state. We are certainly asked to do more with less which could include less pay or days without pay this year. We are all very concerned about our work and our service to our students and their families.

Are there resources that OASFAA could help you with? Please feel free to contact me as your Vice President for Four-Year Public institutions if you have any issues that you would like to see addressed by our OASFAA Executive Council. I would be pleased to bring forth any issue that our organization could address this year.

I know that OASFAA wants to be able to help. Some positive steps in that direction this year are the OASFAA Mentoring Program which will begin this year and the continued work of the Outreach Committee in the development of a web page designed to assist parents, students, high school counselors and employees of government agencies with up to date financial aid information and resources.

Please seek opportunities to volunteer in OASFAA. There are a variety of ways you can help with many differing commitments of time and/or effort. If you have any interests in any of the OASFFA activities, then check out the Online Volunteer Form under Online Forms.

Volunteering for your association can provide you with great friends, satisfying accomplishments and just another way to keep your heart in your work.
Member Profile: Dick Heath

Assistant Director of Financial Aid at Linfield College, Portland Campus, Dick Heath plans to retire this year. A long-standing OASFAA member, Dick has dedicated many volunteer hours to helping students find their way into college.

How long have you been in financial aid?
13 years.

How did you get started in financial aid?
After completing graduate school, the effects of Measure 5 prevented me from getting a teaching job, so financial aid was a good blend of my business experience and my education degree.

What has your involvement been with OASFAA so far?
I recently completed a term as OASFAA Secretary and I have been the Vice President for Private Schools. I’ve also been on the Facilities Committee for the Annual Conference and the Summer Drive-In, and an annual participant in the Portland College Fair and OPB night.

What is the most rewarding part of your job?
Probably seeing the recognition in a student’s eyes when they catch on to what you are trying to explain to them. Second, would be coming to work the last week of school and finding an envelope slid under your door that contains a note explaining how they would not be graduating in a few days without the help you gave them.

How do you cope with stress on the job?
Music and walking at lunchtime, and my hobbies.

Who has been the biggest influence/mentor on your career?
Probably Marsha Webber, who now works for Sallie Mae, and Linda King, who now works for ELM. I was always in Marsha’s office asking her how to do things when we were at Lewis & Clark. Linda encouraged me to go for the challenges at Linfield and then came to my office once a week to help fill the gaps in my knowledge, especially about processing loans.

What is the most difficult aspect of your job?
Not being able to offer my students with need more free money instead of loans.

What is does the most usual place that you have traveled?
Other than Vietnam, probably a cruise to Alaska.

What is your favorite restaurant?
Morton’s in downtown Portland.

What was the last book you read?
Nixon and Mao.

Who is your personal hero?
Probably my parents. My mom always wanted to be a teacher and with three children, she went to college at night and during the summer, and eventually had a teaching career and continued on to get her Master’s degree. My dad was laid off from General Electric where he was an engineer and went back to school and took courses to become a high school teacher of mechanical drafting. They taught me to have the courage to search for what it is you want to do.

Pepsi or Coke drinker?
Pepsi.

DL or FFELP?
I haven’t had any experience in Direct Loans yet, but Linfield is moving there for 2009-2010.

If you could change anything in our industry, what would it be?
I wish there was a way a certain percentage of a financial aid administrator’s time could be allocated (and funded) to allow them to reach down to the middle school level to begin planting the seeds for their ability to ultimately attend college. Waiting to talk to high school seniors and their parents at a financial aid night presentation is too late.

Do you have any advice for your fellow financial aid administrators?
I would encourage them to support their OASFAA officers because their goal is to provide training for aid administrators. They need the input of members for guidance and

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Treasurer’s Report
by Ryan West, Western Oregon University

I wanted to provide OASFAA members with a Treasurer’s report as of February 28, 2009. Most of our training events for the current fiscal year have come and gone, but the OASFAA fiscal year will run until May 31. At that time, our informational tax return will be prepared and filed with the IRS as required by our non-profit, tax-exempt status. It’s pretty clear that we will not meet our budgeted revenue goals for the current fiscal year, but our expenses have been kept down to a level that has allowed us to not need to use any reserve or rollover funding.

In April, the OASFAA President, Past President, President-Elect, Treasurer-Elect and I will meet to review requests from the 2009-2010 OASFAA Committee Co-Chairs to set the budget for the upcoming year. OASFAA’s revenue has been shrinking the past couple of years, mainly due to lower financial participation from our affiliate partners (vendors, exhibitors, guarantee agencies, etc). I believe that this trend is likely to continue and thus we will work hard at providing a budget that keeps the training events affordable to OASFAA members while providing high-quality, useful training opportunities for the variety of functions and experience levels found throughout the OASFAA membership.

I would like to thank those organizations that supported OASFAA financially for this current year: ECMC, EdFund and NELA all provided major corporate donations that help offset costs of our association and trainings. The support of these organizations as well as American Student Assistance, Great Lakes Higher Education Corporation, Key Bank, National Education, Sallie Mae, US Bank, Wells Fargo which hosted exhibitor booths and/or provided advertising in conference materials is greatly appreciated. When you work with representatives of these organizations in your job, please remember to thank them for their support and active role in the association.

We are trying to think of innovative new ways to deliver training to a wider audience in cost-effective methods for both OASFAA and members’ institutional budgets. As financial aid professionals, I believe that training must be a high priority for us to effectively administer financial aid programs and serve the students of our institutions well. I hope that you will plan to make OASFAA membership and training a priority in your 2009-2010 institutional budgets even as most of our institutions are carefully reviewing institutional expenses in light of the current economic climate.

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Northwest Dollars for Scholars Helps Students in Financial Need

by Karen deVilla, Northwest Dollars for Scholars Board Member

Since 1995, Dollars for Scholars chapters in the Northwest have raised over $6.5 million in scholarship funds and have distributed in Oregon over $891,000 to 1,457 students. There are 10 chapters in Oregon located in the following communities: Days Creek, Gaston, Condon, Union, Hines, Junction City, Harrisburg, Lone and two in the Portland area. Most of the funds not immediately distributed are placed into endowments so that chapter scholarships will be awarded in perpetuity. Chapters work creatively to raise money that becomes scholarships, which are awarded to students from within the communities they serve. That’s a lot of bake sales, auctions and car washes! While most of the chapters associated with high schools, there are also chapters with other affiliations.

As Executive Director of Northwest Education Loan Association and a board member of Northwest Dollars for Scholars, I know that you understand how important these dollars are to helping students reach their education and career goals. In fact, through our Collegiate Partners Program, many Oregon institutions are helping leverage these dollars to greater heights through scholarship matching. Collegiate Partners in Oregon are: Lewis & Clark College, Linfield College, Oregon State University and Concordia University (Matching Partner). We thank you for your efforts to help our students succeed!

Led by Executive Director Rick Millerick, our Northwest Dollars for Scholars regional office helps our chapters succeed while working to increase the number of new community-based scholarship organizations. Of course, the ultimate goal for everyone is to assist more students in continuing their education and achieving their goals. We know this is a goal we share with all of you.

About Northwest Dollars for Scholars:
The mission of Northwest Dollars for Scholars is to provide leadership to volunteers who develop and support community-based scholarship programs that are self-sustaining and perpetual. Each Dollar for Scholars chapter or affiliate raises funds to provide scholarships and college planning assistance for students in their local community. With over 3,000 volunteers working in more than 160 communities throughout Washington and Oregon, Dollars for Scholars is a true grassroots movement.

Northwest Dollars for Scholars is a program of Scholarship America and is registered under RCW 19.09. Financial information may be obtained by contacting Northwest Dollars for Scholars at 425-653-5728 or the Secretary of State at 1-800-332-GIVE.

OSAC Update

by Susan Degen, Oregon Student Assistance Commission

On the Federal side, the Economic Stimulus bill increases Federal Pell Grants to $5,350 for 2009-10 and $5,550 for 2010-11. That bill also replaces Hope and Lifetime Learning higher education tax credits with a single credit of up to $2,500 for two years, starting with the 2009 tax year, and adds a tuition refund for students and families who aren't required to report taxes because their incomes are so low. We have no information yet on how that tuition refund will work.

On the State side, OSAC’s budget hearings were scheduled for March 30 and 31. We’ve also had several hearings on other bills that affect OSAC programs and services, including proposals to add new programs and expand existing programs. We already know, however, that the Legislature will not make any decisions on any agency 2009-11 budgets until after the May revenue forecast. With all the uncertainty about available state funds for 2009-11, it’s taken weeks working with the co-chairs of the Joint Ways and Means Committee and many others behind the scenes to get official approval to make estimated Oregon Opportunity Grant award amounts available to aid officers. We received final approval to post estimated 2009-10 award lists on the FAO portal; however, the co-chairs want all schools to include in their award letters language warning students that the OOG amount is an estimate that’s subject to change.

OASFAA continues to maintain a strong financial reserve. We follow best practices recommended by NASFAA and other professional associations and maintain adequate funding to cover all our liabilities in the case of a canceled training event.

Mostly, our liabilities are for the contracts we have signed for our annual conferences. We continue to cautiously plan a couple of years out to try to obtain the best deal for OASFAA and our members without extending the association beyond our financial resources.

Should you have any questions about OASFAA’s financial situation or want more information than the snapshot I’ve presented here, please feel free to contact me at westr@wou.edu or 503-838-8476. You may also view the full Treasurer’s Report from the last Executive Board meeting online at www.oasfaaonline.org. Click on “Leadership” then “Executive Board Minutes and Reports.”
Janet Turner may be new to OASFAA, but she’s not new to financial aid. Previously Assistant Director of Financial Aid at Clark College in Vancouver, Janet became Director of Financial Aid at the University of Portland last November.

How long have you been in Financial Aid?

How did you get started in Financial Aid?
I was a non-traditional student who returned to school. I began working in the financial aid office as a work-study student at Clark College in Vancouver, WA, thanks to Aloma Anderson, who retired not long after I began.

What has your involvement been with OASFAA so far?
I just began working in Oregon with this current position in the middle of November, so I haven’t had a chance to get very involved with OASFAA yet.

What is the most rewarding part of your job?
The most rewarding part of my job is being part of the team of financial aid administrators who work together to help students achieve their educational goals.

What case/student will you be most likely to remember for the rest of your life?
There have been many students who stand out in my mind, but one in particular was a woman who returned to school in her middle 40’s, who was trying to get her life back together after a bout of substance/alcohol abuse. She had pretty much reached the bottom of the pit of life, had no money and had credit issues, lost touch with her family, and had old student loans in default. She happened to walk into our office one day where I met her. She earnestly wanted to get back into school and to get back into life. I helped her through the process of getting her student loans back in good standing, and helped her find community resources.

She ended up being eligible for a Washington State education program that got her started in classes until she could cross over to qualifying for financial aid funding. She finished her associate’s degree and transferred to a bachelor’s degree program in counseling. She ended up reconciling with her daughter, so she moved back to California where, last I heard, she was working on her master’s degree and spending time with her granddaughter. She took time after moving to California to tell me that I made a difference in her life by encouraging her along the way, and it was very gratifying.

Changing sectors from 2-year public to 4-year private has been challenging, and getting to understand the players and the politics has been interesting.

How do you cope with stress on the job?
While I know that exercise would be the best stress reduction strategy, I tend to read fiction and eat peanut M&Ms. As a result I’ve gained a lot of weight since I began working in financial aid. 😊

Who has been the biggest influence/mentor on your career?
Many people have touched my life in this career, including every person who has ever worked in the Clark College financial aid office since I set foot there. Special thanks to Alex Montoya, Nancy Heidrick and Karen Driscoll, and also to Jessica Wright and Kerrie Wilson, who asked me to apply for this position.

I’m especially grateful to Mike Johnson for encouraging me when he was the Financial Aid Director at Clark, staying in touch through the years, and for letting me be a total pest since I changed sectors and states. His guidance and his humor have been truly appreciated.

What is/ was your favorite volunteer experience?
Working with Alyson and April at Washington State University in Vancouver for College Goal Sunday, of course!

What do you do when you are not working?
I spend most of my time with my family.

What do you like about living in Oregon?
I live in Washington and commute to Oregon, but I would never want to live anywhere but the Pacific Northwest.

What is the most unusual place that you have traveled?
I’m not much of a traveler, but the best trip I’ve taken recently was on Amtrak to San Francisco where a friend and I had a blast!

What is your favorite restaurant?
I don’t have an absolute favorite.

What was the last book you read?
Twilight. (Thanks Dina, Jessica and Sharon... now I’m hooked!)

Who is your personal hero?
I have admiration for a lot of people past and present, but I don’t have a personal hero. I’m open to suggestions.

Pepsi or Coke drinker?
Diet Pepsi.

continued on page 12
The current economic state of our country and its impact on Tribal student funding can be felt everywhere.

There are generally two types of tribal funding that students receive. The first is federal funding received through the Bureau of Indian Affairs (BIA), which is very limited. BIA funding is managed through the Department of the Interior and distributed to federally recognized tribes throughout the nation. The tribes determine how the funds will be disbursed throughout their tribal programs. Each tribe is different and will have different types and levels of funding for students. Because BIA funding comes from the general U.S. budget, the availability to tribes is dependent on congressional appropriations, which is impacted by the economy. Many times BIA funding is reduced to help balance the national budget.

The second type of student tribal funding is from revenue sources the tribe may have developed to support programs for its citizens, which varies greatly between tribes. A few examples are: timber sales, shopping centers, casinos, resorts, food products, gas stations, etc. Revenue from any of these sources is managed by the tribe itself. Tribal programs submit budget requests to support their programs. Tribal budgets are like any other budget; if there is a decline in revenue, program dollars must be reduced to balance the Tribe’s budget to continue operation. Similar to the federal budget, these reductions can affect many programs.

How does this affect students? If BIA funding to tribes is reduced, or if tribal income declines, numerous things can happen to student funding. For example, the number of students served can be reduced, the level of funding students receive can be reduced, or entire funding programs can disappear. Students may find they have to search for more scholarships or borrow more.

As with many college campuses, many tribes are beginning to see a rapid increase in the number of students wanting to access their programs. Some tribal budgets may not be able to accommodate this increase. It is important to remember that tribal funding to students is not guaranteed. Tribes, just like the rest of the country, are feeling the effects of the downturn in the economy. If you work with tribal students, you may not see the same level of support for them that you have in the past.

If you have any questions regarding tribal funding for students you serve, you should contact your local Tribal Education Office.
OSAC Update: Tips for College Students Facing Major Losses in Family Incomes
by Carrie Matsushita, OSAC

In these challenging economic times, OSAC wants college students and their families to understand their financial aid options. Despite dramatic economic challenges, both federal and Oregon state governments have kept need-based grants for students intact and, for many families, there is more aid available than ever before.

TIP #1
The first step in applying for financial aid is to complete the FAFSA!

TIP #2
If something in your family’s financial situation changes, such as a job loss, catastrophic medical expenses, death or disability of a primary wage earner, you may need to provide additional documentation.

TIP #3
Those with federal student loans (Perkins, Stafford or PLUS) who are faced with the loss of a job should contact their lender or servicer to see if they qualify for loan deferments due to unemployment or economic hardship.

More information is available at: www.osac.state.or.us.

Cents-Ability
by Donna Fulton, Klamath Falls Community College

Financial Literacy, simply stated is the ability to understand finances. However, in these days of layoffs, foreclosures and bottomed out investments the need to be financially literate has intensified. Traditional-age students may be dealing with the fallout of the Oregon 529 savings plan and how they will deal with the loss of college education funds, while nontraditional students may be dealing with the impact of losing their job and potentially losing their home. While desperation is the common thread in any personal financial crisis, desperation is also the driving force which makes financial scams successful.

The FDIC has issued alerts regarding current financial scams to avoid. The initial test to keep in mind is that anything that sounds too good to be true probably is. One of the relatively new scams currently circulating is an advance-fee loan program, which offers funds for anything from mortgage refinancing, to debt consolidation, to small business, and even special loan programs for veterans or minorities.

The following are warning signs that may indicate a loan offer is not legitimate:
- The loan approval is "guaranteed" (Lenders do not typically guarantee loans before analyzing the applicant's financial condition, credit history and ability to repay.);
- The loan applicant is required to pay upfront fees to a third party or individual (Loan fees are normally paid to a business after the loan has been approved.);
- The lender or loan processor may be located outside of the United States; or
- Fees are requested using a retail wire transfer system (A password is sometimes used by the Overseas Receiver to pick up the funds in an attempt to hide the true identity of the criminals and make funds more difficult to trace.).

The mortgage crisis has also given birth to several successful scams. The FTC has published a list of red flags to help consumers. In general, consumers should avoid any business that:
- Guarantees to stop the foreclosure process – no matter what your circumstances;
- Instructs you not to contact your lender, lawyer, or credit or housing counselor;
- Collects a fee before providing you with any services;
- Accepts payment only by cashier’s check or wire transfer;
- Encourages you to lease your home so you can buy it back over time;
- Tells you to make your mortgage payments directly to it, rather than your lender;
- Tells you to transfer your property deed or title to it;
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale;
- Offers to fill out paperwork for you; or
- Pressures you to sign paperwork you haven’t had a chance to read thoroughly or that you don’t understand.

If you have been a victim of fraud, you can notify the FTC at: www.ftc.gov. If you are a victim of an online scam, you can report it to the Internet Crime Complaint Center at: www.ic3.gov.

Legitimate help is available for those in danger of foreclosure from the Homeownership Preservation Foundation (HPF) through their website at: www.995hope.org or by calling 1-888-995-HOPE.
Financial Literacy: Blogging About Money and Life
by Craig Berkley, TG

Blogs aren’t only for spreading the latest celebrity gossip and staying current with the newest fashion trends. Many bloggers write about serious issues and share personal experiences and advice that can be useful to a wider audience.

Personal finance is a popular subject on many blogs. It’s also an important subject for students, and they can learn from the information and tips discussed on many personal finance blogs. Because students are more likely to get information from their favorite blogs rather than the daily newspaper, financial literacy educators might want to guide their students to some of these blogs.

From budgeting tips to advice on how to live more frugally, personal finance blogs cover a wide-variety of topics that students can take to heart. Most are written in a casual tone, and the content is relatable, useful, and often entertaining.

These blogs are typically maintained by average people with common money problems — not by financial gurus with loads of cash. Some are written by recent college graduates or current students. After reading these, students might be inspired to write about their own personal finances as an effective way to help keep their finances in order and maintain their money goals.

Below are a few of the most-visited personal finance blogs on the Web and the titles of some popular posts from each.

Get Rich Slowly — Personal finance that makes cents
www.getrichslowly.org

Get Rich Slowly — recently named most inspiring money blog by Money magazine — is devoted to sensible personal finance. The author shares stories about debt elimination, saving money, and practical investing. Readers will also find links to personal finance tools and articles.

Popular posts:
- Building a Personal Finance Library: 25 of the Best Books About Money
- Alternatives to Cable Television
- The Power of Yes: A Simple Way to Get More Out of Life

My Money Blog
www.mymoneyblog.com

As the name suggests, this site is about the author’s money — how he makes more of it, tries to spend less of it, and invests it. The author has been documenting his progress toward financial freedom since 2004.

Popular Posts:
- 100 Credit Card Sign-up Bonuses
- Top Online Savings Accounts
- Best Rewards Credit Cards

Grad Money Matters — Musing about money matters
www.gradmoneymatters.com

The author started blogging soon after graduating when he or she was struck by the realization that in the real world, money matters.

Popular posts:
- What I Do to Live Frugally
- How to Properly Pay Down Your Credit Cards
- 11 Things You Do Not Learn in School
suggestions and help in meeting those goals. Plans for the elimination of FFEL potentially will create the need for a new financial model for the Association, which will require help from everyone, not just the handful elected to office. Aid administrators should also be mindful that they are the experts in the field and should not hesitate to voice their opinions to Congress and the Department of Education when they see things that need changing. You cannot expect others to be sympathetic to your problems and needs if you have done nothing to educate them about what you want.

If you were not in financial aid, what would you be doing now?
Finding a way to do some type of teaching.

them because we are the ones who can help make their dreams come true; our reactions to them can be the deciding factor on their education path.

The OASFAA Conference is always a time I look forward to seeing financial aid staff we work with all year. It was great to see friends I’ve made over the years and meet new people. I was able to spend time with WASFAA President, Pat Peppin, and Idaho President, Laura Hughes. It was nice to catch up with them and see what’s going on in Arizona and Idaho.

Overall, my experience at OASFAA was awesome! I truly appreciate the opportunity that was given to me.

hayu masi (many thanks).

On the OASFAA Calendar

May 28    Executive Council Meeting
June 30    Next OASFAA Newsletter deadline
July 30    Executive Council Meeting
Oct 29    Executive Council Meeting
Dec 17    Executive Council Meeting
Jan 24    Annual Conference 2010 (3 days)

On the Lighter Side

A financial aid imponderable...

Financial aid administrators begin with a Cost of Attendance which represents an amount that no one pays exactly, subtract from that figure an Expected Family Contribution which isn’t and doesn’t even purport to be a true indication of a family’s ability to pay, and with that calculation derive the exact dollar amount of a family’s financial “need” that they then use to create the student’s specific financial aid award.

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

Simply email: Susan.Shogren@nela.net

In Closing... scenes from a conference:

Sharon Wall (left) and Marie Arne from Linn-Benton Community College.

Sharon Sweeney (left) from Linfield College, with Casandra Rhay and Chris Hainley from Lane Community College.

Andrea Maison (left) of National Education, and Laurie Radford from Oregon College of Naturopathic Medicine.