

August/
September/
October/
November
2009



Newsletter

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

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President's letter

Happy fall! I hope that everyone's school year is off to a good start. For us financial aid administrators, the start of the school year is the culmination of many months of reviewing FAFSAs and tax returns, transmitting records, preparing aid offers and finally disbursing aid. Most students and their families have very little understanding of what it takes to get aid ready and refunds prepared for students. Financial aid administrators have worked very hard, tirelessly and often without many thanks to make financial aid disbursement happen. What you do on a daily basis, much of it behind the scenes, is so important. Many students would not be able to attend college without your incredible work. As the president of OASFAA, I want to thank you for the work you do for our students.



OASFAA is here to help you with the administration of the financial aid programs. We offer many valuable training sessions. In this newsletter, you'll have a chance to read about some of our wonderful training events, get to know some of our members and find out how to volunteer.

I encourage you to attend the annual conference that will be held **January 24-26, 2010** at the Red Lion Jantzen Beach in Portland. You will have a chance to hear the latest federal and state financial aid updates. You will also have a chance to connect and interact with your financial aid colleagues. If you would like to attend the annual conference, but your institution is unable to pay for all the conference expenses, you can apply for a scholarship to cover your registration costs. Go to www.oasfaaonline.org and click on **Conference Scholarship Applications** on the right side to apply.

Have a great school year and hope to see you soon.

Conference Scholarship

by Patti Brady-Glassman,
Oregon State University

Scholarship funds are available to assist current members with conference registration costs. Scholarship recipients will write an article for the OASFAA Newsletter about the benefits of being an OASFAA Scholarship recipient, or volunteer for OASFAA during the year.

Deadline to apply is
December 23, 2009.

Membership Chair

Heather Mattioli
Assistant Director of
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Portland State University
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Editorial Policy

Opinions expressed are those of the authors and not necessarily of OASFAA, its members, or the institutions represented by the authors.

OASFAA welcomes all views and invites submissions of articles, essays, photographs, or information of general interest to all members. Submissions should be brief and may be edited. It may not be possible to publish all articles submitted. Email items for publication to: susan.shogren@nelaservices.net

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Letter from the Editor

by Sue Shogren, NELA

Financial aid professionals know about being busy. We also know that *we* are our own best source of support when challenges present themselves. Together, we continue to keep this organization – and this profession – strong and relevant.

The OASFAA Board has been busy assessing OASFAA's strengths and developing future plans (*see photos from the most recent Board Meeting*). The results of the survey conducted in August 2009 are being evaluated as part of this effort. Watch for more news and updates soon.

In this issue of the OASFAA newsletter, you'll find reports about many of the activities that continue to bring OASFAA's members and volunteers together in support of each other through training and workshops. You'll find several articles with helpful information and resources available to you, such as Gerardo Ochoa's description of resources available to Oregon Nursing students, Craig Berkley's suggestions for creating a financial literacy program on your campus, and Donna Fossum's thoughts on finances and fulfillment.

Here's a challenge we throw out to all of you: how many people can you identify in the photos from the OASFAA Summer Drive-in 2009 on the last page of this issue? Email your answers to susan.shogren@nelaservices.net.

Keep sending in your news! Publication of the next issue is scheduled for mid-January 2010.



President Donna Fossum (left) and President-elect Patti Brady-Glassman.



Board meeting, October 29, 2009.



Abril Hunt (left) and Vice Presidents Nancy Hanscom and Bert Logan.

Welcome New Members!

Karen Carter, Columbia Gorge Community College

Debra Clayton, Native American Youth Association

Bryan Cook, Willamette University

Dawna Flanagan, Eastern Oregon University

Maia Hoover, Oregon State University

Elisa Mallery, Phagans' School of Hair Design

Carly Miles, Everest College

Julia Reid, Birthingway College of Midwifery

Peter Rooks, University of Portland

Nicole Schilling, Portland Community College

Al Short, Concorde Career Institute

Cynthia Stickle, Oregon State University

Aaron Waldron, Portland Community College

Members on the Move

Sam Collie returned to Eastern Oregon University as Interim Director of Financial Aid.

Kristin Horst joined the staff of the University of Portland as Office Assistant Lead.

If you or someone you know has received a promotion or taken a new job, e-mail:
susan.shogren@nelaservices.net.

OASFAA 42nd Annual Conference

Red Lion Hotel on the River, Jantzen Beach, Oregon
January 24-26, 2010

“Bridges to Success”

Registration

The conference is earlier this year – so please note the earlier registration dates to take advantage of the best rates! OASFAA membership is not required to register for the conference; however, members can save money on their registration fee.

Early Bird Rate (by December 18)	Pre Conference Rate (Dec. 19 to Jan. 8)	On Site Rate (as of January 9)
Members \$180 Nonmembers \$210	Members \$215 Nonmembers \$245	\$255

To receive the member rate for the conference, submit your online membership application and pay your member fee (online is fastest) before registering for the conference.

- Check your membership status: www.oasfaaonline.org/docs/forms/memCheckStatus.html.
- Become a member or renew your membership: www.oasfaaonline.org/docs/forms/memApp.html.
- Register for the conference: www.oasfaaonline.org/docs/toc_conference.html.

The last day to cancel and request a refund is **January 8, 2010**. Use the online registration cancellation process, and then submit a written request for a refund of your registration fee. Fax (503.838.8200) or e-mail (westr@wou.edu) refund requests to Ryan West, OASFAA Treasurer.

Conference Hotel

The Red Lion Hotel at Jantzen Beach is conveniently located on the Columbia River, minutes from downtown Portland and from the Portland International Airport (with complimentary on-call airport transportation). Hotel rates for the OASFAA Conference are \$109 for a Standard guestroom (single & double), \$119 for a Triple and \$129 for a quad. Make your reservations by calling **503.283.4466 or 800-RedLion**, and be sure to ask for the group rate for OASFAA.

Guest Meal Tickets

Meal tickets for guests of conference registrants **may be purchased on site** at the conference registration desk by cash or check only. Meal prices for breakfast (\$22.00), lunch (\$24.00) and dinner (\$47.00) are determined by the Red Lion Hotel, not by OASFAA. If guests have specific food-related needs, contact Linda McCaffrey at the Red Lion Hotel directly at Linda.McCaffrey@redlionontheriver.com.

Questions?

- OASFAA membership status: Heather Mattioli at mattioli@pdx.edu
- Registration process and registrant status: Ryan West at westr@wou.edu
- Conference program: Kathy McCutchen at kmccutchen@ecmc.org
- Exhibitors/Partners: Stacie Englund at stacie@pacificu.edu
- Conference facilities: Melinda Dunnick at dunnickm@lanecc.edu
- Payments and refunds: Ryan West at westr@wou.edu
- OASFAA service project: Sheila Jacob at sheila.yacob@nelaservices.net

Going Green!

OASFAA continues to commit to making the most of our limited Association dollars. The Conference Committee kindly requests that you bring your own bag for conference materials and your favorite writing tool. See you at the Conference!

Service Project

The 2010 OASFAA Conference Committee gratefully acknowledges your support for this amazing project!

Building a bridge begins with a YES! Please say YES to supporting the OASFAA 2010 Annual Conference service project – “Dress For Success Oregon.” This non-profit organization provides resources and support to help low-income women successfully enter the workforce by offering professional clothing for interviews, assistance with resume preparation, job searches, computer skills, employment retention skills, monthly workshops, mentoring and group counseling. Last year they served 1200 women; in 2009, they have already seen a 150% increase in the demand for their services. Dress For Success also partners with 150 organizations who provide various services and resources to clients, which includes assisting men with workforce support.

You can say YES and support Dress For Success Oregon in the following ways:

- Donate business-appropriate attire: for women, skirts, pants, blouses and suits; for men, khakis, polos, dress shirts and suits. Clothing should be clean, on a hanger, stain- and damage-free, and preferably current (within 5 years).
- Donate business appropriate accessories – scarves, ties, belts, jewelry, shoes and handbags.
- Participate in the ConnecTen Campaign – Make a \$10 donation and ask 10 friends to donate \$10, too.

VP Report: Proprietary Schools

by Scott Money, The Art Institute of Portland



The following excerpt is from an article in The Chronicle of Higher Education, as posted to NASFAA News on August 26, 2009:

“The recession has left nonprofit colleges and universities across the country struggling with budget cuts and uncertainties over enrollment, but many for-profit institutions are reporting record increases in student numbers and revenue -- a sign that the recession is prompting more adults and nontraditional students to seek career training.

“Among 10 of the largest for-profit college companies, enrollment during the quarter ending June 30 was anywhere from 12 to more than 100 percent higher than it was during the same period last year. Most companies saw their enrollment increase by at least 20 percent. The enrollment growth also increased revenue. Bridgepoint Education, which owns the University of the Rockies in Colorado and Ashford University, based in Iowa, said it earned \$110.9-million in net revenue, up 122 percent from \$49.9-million at this time last year. The spike stemmed largely from a surge in enrollment, which more than doubled to 45,504, mostly online. The company expects to enroll at least 4,000 more students by December 31.”

While The Art Institute of Portland and other proprietary schools have seen growth, it has not compared with these numbers. Our growth has been lower than expected and not nearly the seam-bursting growth of community colleges in the state.

However, in my opinion, I could attribute these statistics to one major factor: Return on Investment. As we have all seen, many people are going back to college due to the recession. Many of these people are looking to get back into the work force as soon as possible and some are seeking out degrees that will get them specific skills rather than a general education. Proprietary colleges are designed to do just that with degrees that develop the skills needed to enter or re-enter the workforce.

It does seem to me that the person who wrote this article had a vision in their mind and sought out information to support their idea rather than examine a true cross section of all colleges and universities. As most colleges and universities are seeing increases in enrollment, the proprietary segment is also seeing increases in revenue since they do not receive state funding and, therefore, did not have the significant budget cuts of other schools.

VP Report: Public 4-Year Schools

by Nancy Hanscom, University of Oregon



“I love my job, I love my job, I love my job!” bemoans the senior assistant to Meryl Streep in the movie “The Devil Wears Prada.” She has the flu and yet is expected to perform 150% on the job at all times of the day and night.

I do love my job. This fall started hot and clear, then the first day of residence hall move-in was cloudy and cool, ushering in the fall rains... and students. In honor of the Jewish Holiday of Yom Kippur, classes began Tuesday, giving many students the opportunity to visit us for an extra day before becoming very busy with studies.

Need and expectations seem very high this year. We are experiencing large numbers of students from families dealing with unemployment and other financial difficulties. Campus-based funds seem to never stretch as far as we would like. The best that we can do is to provide good advice to our current students and prospective students, and encourage them to make good decisions concerning their educational goals and the costs associated with those goals. We need to help students be competent consumers regarding all of their expenses, from that latte to extra non-major-related courses that extend, but may not facilitate, their degree plans.

I do love my job! We have very talented students pursuing many wonderful studies who will contribute greatly to our nation. For the first time, the University of Oregon is ranked 4th in the country in awarded Gilman Scholarships for 2009-2010 fall term study abroad programs. That places us just behind U.C Berkeley and U.C.L.A. We had 66% of our applicants selected as scholarship recipients.

Great news from Eastern Oregon University! Sam Collie is coming back as the interim Director. We all welcome him with happy smiles!

This coming year may see many changes for all financial aid professionals, so please keep in touch with your colleagues and keep up to date on the national issues regarding financial aid.

One of the best ways to stay both informed and connected is to volunteer with OASFAA. There are great opportunities to contribute to our organization, such as the mentoring program and helping with the annual trainings.

Please enjoy your work and keep well. It means so very much to all those we serve.

VP Report: Independent Institutions

by Heather Hall Lewis, University of Portland



My high school French teacher told me on my first day in her class that I would know when I had truly mastered the language because I would start to dream in it. That never happened in the four years that I took French.

However, I have started to dream in Financial Aid. The panicked dreams have started to taper off now that we are past the craziest time of the year, but they do still pop up from time to time. I guess that means that I have a true and working understanding of Financial Aid if I can do it in my sleep...literally.

And just when I think I have it down, Congress decides to change all of the rules. No more FFEL Program, changes to year-round Pell, and changes to how we count VA and ROTC benefits are just a few of the modifications that

“Keeping up with the changes is a full-time job...”

we are expecting or have already experienced just this year. Keeping up with the changes is a full-time job that doesn't leave much time for actually working.

A very wise man once told me that the only constant in Financial Aid is change and that if I didn't handle change well, this was not the profession for me. I chuckled at the time, not realizing that he was absolutely serious and that I would see countless changes to the rules in the two short years I have been in Financial Aid.

Those of us in the independent sector – at least those of us on the semester system – are settling in for the year. This is the time of the year where things slow down a bit compared to the rush of activity through the summer and the first few weeks of classes. It is a great time to read up on the changes and prepare for what's ahead next year. While we probably will not have final regulations for a while, we can at least make plans – and contingency plans – for what we see coming.

Change, while not always agreeable, is inevitable and we must be prepared to roll with it. Otherwise those dreams in Financial Aid become nightmares.

VP Report: Community Colleges

by Bert Logan, Lane Community College



The community colleges are working harder than ever to provide for the unprecedented increase in federal applications. The number of applications have yet to plateau therefore it is difficult to prepare for the upcoming 2010-11 application period in not having a slow period to review the next challenges coming from the Department. Rumor has it that a few Directors are taking crash courses in verification to assist with the application load. Needless to say, a few of us are a little rusty!

Volunteer Opportunity: College Goal Oregon

by Jenny Ryan, Oregon Student Assistance Commission

The 4th annual College Goal Oregon is scheduled for **Saturday, January 30, 2010**, to help Oregonians make the dream of going to college a reality – and we need you! For more details, check out: www.CollegeGoalOregon.org.

In addition, this year we will add a new service. On the final Friday of the month from February through June, we will hold a webinar to assist students and families with completion of the FAFSA online. This will be another resource for your students in case they miss the in-person sessions on January 30, 2010.

We appreciated your volunteer support in the past and would like to count on help from you and many others. Please contact your local Site Coordinator to volunteer or call (800.452.8807) or e-mail us (jenny.allenryan@state.or.us or lorianne.m.ellis@state.or.us).

Volunteer Opportunity: Financial Aid Day

by Julia Reisinger, Portland Community College

For the sixth consecutive year, Portland Community College is holding its "Financial Aid Day" in conjunction with College Goal Oregon. **Last year we had over 650 participants** at all four campuses. We need scholarship presenters and experienced financial aid professionals in the Portland area to help us answer those tricky questions that our general volunteers have trouble answering.

The event takes place on **Saturday, January 30, 2010** from 9:00am-noon, which is a change from prior years. We'll need volunteers until 1:00pm. The four sites to choose from are Rock Creek, SE Center, Cascade and Sylvania.

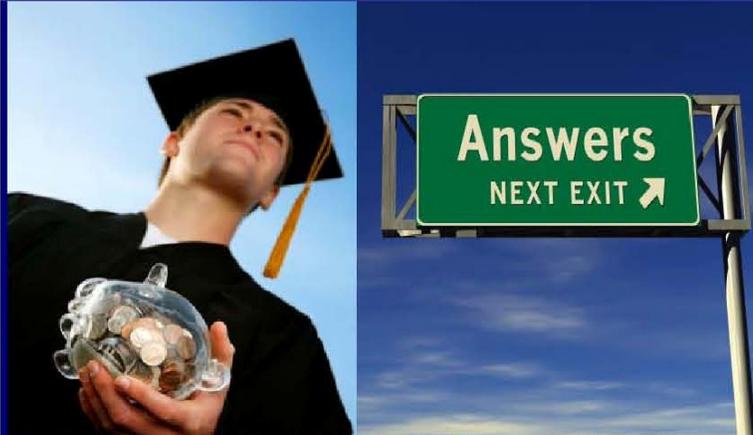
Please contact me by phone (503.977.4492) or email (jreising@pcc.edu) if you're interested in volunteering at any of the PCC sites.



CASH FOR COLLEGE

College Goal Oregon

January 30, 2010



Need money for college? Come to this FREE event!

- Get help with financial aid
- Fill out the FAFSA. Apply for a pin at www.fafsa.gov
- Talk to a financial aid rep

More than 25 sites in Oregon!

Find a site near you

or

if you can't attend January 30th, don't miss the FAFSA Friday Webinars

For details, visit

www.CollegeGoalOregon.org

Si Hablamos en Espanol!

WHAT TO BRING:

- 2008 IRS Tax Returns
 - W2 forms
- Other financial records



 Oregon Student Assistance Commission

Member Profile: Russell Seidelman

Russell Seidelman assists students and parents in his role as Financial Aid Counselor at the University of Portland. A member of OASFAA since 2007, Russell has volunteered to help with many OASFAA activities and sponsored events, including – but never limited to – the OASFAA Summer Drive-In, the Mentoring Program, OPB Night and College Goal Oregon.

How long have you been in Financial Aid?

I started at UP in July, 2007, so that makes it 2.25 years. I worked 3 years at Park University in Parkville, Missouri, as the Office Manager of Admissions, but I worked for the Director of Admissions and Financial Aid so I was familiar with some aspects of financial aid before I started at UP.

How did you get started in Financial Aid?

My wife and I moved to Portland in March 2007 and I knew coming out that I was employable in higher education. My background in business made financial aid appealing to me, so I put my energy in getting a financial aid job and was blessed that UP was hiring at the same time I was looking.

What has your involvement been with OASFAA so far?

I have attended many OASFAA events as a participant, committee member and presenter. This year, I've been involved in the mentor program, been on the Summer Drive-In committee, and presented at the Support Staff Workshop. Although not directly an OASFAA event, I also presented at the National Training for Counselor and Mentors (NT4CM) in Corvallis.

What is the most rewarding part of your job?

Creating an award package for a student that makes their dream of attending the University of Portland a reality.

What case/student will you be most likely to remember for the rest of your life?

I will never forget a student whose parents did not speak English, but they came along to an appointment I had with the student. He translated for them as I explained the financial aid process to them. At the end of the meeting, his mother said in English, "Thank you for taking care of my son."

What is the most difficult aspect of your job?

Managing difficult parents who want to throw a wall up between our office and themselves.



How do you cope with stress on the job?

I play a lot of disc golf.

Who has been the biggest influence/mentor on your career?

My mother has worked in higher education for 20+ years. Her love for her job, specifically helping adult learners complete their degrees, is unsurpassed. She thoroughly enjoys helping each and every student who comes into her office.

What is/was your favorite volunteer experience?

I really enjoy doing College Goal Oregon as it reminds me that not

everyone was born into the computer age.

What do you do when you are not working?

I ride my bike, play disc golf, and watch the Trail Blazers.

What do you like about living in Oregon?

I love riding my bike to work year round. I love seeing Mt. Hood on my bike ride home. I love being able to drive to and from the coast in one day. I love the variety of outdoor activities available.

What is the most unusual place that you have traveled?

Costa Rica was unusual because of the extreme diversity. My wife and I visited last December and saw an active volcano, swam in a hot river, hiked in a cloud rain forest, surfed in the Pacific Ocean, and took a boat ride through mangroves out to the ocean.

What is your favorite restaurant?

Swagat Indian Restaurant in Kansas City, MO. I have not found an Indian restaurant in Oregon that matches Swagat.

What was the last book you read?

Truck by Michael Perry.

Who is your personal hero?

Al Gore.

Pepsi or Coke drinker?

Neither.

DL or FFELP?

FFELP... for now.

If you could change anything in our industry, what would it be?

More federal aid for more students.

Do you have any advice for fellow financial aid administrators?

Smile.

If you were not in financial aid, what would you be doing now?

Selling life insurance.

OASFAA Mentoring Program Update

by Dina Birmingham, NELA

As reported in the last issue, the OASFAA Mentoring Program had a successful kick-off event on **June 3, 2009**. These pictures are from this first training session. Mentors and their protégés are continuing to work together and learn from each other. Participants will share their experiences and lessons learned at the Annual Conference in January.



Mentoring Program participants share their personal and professional goals.



Jessica Wright, Oregon College of Art and Craft, finds common ground with a fellow participant.



Consultant Susan Bender-Phelps observes and advises as participants discuss the program.



Valerie Karnes, Portland State University, introduces Helen Faith, Western States Chiropractic College.



Judy Saling, University of Oregon, and Staci Buckingham, Art Institute of Portland, meet with fellow team members.



Supporting you and your students.

Financial literacy

Our nationally recognized Financial Awareness Basics (FAB) program helps students make informed financial decisions. For more information, see www.ecmc.org/fab.

Default prevention

Our comprehensive approach focuses on the student: early intervention, direct contact and personalized counseling.

Superior customer service

Our talented team of experts is here to help with tools, products and services tailored to your requirements.

Educational Credit Management Corporation (ECMC) is a nonprofit national FFEL Program guarantor. ECMC works to increase college access, promote financial literacy and lower student loan default rates.

To learn more, contact:

Kathy McCutchen
kmccutchen@ecmc.org
888.323.3262, ext. 2462 toll free
503.314.1109 direct

Jeannie Kupper
jkupper@ecmc.org
888.323.3262, ext. 2453 toll free
541.731.9717 direct



OASFAA Support Staff Workshop 2009

by Terri Crawford, George Fox University

The OASFAA Support Staff Workshop was held **November 5, 2009** at Lane Community College. The day began when attendees were treated to a lively and fun presentation by Holli Johnson, Information Specialist from the University of Oregon. She covered FAFSA changes for 2010-2011 and offered some great customer service advice. The session was interactive; attendees paired up to discuss customer service pet peeves and share positive experiences.



Nancy Hanscom, University of Oregon, opens the Support Staff Workshop 2009.

Russell Seidelman, Financial Aid Counselor from the University of Portland, presented very informative regulatory updates that included IRS Data, new awards for children of deceased military service-members and how the 2010-11 FAFSA will be streamlined with better skip tracing features. Russell also covered current legislation under consideration in the Senate and the possible effects on us in Financial Aid Offices.

Dr. Paul Shang, Assistant Vice President and Dean of Students at the University of Oregon presented our keynote address. He spoke of the cultural changes over the past 20+ years in the students we serve. His time with us was very informative and thought-provoking.

We ended our day with an extended session by Pam Farmer, Director of Organizational Development and Training from the University of Oregon. She spent three hours teaching on Assertive Communication, which was quite lively and interactive. At one point, attendees were given the task of linking a large chain around the room with very specific instructions and within a time limit. We used what she taught to communicate what we needed in order to be successful in her assignment.

Evaluations turned in by each attendee at the end of the day revealed that the workshop was a big success!

Nursing Resources for Oregon Nursing Students

by Gerardo Ochoa, Linfield College – Portland Campus



Students pursuing nursing careers in Oregon and across the country have in common a commitment to serve, a passion for others and a wonderful story of why they want to be a nurse.

As I've worked with hundreds of Oregon nursing students, a new commonality has taken shape: how to pay for a nursing education, particularly a BSN. In today's economic and educational climate, career goals and life dreams don't come cheap; the responsibility to earn a college education continues to lie with the student and his or her family.

All students and parents (if the student is dependent) need to complete a Free Application for Federal Student Aid (FAFSA) each year soon after January 1. It is important to file early, even if only using estimated income figures because certain [state grants](#) are available on a first-come, first-served basis. Schools of nursing utilize this data to determine which elements of aid students qualify for, such as Federal Pell Grant, Stafford loans, Perkins loans, Work-study, and other programs.

The national nursing shortage has prompted the federal government and individual states to take extra steps to provide support and incentives to nursing students as a means to address the growing nursing shortages. Incentives are provided to students while they are in school, while others are provided post-graduation attached to work expectations.

The state of Oregon's [Nursing Services Program](#) is designed as a loan repayment program for nurses working in frontier and rural designated critical shortage areas. While funding for this program is currently in flux due to the state's economic climate, students can only apply when ready to enter the workforce.

The federal government has multiple programs that students can take advantage of. One is the [Nursing Education Loan Repayment Program](#), a highly competitive program available to nurses working in critical shortage facilities. Students receive repayment for 60% of the qualifying loan debt for agreeing to work 2 years in a critical shortage facility. Students with a zero [EFC](#) may compete for in-school financial support through the Federal [Nursing Scholarship Program](#), a monthly stipend program that covers tuition and fees. Both programs are like scholarships in that they are highly competitive and have a service obligation attached to them.

*“...career goals
and life dreams
don't come
cheap.”*

Organizations, foundations, and individuals also want to address the nursing shortage by providing scholarship support to nursing students in general and under-represented students in nursing in particular. The [Robert Wood Johnson Foundation \(RWJF\)](#) has launched the [New Careers in Nursing](#) initiative aimed at increasing the diversity of the nursing profession. The [Linfield Good Samaritan School of Nursing](#) is the only Oregon nursing school to receive funding from [RWJF](#) to support underrepresented students in nursing enrolled in the accelerated program. In addition to general scholarships, the Oregon Student Assistance Commission ([OSAC](#)) also administers multiple nursing scholarships available to Oregon students enrolled in nursing programs.

Health systems also have been adamant supporters of nursing students as evidenced in the funding provided to [The Oregon Health Career Center](#) by Kaiser Permanente, the support provided to the [University of Portland](#) nursing students by Providence Health Systems and the support provided by the [Salem Hospital Foundation](#) for Oregon students in health professions.

Students need to be aware that scholarship opportunities generally don't come knocking. Adequate time and energy needs to be invested in the preparation to be a highly qualified candidate. Preparation includes:

- Doing community service and making a significant impact; remember quality is better than quantity.
- Writing scholarship essays that highlight passion and compassion, willingness to serve, overcoming adversity, and life purpose beyond career goals.
- Establishing professional relationships with professors, supervisors, counselors, etc., all of whom should be called upon to write quality letters of recommendation.
- Polishing up a quality resume.

Many students fall into the trap of searching for scholarship opportunities and rushing to meet scholarship deadlines because they did not plan ahead to complete all the requirements the scholarship process requires. It is easier to sign for a student loan than it is to prepare and compete for scholarships. After all, there is no guarantee that students will win. The time, energy and money it takes to repay a loan are greater than the time, energy, and money it takes to prepare for to win scholarships. In fact, the only way students know they will not win scholarships is if they don't apply.

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Student Success and Retention

by Judy Saling, University of Oregon

The College Access Grant Committee of Oregon has asked that I pass this along to our OASFAA members:

2010 Student Success & Retention Conference

February 4-5, 2010

at the

Portland Airport Sheraton Hotel

"Understanding Our New and Diverse Students-Not Just More of the Same!"

Last year, 275 Oregon university and community college educators from both public and private institutions participated in this annual 1 ½ day conference. This year's version, *ending at noon on Friday, February 5*, is scheduled to draw more faculty and, *at last year's prices*, is being designed to be the best professional development bargain of the year!

The keynote is being firmed up at this time, and the program strands for roughly 30 presentations will be:

- **Student Engagement:** how to keep them coming to class, completing work, etc.
- **Serving Unique Populations (and More of Them!):** veterans, diverse cultural backgrounds, the newly unemployed, etc.
- **College to Careers:** advising, career centers, Certificate of Career Readiness (CRC), Pathways, etc.
- **Assessment on Many Levels:** student and classroom assessment, program assessment, etc.
- **Effective Practices in Financially Troubled Times:** textbook cost-reducing strategies, institutional efficiencies, etc.
- **Social Networking + New Technology in College:** teaching in 2nd Life, twitter, clickers in classrooms, etc.

Request for Proposals will be coming out soon, due November 30

Registration and payment processes will be streamlined this year, and a conference website will be up soon. Stay tuned for more details!

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Loans are an investment one makes in a college education, but each scholarship won has the potential to decrease the amount of loans students have to take as they pursue their goals to fulfill their life purpose. In today's economy, lower debt allows students to have more realistic choices.

Other resources:
www.oregoncenterfornursing.org
www.oregonrn.org
www.oregonsna.org

Financial Literacy Programs: Starting a Program on Your Campus

by Craig Berkley, TG

Effective money management and financial literacy skills are among the most important real-life lessons for students and families in today's challenging economy. Beyond the short-term implications of mismanaging money and debt, poor financial habits can adversely affect a student's ability to continue his or her education, buy a house or car, or even find a job. The need for better financial literacy education has never been more acute. To help students avoid financial pitfalls, a growing number of campuses are looking for ways to reach students by developing and implementing financial literacy training programs.

Determining student needs

As a financial aid administrator, consider your campus's needs to help you define and develop a plan for an effective financial literacy program. Some schools mandate specific financial literacy courses for all students, while other campuses have opted for a more comprehensive program to address all aspects of personal finance. Other schools prefer a more piecemeal approach that lets students select topics they feel are relevant to their unique situation. Regardless of the structure you choose, remember to focus on reaching students during key transitional periods, such as when they enter and leave college or move on- or off-campus.

The variety of possible approaches point to the first step in any financial literacy initiative: finding out what students need and want from such a program. Counselors planning a program have a wide variety of elements teaching options to choose from, including workshops, online courses, traditional classroom-based academic courses, individual counseling, student mentor programs, and using content developed by other schools and institutions.

Employ focus groups to determine what best fits your students' needs. Start with students most likely to participate in a financial literacy program, and then target portions of the student population less likely to be involved. Internal surveys of faculty members and other student service-oriented offices can also provide direction when planning and developing financial education programs.

Securing approval and funding

Once you have identified the scope of your campus' financial literacy program, you must then define the program's goals and get

“The need for better financial literacy education has never been more acute.”

buy-in from school leaders. As with any new initiative, this entails finding resources and determining logistics. A clear vision of the program's plan and intentions should be established, and it should be consistent with the school's existing culture.

One of the most challenging aspects of launching a new financial literacy program involves funding it. Your campus might consider linking the program to a degree-granting department, with funding provided through course fees. Other options for securing the necessary funding include assessing a flat program fee from every student, seeking outside grants or alumni donations, or receiving funds from for-profit financial institutions like banks and insurance companies. If possible, secure multiple funding sources in order to assure that

money will be there should one source dry up.

Implementing the program

Once a program has cleared the hurdle of administrative approval and found the needed funding, it's time to get started. While the enthusiasm of a new venture can carry a program a long way, remember the importance of starting small, being patient, and expecting a few lean years at first. The most important thing during this early period is to seek out and draw on the program's character and strengths. Find out early on what part of the program works best and then develop it.

Use this primary strength as a foundation on which to build the program's continued recognition and reputation on campus. Marketing a new program must be a top-of-mind priority, not least because financial advising programs are still a relatively new presence on campuses throughout the country. Many students might not expect money management courses to be made available in college, so financial literacy program developers must work diligently to get the message to their students, and then do so repeatedly. Communication channels include booths and flyers in the student union, bus ads, and advertising on the school's Web site or in other campus publications. Given the increasingly plugged in lifestyle of today's students, consider reaching them through social networking sites like Facebook[®] or Twitter[™].

Moving forward: Improving established programs

Some of you may already have funding sources established, and perhaps some students know about, use, and benefit from your program's services. Where do you go from here?

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OSAC Update

by Susan Degen, Oregon Student Assistance Commission



On September 22, 2009, a press release was issued regarding OSAC's celebration of 50 years of service as a state agency.

OSAC continues to provide tip sheets containing timely information for Oregonians interested in or pursuing postsecondary education or training. The two newest are #7 - Employer's Guide to College Degrees and #8 - New Deal for Veterans.

2009-10 FAFSAs for Oregon

It's not your imagination! FAFSA records just keep rolling in at record pace -- especially at community colleges. As of October 1, 2009, OSAC had processed FAFSA records for 233,110 students, including viable FAFSAs for 139,257 students. "Viable" means the applicant is an

Oregon resident, undergrad with no prior bachelor's degree, lists at least one Oregon school code, and has at least 1 full-time term of remaining eligibility. Until last year, the highest number of viable FAFSAs OSAC had ever processed was 112,791 in 2005-06. We easily surpassed that number in 2008-09 with 130,249 viable FAFSAs. But 2009-10 promises to be in stratospheric territory with nearly 9,000 more than were processed in all of 2008-09! If this trend continues through the rest of the year, we are on target to process viable applications for more than 155,000 students.

OOG Late-filers

This year's application deadline for Opportunity Grants was August 15. This is more than 3 months earlier than last year's deadline of November 30. For all of 2008-09, there were 8,411 students who filed their first FAFSA after November

30. As of October 1, 2009, more than 7,100 students had already missed the OOG deadline of August 15 for 2009-10, representing more than \$16.7 million in OOG disbursements (if all had been enrolled full-time for the full year).

Dennis Johnson presented this sobering information about the "FAFSA tsunami" and its effects on availability of Opportunity Grants to the Senate Interim Committee on Education and General Government on Wednesday, September 28.

Federal Update

On the federal front, legislation that would modify federal financial aid programs (HR 3221) passed the House and is moving through the Senate. As has been the case in many recent years, Federal Fiscal Year 2010 began on October 1, but the FY 2010 budget has yet to be approved by Congress.

Financial Aid Timely Tip Sheets

www.getcollegefunds.org/tipsheets.html

The **Oregon Student Assistance Commission** is pleased to introduce a series of tip sheets devoted to topics of interest to students, adult learners, families, and other key audiences. Check back regularly for new tip sheets containing timely information for Oregonians interested in or pursuing postsecondary education or training. Many of the tip sheets are especially pertinent given Oregon's current economic climate.

- [Tip Sheet #1](#) - 3 Tips for College Students Facing Major Losses in Family Incomes
- [Tip Sheet #2](#) - Paying for College - What You Need to Know about Student Loans
- [Tip Sheet #3](#) - Dealing with Job Loss
- [Tip Sheet #4](#) - How to Analyze College Financial Aid Award Letters
- [Tip Sheet #5](#) - Youth in Foster Care *can* go to college - There *is* money for you!
- [Tip Sheet #6](#) - Avoiding Scholarship Scams
- [Tip Sheet #7](#) - Employer's Guide to College Degrees
- [Tip Sheet #8](#) - New Deal for Veterans

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In order to address all aspects of students' financial concerns, work closely with other campus offices, and keep in touch with the individuals working closely with students every day. Also, take the time to regularly evaluate students' responses to your financial literacy initiatives, and set relevant, measurable goals for improvements. Student surveys are an effective method of achieving one essential goal of any financial education initiative — expanding the range of programming offered — by revealing new services and topics students want.

Ultimately, the end purpose of measuring outcomes and expanding services reinforces the purpose of implementing financial literacy programs in the first place — improving the lives of students. If your campus is in the early stages of considering program options, remember you have colleagues who have been down this road already. Seek them out. The exchange of ideas, experiences, and information with other financial literacy program administrators will help make your program that much more effective.

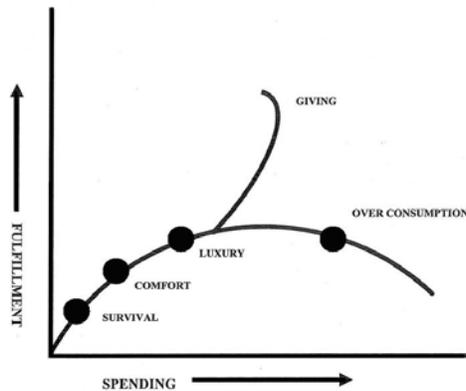
Cents-Ability

by Donna Fulton, Klamath Falls Community College



Having more money can promote happiness by having more choices and comforts. As the graph below illustrates, fulfillment increases as spending increases – at first.

Moving from survival to comfort can feel great, such as moving from being homeless to having your own apartment. Even moving from comfort to luxury can feel great, for example, by changing from cooked meals to meals eaten out.



Source: Consumer Credit Counseling Service of Southern Oregon

At some point, though, having more actually can reduce happiness, such as having a big house with everyone off in their own rooms watching TV alone, or having so many clothes that there's no room for them in the closet.

One way to achieve greater fulfillment is to get off the consumer treadmill and live a simpler lifestyle. Another is to share money with others to help them move past just surviving.

On the OASFAA Calendar

Dec 15	Next OASFAA Newsletter deadline
Dec 17	Executive Council Meeting
Dec 18	Conference Early Bird registration deadline
Dec 23	Conference Scholarship Application deadline
Jan 8	Conference cancellation/refund deadline
Jan 24	Annual Conference 2010 (3 days)
Jan 28	OPB Financial Aid Broadcast
Jan 30	College Goal Oregon
Mar 31	OASFAA Newsletter deadline

On the Lighter Side

A day in the life of a Financial Aid Administrator:

“Been working with the Academic VP to determine which students get the withdrawal notice from him because they haven't paid their bill - and then how to deliver the final info! New person started yesterday...new passwords, etc., etc. Our new president is inaugurated on Sunday, which means activities all week this week. FISAP is just around the corner and my NSLDS log in doesn't work...grrrr.

Yes...think I'll go for a walk.”

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@nelaservices.net

In Closing... Scenes From the OASFAA Summer Drive-In 2009

