President’s Letter

Greetings OASFAA members!

This year has been challenging and rewarding for me, both personally and professionally. I appreciate the opportunity to serve OASFAA and to participate in WASFAA activities. Both associations are dedicated to providing quality professional develop opportunities, and are successful due to the dedication and knowledge of the membership. I have been honored to be a part of both of these associations this past year.

Save the dates May 19-21, 2013, for the WASFAA Conference at the Pointe Hilton in Phoenix, AZ. In addition to an amazing location, the conference will provide quality information on a wide variety of relevant issues.

The OASFAA Annual Conference will take place February 6-8, 2013, at the wonderful Salishan Lodge and Golf Resort. With the theme of “Financial MasquerAID: Reveal the Possibilities”, this conference promises to educate and entertain in Mardi Gras style. Here’s a fun fact about Mardi Gras: the official colors are purple, gold and green. These colors were chosen in 1857 and represent justice, power and faith.

As we move into the New Year, I hope everyone was able to relax and enjoy spending time with family and friends during the holiday season. I thank you for the opportunity to serve the membership this past year, and I wish you all a happy and prosperous New Year.

I look forward to seeing many of you at the Salishan. "Laissez les bon temps roulez" (Let the good times roll)!

Donna Fulton
OASFAA President
2012-2013
Welcome, New Members!

**Tracey Abell**, American College of Healthcare Sciences  
**Denise Callahan**, The Ford Family Foundation  
**David Darnall**, Tillamook Bay Community College  
**Stephanie North**, American College of Healthcare Sciences  
**Dorene Petersen**, American College of Healthcare Sciences  
**Jeffrey Ransford**, University of Oregon  
**Shelle Riehl**, Western Seminary  
**Callie Woods**, Discover Student Loans  
**David Woodsum**, Portland State University

Membership Numbers

As of mid-December, OASFAA’s membership stood at 264 members. Of these, 85% were renewals. Invite your colleagues to join us!

Resolve to Renew

Consider adding one more item to your list of New Year’s resolutions: renew your OASFAA membership! Not only will you receive important news and updates, you also will be able to register for the Annual Conference and other OASFAA events at the member rate.

The membership fee for 2012-13 is **still only $25**. Renew your membership by going online to: [www.oasfaaonline.org/docs/forms/memApp.html](http://www.oasfaaonline.org/docs/forms/memApp.html).
Member News

Denise Callahan is the new Director of Scholarship Programs for The Ford Family Foundation, replacing Sam Rennick who left the Foundation in May to return to his home state of Nebraska.

Ashley Coleman, University of Oregon, is serving as OASFAA’s Volunteer Coordinator for the remainder of this year. Nancy Hanscom could not continue in this role due to work and family obligations.

John Dedrick, formerly a financial aid specialist with Chemeketa Community College, will now focus on default prevention as their new Financial Aid Compliance Officer.

Rachel Durbin, Oregon Health Sciences University, was promoted to Director of Financial Aid.

Peter Goss, University of Western States, and his wife Sophie, welcomed Emma Rose into their family in early January.

Josette Green resigned her position as Executive Director of OSAC in October 2012.

Cherie Honnell, Oregon Health Sciences University, is now Associate Vice Provost for Enrollment Management.


If someone you know has received a promotion, taken a new job or experienced a significant life event, simply e-mail: susan.shogren@usafunds.org.

Federal Student Aid Conference Wrap-Up: FSA in FLA
by Peter Goss, University of Western States

I’d anticipated a fairly quiet conference due to ED quiescence leading up to the election. I don’t think I was alone in that view, as the rumored numbers seemed to indicate that attendance was down about 10% from the prior year, despite the warmer, sunnier locale.

That said, the conference delivered some content of worth. This was no small part because, the week prior, ED tucked a few announcements in around the holiday. New guidance on bookstores – and more-so a partial rebirth of Gainful Employment – meant there was some information to be shared that was hot off the e-press.

While it still seems ED lacks a larger direction for higher ed policy, and major initiatives may be farther down the road, evidence indicates ED is working to revise and improve many operational issues.

Chiefly, efforts to upgrade servicer performance and standardize areas of variance are on their to-do list. And while one might critique that servicing fixes have not gone far nor fast enough, at least it seems to be getting continuing federal attention.

While a few sessions I attended were lacking, I was impressed overall, and felt there was some benefit even in repeating a few sessions I’d attended the prior year. I thought the presentation on the ‘Income-Driven Plans’ was among the best I’ve attended, particularly given the complexity of the topic.

In the IPEDS session, NCES shared that they will be collecting enrollment data specific to on-line programs through IPEDS reporting, which was news to me. This change, and whatever data emerges, are potentially of great policy interest as we look at how state-level authorization may continue to impact institutions even after ED has more or less backed off direct oversight of the issue.

Thinking about FSA more broadly, personally I would like to see FSA shift towards offering more forums for policy discussion. Particularly for west coast schools, it’s fairly rare for us to have a forum with the actual policy makers. Whereas, I can view a PowerPoint or watch a webcast online nearly anytime I wish.
On the OASFAA Calendar

February 6   OASFAA Board Meeting
February 6-8  Annual Conference (3 days)
February 28  Newsletter submissions due
May 31       Newsletter submissions due

OASFAA Annual Conference: News
by Russell Seidelman, University of Portland

The creative forces of the Annual Conference Committee have been busy, putting the finishing touches on what promises to be one of the most informative and entertaining conferences in recent memory. We will be back at Salishan again this year (www.salishan.com), for a break in the normal routine and to rekindle old friendships, while making new ones.

“Financial MasquerAID: Reveal the Possibilities” is this year’s conference theme! The Mardi Gras party – or rather, the conference – will start on Wednesday, February 6, and conclude Friday, February 8. Conference highlights will include:

- The New Iberians, a Portland Zydeco band, during our social hour and also after dinner.
- The MasquerAID Ball on Thursday night.
- The second annual Karaoke Extravaganza in the Attic Lounge, after the MasquerAID Ball.

We strongly encourage the membership to dress up for the MasquerAID Ball. We will have a contest for best-dressed, and a photo booth complete with Mardi Gras-themed costumes!

Registration is still open. The Pre-Conference Rate is available until January 31 for those who register online: Members $240; Nonmembers $275. After January 31, the On-Site Rate will apply: $285. The last day to cancel and request a refund is Thursday, January 31st, 2013. Meal tickets for guests of conference registrants may be purchased on site at the conference registration desk.

Make your room reservation right away, if you haven’t already, by contacting the Salishan at 1-800-452-2300.

More information – specifically, the master schedule and session descriptions – about the conference is available online: http://oasfaaonline.org/docs/toc_conference.html.

With any questions, contact Michelle Holdway (mholdway@uoregon.edu) or Russell Seidelman (russell@up.edu).

OASFAA Annual Conference: Service Project Update
by Theresa Schierman, George Fox University

Exciting news from our friends at Seashore Family Literacy! They’ve found a new home!

For years, Seashore Family Literacy has moved from place to place, holding programs in spaces that were available and affordable. Once the Waldport Middle School moved to a brand new building, Seashore was able to relocate their services to the old middle school building, which has been their headquarters for the last several years.

However, the old building itself presented many challenges, with plumbing issues, a leaking roof, and a boiler heating system that was out of commission more often than not. In addition, the future of the building was always in question at City Council and School Board meetings. The cost of repairs was prohibitive. It was ultimately determined that the building would be razed. As a result, Seashore received notification that they would have to vacate the building this past October.

Ever the voice of inspiration, founder and Director Senitila McKinley saw this challenge as an opportunity to draw on their successes and the impact they’ve had on the community of Waldport. Seashore’s new home is a 2,200 square-foot office building that is in excellent condition and is centrally located in Waldport. “Having our own place, one that is new, clean and permanent, will give us the stability we need to dedicate our time and energy to the community of Waldport. Every success — large and small — affirms my belief that literacy is what will transform and improve our communities.”

Serving the need

Over 50 percent of the Lincoln County youth are economically disadvantaged, and within the school district 400 students are homeless (defined as living with relatives or friends, awaiting foster care, or living in an emergency shelter, motel, campground, car or park). Seashore Family Literacy feeds minds and bodies. Founded in 1992, Seashore is a community-based, nonprofit organization dedicated to helping children, adults and families improve reading, writing, math, computer and communication skills. They promote literacy, education and health through numerous programs, including youth and adult tutoring, parenting classes, preschool and afterschool activities, summer camps, free bicycles, a clothing bank, and free meals. Seashore is volunteer-driven and programs are provided to participants at no cost.

The 2013 OASFAA Conference Committee has again pledged to support Seashore Family Literacy as the
This past year, I attended my first OASFAA Conference in Gleneden Beach at Salishan Lodge. As a “newbie” I attended the Newcomer’s Welcome Session soon after arriving. It was nice that the newcomers were welcomed in such a fashion. We had the opportunity to meet the OASFAA Executive Council and were challenged to find someone we hadn’t met before and bring them to the Newcomer’s Reunion later during the conference.

My favorite session was the Federal Update presented by Kim Schreck from the U.S. Department of Education. It was interesting to hear other people’s questions and opinions on the new rules and regulations that had been or were going to be implemented. Besides that required session, I attended six interest sessions about topics such as Veteran’s benefits, OSAC, the Foster Youth Tuition Waiver, and Tribal Funding. The hardest part was picking from among all of the interesting sessions that were being held at the same time.

The Conference Committee made sure that there were lots of fun things to do, too. The vendor room is a great place to spend some of your break time. There are lots of interesting handouts to collect from the sponsors. There was a Wii system set up, and beating my coworkers at Wii bowling was fun.

The meals were delicious, and I especially enjoyed hearing NASFAA President Justin Draeger give a legislative update during lunch on Thursday. Thursday night was karaoke in the Attic Lounge. It was excellent to see everyone let loose and have fun.

Not only will I be attending the conference again in February, but I will be co-presenting a session with my coworker, Lindsey Thaler. We will discuss the employee training program we are developing at the University of Oregon. I’m looking forward to returning to the OASFAA Conference because I learned a lot and met so many great people my first time around.

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continued from page 4

2013 OASFAA service project. OASFAA members have been very generous in their contributions and support for Seashore the last two conferences. Seashore continues to have ongoing needs for:

- School supplies
- Hygiene products (soap, shampoo, toothpaste and tooth brushes)
- Gently used or new clothing (adults, children, infants)
- Gently used or new shoes and boots (all sizes)
- Warm jackets, sweatshirts, hats, gloves, scarves
- Snacks for the “after school program”
- Board and card games
- Monetary donations

Take advantage of some of the holiday sales! All donations are tax deductible.

“I started Seashore Family Literacy 20 years ago because I believed in the single idea, a humane idea, that literacy can transform lives and communities,” says McKinley. “I still hold that truth.”

With any questions about this year’s service project or how you might contribute to this effort, contact Theresa Schierman (tschierman@georgefox.edu).
As many in the financial aid community already know, OSAC’s Executive Director Josette Green, resigned her position in October. In accepting her resignation, the Commission acknowledged Josette for her work over the past two years in moving OSAC forward. Her passion, energy, and commitment to OSAC’s mission were evident to all who worked with her. Clearly, OSAC improved in many ways during her tenure.

At their October meeting, Commissioners unanimously approved Bob Brew as Interim Executive Director and Vic Nunenkamp as Interim Chief Operating Officer. Bob has spent many years in public service at both the municipal and state government levels, and is familiar with government operations, the state budget process and the workings of the legislative and executive branches. Vic has considerable management and operations experience in both the public and private sectors, and is knowledgeable about OSAC’s programs.

**OSAC Launches New Online Scholarship Application**

December 21 is the official release date for the new, redesigned OSAC scholarship application. A BETA version has been available since early November, but all students will now be able to enter and submit their scholarship data on the 21st. The new user interface and features that will make the application process simpler, faster and more accurate for users. A new search-engine and filtering functions will help students determine more quickly which of the 450 scholarships OSAC administers may best align with their backgrounds and interests.

The online Student Profile is now a “dashboard-style” hub where students store their personal information (contact info, college choice, personal and family details), and link to other parts of the application (scholarship search, activities chart, four personal statements, school transcripts, and scholarship-specific essays). Students will answer a series of questions as they create a “Profile” to help determine the scholarships for which they are eligible. As before, students will be able to create or renew their application, save their work as they go and submit the application only when it’s complete.

Users can access the scholarship application by going to the scholarship page of the website (www.OregonStudentAid.gov). For 2013-14 scholarships, the Early Bird deadline is February 15, 2013, at 5:00 p.m., and the final deadline for all materials to be submitted is March 1, 2013, at 5:00 p.m. Students should monitor their applications online to be sure they are accepted and valid, and to resolve any errors before the final deadline.

**Oregon Opportunity Grant Policies for 2012-13**

OSAC’s board of commissioners approved several policy changes that will help OOG recipients:

- OSAC will make OOG awards to students who needed dependency overrides to become OOG-eligible for fall term. This policy applies only to students who applied by the published deadline and met all other OOG eligibility requirements.

- OSAC hopes to relax the edit that limits award amounts for students who were enrolled half time in fall to half-time amounts for all terms, regardless of actual enrollment status. This change is contingent upon available remaining funds. More information will be available soon.

- OSAC will consider requests to waive the fall enrollment requirement for students affected by unplanned loss of fall eligibility due to a rare catastrophic event, such as a critical medical emergency or natural disaster. Waiver requests must be submitted by a financial aid officer on OSAC’s form. Only students who were awarded and eligible to receive OOG funds but could not attend fall term may be considered for the waiver.

Redesigning the Oregon Opportunity Grant Award Process

At meetings in October and December, the Oregon Opportunity Grant Advisory Group discussed a variety of proposals for changing OSAC’s long-standing first-come, first-served awarding process for OOGs. Proposals from the Education Funding Team of the Oregon Education Investment Board, the Task Force on Higher Education Student and Institutional Success, legislators, state officials and others include the following:

- Awarding students closest to completion first;
- “Front-loading” aid during students’ first 2 years, providing more certainty to continuing students;
- Prioritizing underserved populations or students in targeted subject areas.

In November, OSAC staff presented a white paper on this issue that includes an analysis of all options explored and recommends a redesign option. A revised recommendation will be presented in January 2013.

**College Goal Oregon**

OSAC is pleased to announce the dates and sites for College Goal Oregon 2013. Events will be held at various sites around Oregon on January 5, 12, 19 or 26, 2013. In most states, College Goal events are held on Sundays, but events are on Saturdays in Oregon – just getting a jump on a good thing! Many financial aid officers help out at local events; the website lists contact information for all site supervisors. For dates and sites: www.collegegoaloregon.org.

College Goal Oregon is a FREE event designed to help Oregon college-bound students and their families with the financial aid application process. Everyone is invited to attend this event, whether they are high school or non-traditional returning students. Financial aid professionals will be on hand to help attendees complete the FAFSA and the OSAC scholarship application.
Federal Level

The Lame Duck session of the 112th Congress began November 13 and ends January 1, 2013. Unless Congress acts, tax cuts and other tax-related exemptions end on December 31, and "sequestration" will go into effect January 2, 2013. Tax cuts scheduled to expire on December 31 include tax credits: the American Opportunity Tax Credit, Student Loan Interest Deduction, Coverdell Education Savings Accounts, and Employer-Provided Educational Assistance.

Sequestration would also result in mandatory spending cuts that may include the end of the grace periods for subsidized loans and automatic increase of Stafford Loan interest rates to 6.8%. Pell Grants would not be affected for the 2013-14 academic year, but Congress will also have to deal with a pending Pell funding shortfall that hits in October 2013, at the start of federal fiscal year 2014. Congress will either have to increase funding or reduce spending by cutting awards or tightening eligibility requirements.

Other possible higher education issues for 2013:

- Federal dollars will continue to be limited.
- We can expect the U.S. Department of Education to begin working on new regulations for teacher preparation programs, fraud, and possibly gainful employment, veteran’s benefits, etc.
- We have already seen ED begin to use federal financial aid as a carrot or stick to halt or slow tuition increases. ED may also reward schools that provide good value with additional FWS and Perkins.
- With the Higher Education Act set to expire in 2014, work will begin soon on the next Reauthorization. The last reauthorization took 10 years, including five extensions. However, reauthorization of the Elementary and Secondary Education Act (ESEA) and several other education bills is in line ahead of the HEA.

State Level

Oregon’s 2013 Legislative session will be interesting! The budget that Governor John Kitzhaber released November 30 proposes sweeping changes in how higher education is organized and funded in Oregon. The ambitious 10-year goal is to ensure that every Oregonian has the knowledge, skills, and credentials to succeed in life. The Governor’s budget proposes creation of an Oregon Department of Postsecondary Education (ODPE) that would centralize coordination of the state’s role in establishing policy for, and contributing to, the funding of most of Oregon’s postsecondary education entities. The budget also anticipates creation of a Shared Service Enterprise to provide IT support for participating postsecondary entities.

As proposed, the ODPE would consolidate most entities involved in post-secondary administration: Higher Education Coordinating Commission (HECC); OSAC’s former Office of Degree Authorization (ODA); Department of Education’s Private Career Schools program; Department of Community Colleges and Workforce Development (CCWD); Oregon Student Access Commission (OSAC); Oregon University System Chancellor’s Office; and Oregon Health and Science University.

One highlight of the Governor’s budget is a proposed 15% increase in funds for the Oregon Opportunity Grant. Some other postsecondary programs that would receive General Fund support include the following:
- Community colleges: $32.2 million for CCWD; $429.0 million for State Support to Community Colleges.
- Oregon University System: $37.5 million for the OUS Extension Service; $37.1 million for various OUS Statewide Programs; $483.9 for Public University Support.
- OHSU: $55.4 million for OHSU.
- OSAC: $2.3 million for ASPIRE to maintain services at 145 existing sites and add up to 150 sites throughout the state; $113.9 million for Oregon Opportunity Grants plus an additional $5.5 million for early college credit programs, scholarship opportunities, and other college success initiatives, part of the Chief Education Officer’s Guidance and Support for Post-Secondary Aspirations initiative.

Such complicated changes will take time. Details about how and when changes will occur will be worked out during the 2013 legislative session.
Financial Aid Changes for 2013-2014
by Mike Johnson, Pacific University

- StudentAid.gov has replaced College.gov and two other federal financial aid websites as the single entry point for financial aid information for students and parents.
- The “ability to benefit” provisions have been eliminated as qualifiers for federal financial aid. Students must now earn a high school diploma (Oregon’s modified high school diploma does not meet Title IV eligibility requirements) or a GED, or complete a home-school program to qualify for federal financial aid.
- Applicants will be encouraged to update their reported incomes using the IRS Data Retrieval Tool, which will be available starting February 3, 2013. FAFSA logic will inform applicants about their potential eligibility to use the tool.
- Some schools have agreed to use the Financial Aid Shopping Sheet as, or in addition to, their award notifications. Schools that have chosen to comply with Executive Order 13607, which specifies information to be provided to veterans, will be required to use it.
- The FAFSA will have an enhanced search feature for high school names. As a result, applicants should find it easier to provide accurate information on high schools from which they received a diploma.
- The Income Protection Allowance for dependent students has been increased to $6,130, which means that the Student Contribution from Available Income will be 50% of reported income greater than that amount.
- Two new verification items will affect a limited number of FAFSA filers:
  1. Documentation of successful high school completion;
  2. Original copies of birth certificates, passports or other official personal identification presented in person to the financial aid office or provided as notarized copies if applicants are unable to come to campus.
- Federal Pell Grant recipients will be eligible for that award only for the equivalent of six years. This law was made retroactive, so some current students have already exhausted their eligibility.
- While the interest rate on Federal Direct subsidized Loans will continue to be 3.4% for 2012-2013, unless new legislation is enacted, that interest rate will rise to 6.8% for loans first disbursed on or after July 1, 2013.
- For Federal Direct subsidized Loans first disbursed between July 1, 2012, and June 30, 2014, interest will accrue during the borrower’s grace period. Previously, interest did not begin to accrue until after the grace period ended.
- Beginning July 1, 2013, new Federal Direct Loan borrowers will be eligible for subsidized loans for only 150% of the length of their academic programs. Borrowers who attend more than one school will have the 150% calculated based on cumulative enrollment.

continued on page 13

School Profile: Aveda Institute Portland
contributed by Ana Dugan, Aveda Institute Portland

According to their catalog, Aveda Institute’s “…graduates establish themselves in careers fulfilling their passions as estheticians, hairstylists, barbers, nail technicians, sales representatives, and consultants to name a few. These careers are present in the salon, medical, and retail industries. As graduates progress through their careers we are privileged to see them succeed as salon managers and owners, photo and movie stylists, beauty marketers, trade show exhibitors, instructors, and masters in their fields.”

What year was your institution founded? Was your institution ever known by any other name? Aveda Institute Portland was opened in October 2007. Although some people refer to it as AIP, it is not its official name.

What is your current undergraduate and/or graduate enrollment? Our current enrollment is 303 students.

What types of degrees do you offer and what’s your largest or most popular program? Aveda Institute Portland offers full and part time schedules, leading to certificates in Cosmetology, Hair Design, and Esthetics (full time only).

Is your campus primarily residential? Commuter? Online? Our campus is mainly residential, with most students utilizing public transportation and carpooling.

If you have athletic programs, what is your most successful program? We do not offer any athletic programs.

Do you have a School Mascot? What are your School Colors? We do not have school mascot or specific school colors.

How many staff do you have in your financial aid office? Our financial aid office consists of four people.

Who is your current FA Director? Ana Dugan.

Do you offer institutional grants and/or scholarships? For our July class, we offer a SAP-based scholarship to students who demonstrate their responsibility with attendance and academics, according to their contract.

continued on page 13
Member Profile: Suzie Petersen, OIT

Elected last year as OASFAA’s President-elect, Suzie Petersen will take the reins in February, becoming OASFAA’s next President. Suzie has volunteered many times for OASFAA, serving as Board Secretary and on several committees.

How long have you been in Financial Aid?
I have been in Financial Aid for 12 ½ years.

How did you get started in Financial Aid?
I needed to a change from working at a hospital, so I started working at Klamath Community College. I was the person who started in their office to first disburse aid, after PCC had been disbursing their aid.

What has your involvement been with OASFAA so far?
I have been a member of OASFAA since I started. I’ve done a variety of activities, such as Secretary, Annual Conference committee member and co-chair, Summer Drive In committee member and co-chair.

What is the most rewarding part of your job?
Watch students graduate and have them say thank you.

What case/student will you be most likely to remember?
I think the time a student was really mad at me when I worked at KCC and she left my office and threw down her books in the hallway.

What is the most difficult aspect of your job?
Dealing with frustrated students and parents.

How do you cope with stress on the job?
I try to laugh and remember that the person usually has other issues besides their problems with financial aid.

What is/ was your favorite volunteer experience?
Annual Conference Committee.

What do you do when you are not working?
Taking my kids to their activities.

What do you like about living in Oregon?
I like the sunshine!

What is your favorite restaurant?
King Wah, in Klamath Falls. It is a Chinese restaurant.

If you could change anything in our industry, what would it be?
I would like to see schools have more input in the rules and regulations regarding financial aid.

Do you have any advice for your colleagues?
Be involved in our organization. Try to meet new people and learn from other institutions.

If you weren’t in financial aid, what would you be doing?
I would probably be doing some type of accounting work.

Outreach in Oregon—
Financial literacy & college planning

Don’t miss out on these great resources!

**Opportunities**, a planning-for-college guide and workbook, is now available for ordering at [www.ecmc.org/opportunities](http://www.ecmc.org/opportunities).

**Financial Awareness Basics (FAB)**, student materials and resources along with training for school professionals on financial education best practices.

**Facebook and Twitter** for money management and college planning tips and resources year-round. Encourage your students to:

- Like us at [www.facebook.com/ecmcfab](http://www.facebook.com/ecmcfab)
- Follow us at [www.twitter.com/ecmcfab](http://www.twitter.com/ecmcfab)

For more information, visit [www.ecmc.org](http://www.ecmc.org).

ECMC
The Financial Aid Shopping Sheet, developed by the U.S. Department of Education in conjunction with the Consumer Financial Protection Bureau, was designed to provide students with an improved comparison tool when making a college enrollment decision. The form is intended to help students better understand how much grant aid, versus loan and work aid, they are being offered. The form also provides information about the college, including graduation rates, default rates, and average student indebtedness, to help students make a more informed choice.

Although not mandatory for the 2013-14 aid cycle (except for institutions that must comply under E.O. 13607), over 350 institutions will adopt the Shopping Sheet and are actively planning for implementation, most without the support of their enterprise software providers. The Great Lakes Training team spoke with several of these institutions to learn more about why they chose to participate in this first year and to ask what advice they would offer their peer institutions who will implement the template next year.

Ryan C. Williams, Associate Vice President of Enrollment Management at Syracuse University, says the university embraced the new Shopping Sheet because “it really supports our core mission to provide financial literacy for students throughout their lifecycle with us — from pre-enrollment to graduation.” Reflecting on the usefulness of the Shopping Sheet for students, he noted, “The Sheet will really highlight those institutions that do not meet full need, and it will make it much more apparent to students what their future debt burden will be.” Williams also feels that by providing the Shopping Sheet to returning students, the institution can help offer better information about increasing loan debt for students who take longer than four years to graduate. “They will be able to see the immediate impact of these decisions on their future loan debt.”

Gaining a full understanding of future debt burdens and understanding the risk-benefit analysis of the enrollment decision is very much the Department of Education’s intended goal of the template. But as Tabatha Turner, Senior Associate Director of Scholarships and Student Aid at UNC-Chapel Hill, notes, “Students will still use ‘emotional factors’ when making a college choice even when the long-term costs are made clear, but at least the Sheet will provide a way for families to compare those choices consistently from college to college and in ways that differ from the traditional award letter.”

The Shopping Sheet, for example, will illustrate for a family that “Net Cost” is the difference between total cost and gift aid. Student loans, work-study, and Parent PLUS loans are listed as “options to pay net costs.” In this way, the Shopping Sheet will clarify that loans, if needed, may in fact increase the long-term cost of the educational purchase decision.

Rick Shipman, Director of Financial Aid at Michigan State University agrees that the Shopping Sheet, with its increased clarity about loans, will “help students understand the bottom line about their college purchase decision and highlight the long-term impact of their college choice on their financial lives.” He cautions that for some students, the Shopping Sheet cannot replace the benefits of one-on-one counseling with financial aid staff about the award letter, and advises his staff to work closely with at-risk families before they make enrollment decisions.

At the University of Notre Dame, Director of Financial Aid Mary Nucciarone and her team are strong supporters of the Shopping Sheet and are working to make it available to both entering and returning students by early March. She emphasizes that the Shopping Sheet, with its comprehensive data about average debt, default rates and graduation rates, is a great tool for schools to display “their good news to students.”

Nucciarone anticipates, however, that the Shopping Sheet will generate questions. For example, for students who do not receive any loans as part of their award, Nucciarone notes, “The Shopping Sheet delineates loan information and students may wonder why their aid award letter does not include them or why the average loan debt is being reported on the Sheet.” She is working with her counseling staff to find ways to help families understand the differences between the Shopping Sheet and the institutional award letter.

The Department of Education is currently building partnerships with enterprise software providers so that they can support the use of the Shopping Sheet in future award cycles and make it easier for more schools to use the tool. In the meantime, most of the 350 early adopters are using institutional resources to make the template work in this first year. Tips for colleagues considering adopting the Shopping Sheet this year or next include:

- **Prepare your IT department.** IT will need to be able to support the template by providing student-
Why Financial Aid Fraud Occurs
by Aaron M. Denbo, Lane Community College

Fraud is an ongoing concern in any financial institution, whether part of the public, private or non-profit sector. It is no less of a concern for financial aid administrators who have to evaluate the eligibility of students and administer their aid, while also looking for possible indicators of financial aid fraud. It is a daunting task for us all.

One of the standard theoretical pillars used by Fraud Examiners is built on the work of criminologist Dr. Donald Cressey. His research on embezzlement, found in Other People's Money: A Study in the Social Psychology of Embezzlement, posits that there are three preliminary conditions that have to be in place for a fraud to occur. Over the years, this theory has become known as the Fraud Triangle.

One leg of the triangle is a perception of a non-shareable financial need or pressure while the second leg posits that opportunity must exist to commit a fraudulent act. Finally, the fraudster must be able to rationalize the act of fraud prior to committing the act. Justification is a necessary component to execute a fraud.

The Federal Student Aid system, in combination with American cultural values towards higher education, creates a perfect storm for fraud to occur. Our students already have pressure placed on them; in many cases, the need for financial aid is beyond the necessary tuition, fees and books, but also for necessities such as rent, food, and utilities. Secondly, the Federal Student Aid system provides the opportunity for students to commit fraud as they can easily submit false financial information, such as concealing assets on the FAFSA, presenting fraudulent documentation (including falsified obituaries in support of their SAP appeals), or failing to correctly indicate that the student has obtained a Bachelor’s degree (allowing a student to receive additional Pell Grant funding for which they are otherwise ineligible to receive).

Lastly, students have a built-in rationalization in the cultural pressure to realize the college dream in order to have career success. Couple that compelling narrative with the sentiment that financial aid is an entitlement and a readily useable rationalization becomes apparent. The combination of these three essential pillars of fraud generates a perfect storm for fraud to occur in the Federal Student Aid system.

What FAAs can do is to be aware of the pressures, opportunities, and rationalizations that exist in our student populations. Prevention is more powerful and less expensive than the detection and final disposition of a student aid fraud case. In many cases, fraud attempts can be cut off with good communication by front line personnel who can empathize, advise and guide students away from committing fraudulent acts. Finally, quality investigative skills are necessary in order to detect fraud once it has been submitted into the FSA system.

Staying abreast of trends, methods and techniques used to commit fraud are important for FAAs who seek to be diligent in preventing financial aid fraud, as is on-going training in fraud prevention, detection and investigation counter-measures.

continued from page 10

specific data on a timely basis. Most of the information required on the Shopping Sheet is housed in the campus system but may not be in the aid office.

- **Think about your campus-wide messages about net price and affordability.** For some schools, this may mean re-framing the way student loans are described as part of the affordability conversation.
- **Strongly consider adopting the form for returning as well as entering students,** as part of your financial literacy and counseling efforts.
- **Use the customized box** on the Shopping Sheet to offer additional information to students.
- **Anticipate questions from students and parents.** The Shopping Sheet information might appear to be different from the award letter notification in some cases. Ensure that both your financial aid and admissions staff can respond to these questions.

For more background on the Shopping Sheet, visit ED’s Model Financial Aid Offer Form Web site at: www2.ed.gov/policy/highered/guid/aid-offer/index.html

*Editor’s Note:* information about implementation can be found in ED’s electronic announcement dated September 28, 2012 (www.ifap.ed.gov/eannouncements/092812ImplementoftheFinancialAidShopSheet.html).
Give Yourself a Grocery Makeover
by Jeff Southard, ECMC

Editor’s Note: we share this article in hopes that it may benefit you personally, as well as offer you advice you can share with college students.

The gurus of writing articles and talking about money tell me to never start an article involving financial education without pointing out the obvious: times are tough; things are getting more expensive, it’s really important to pay attention to your spending habits.

With that out of the way, have you looked at your grocery receipts lately? It may be time for a grocery makeover!

Getting started

What do you spend on groceries per week? For this you’ll need your receipts for your last few trips to the grocery store. It’s up to you to decide what counts as “groceries.” For some of us, it’s what we eat and for others it’s all the stuff we get at the grocery store. Go ahead and add up what you’ve spent, then average it out to get a rough cost of your weekly spending on your groceries. If it’s nearly time to go to shopping for the week, take a quick look in the refrigerator to see what’s spoiled or nearly spoiled that you are likely to throw out. Inventory how many times you’ve had take out/eaten out over the last week. Get fancy and add all of this stuff up to get a total weekly cost on food:

<table>
<thead>
<tr>
<th>Average $ spent at the grocery store in a week</th>
<th>Average $ spent on meals out</th>
</tr>
</thead>
<tbody>
<tr>
<td>+ Cost of food you purchased and are throwing away</td>
<td>Your food costs for a week</td>
</tr>
</tbody>
</table>

A new approach to shopping

First, look at your calendar and figure out how many meals you’ll need for the week. Plan to cook a little bit extra for each meal to make leftovers for lunch the next day. Eating out can add up quickly!

Once you’ve got your number of meals needed figured out it’s time to build a menu. Consider using things that are in season, have a couple of very quick go-to meals around for if your plans derail. The super planners may prepare ahead and freeze dinners for the week in order to go from the car to eating quickly after a long day. When you’re considering a menu, don’t forget to get items that serve double duty. A whole chicken, for example might make a nice meal, with leftovers for chicken sandwiches and to use as a base for chicken soup later on.

Make your grocery list and grab any coupons you need and now you’ll need a snack. Walking into a grocery store with a growling tummy will only subtracts dollars from your wallet and brings unhealthy items into your home. If you’re really looking to cut back on your grocery spending try bringing cash and a calculator to the store and make some “needs and wants” decisions to keep yourself from going over budget.

Paying attention to your shopping habits and realizing the scope of each week’s expected meals can really cut your grocery bill. As you master your plan and system to keep you on track, you’ll reap the benefits of healthier meals and more dollars for you.

Watch out

These pitfalls can really end up costing you more:

- **Coupons**: They’re almost never for what you need. Don’t use them as an excuse to make an unnecessary buy.
- **Costco**: Most people don’t save enough over a year to warrant the entry fee and to cover the cost of other impulse buys there.
- **Luxury and convenience items**: Many items require little preparation but may cost more and be less healthy.
- **Shopping a lot of different stores**: Shop where you know the lay of the land to avoid impulse extra buys.
- **Bigger boxes don’t mean a thing**: Look at the unit pricing, box weight, etc., to get the most for your money.

Here’s to good meals in the New Year! Cheers!
Remember to Use Your Vacation Time  
by Tracy Reisinger, Marylhurst University

Do you use your vacation days? Do you or your co-workers “lose” days each year when it comes down to “use it or lose it” time? One of the top things people say to reinvigorate yourself is to be sure to take time off from work. How much time should you take? Well, at least one week off at a time, not just a few days here or there. I’ve found that one week is ok, but it takes several days to stop thinking about work. If you only take one week, then you spend two to three days coming down from work, and then the last two to three days you start thinking about all you have to do when you get back... so one week of vacation is really only one or two days – tops! – of real relaxation.

To make sure I used ALL of my vacation days this year I opted for the maximum time of three weeks at once. Where did I go? Australia and New Zealand! Why did I go? To see the Red Carpet Hobbit Premiere, of course!

Yes, I’ll admit it... I’m a science fiction geek, and I love J.R.R. Tolkien. So when they announced the premiere of The Hobbit movie would be in Wellington, New Zealand on November 28, I signed up for the two-week tour of both the North and South Island, with a stop in Wellington to see the premiere. No, I would NOT be seeing the movie (the premiere is only for the big stars; the rest of us had to wait until December 14), but I did see the stars walk the red carpet. At a costume party a few days before the premiere, I actually got a picture with Peter Jackson, the director/producer of the film. Yes, I was in costume when I met him.

What costume you might ask? Well, since there was an abundance of hobbits and elves, I went for the dwarf option. Not the costumes as shown in the movie (I don’t make enough money on a financial aid salary to get a big budget outfit). Instead, I opted for the description in the book detailing characters Fili and Kili, who are brothers, and my sister and I wore blue dwarf hats with travelling cloaks. Since we had the names “Fili” and “Kili” actually ironed onto the hats, most people on the tour (108 in all... yes, there were a lot of us!) actually knew us as Fili and Kili instead of our own names. This is not surprising, since they would usually mix us up anyway. And if you have to be known as a character in a book, two dwarf brothers with a passion for adventure is not too bad.

A highlight of the tour was a stop in “Hobbiton” (actually a sheep farm in Matamata, New Zealand, which is about two hours Southeast of Auckland). This is where they filmed portions of Lord of the Rings, and the Hobbit, and after they finished filming, they left the set as is so nerds like us could visit and pretend we were in Middle Earth. This was one of the first times we all dressed up in costume, and we actually got onto New Zealand television when they did a story of tourists arriving before the premiere. We were even quoted!

All of which is to say that if you enjoy something or are passionate about something, never be embarrassed to admit it – or even to go on TV in costume promoting it! (OK, you can be embarrassed, but don’t let it stop you from having fun doing something you enjoy!) Our jobs are stressful enough as it is; don’t let your hobbies create any more stress.

So what can you learn from all of this?
1. Take your vacation days, and have fun with them.
2. At least once, dress up in costume; it makes other people smile, even if you feel a little stupid.
3. TOLKIEN RULES! (I’ll fight to the death any “Trekkie” who disputes this... just let me get my elvish sword and magic ring of power first...)

For those of you who don’t know what I’m talking about, for heaven’s sake, get out of your office and READ THE BOOK!

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continued from page 8

**Do you run on semesters, quarters, trimesters or another schedule?**
Our programs run on academic years, which are based on scheduled clock hours.

**How long have you been DL?**
Aveda Institute Portland has been accredited since September 2010.

**What is the one thing EVERYONE should know about your institution?**
We are a locally owned business and have been in the cosmetology industry since 1991. Since Aveda Institute’s opening in 2007, one of the things we pride ourselves on is contributing back to our community, donating over $50,000 to date.
Russell Seidelman shared with us that a student appeared in the administrative offices of the University of Portland recently, sporting a sweatshirt that simply made everyone's day. When asked for permission to publish a photo of this young woman’s sweatshirt in the OASFAA Newsletter, he received the following response:

Mr. Seidelman,

This is perhaps one of the funniest and most random things to happen to me. I am honored that the OR financial aid community found this as humorous as I do. I am perfectly fine with my sweatshirt photo being published. I do have a few words to say about my sweatshirt in general just to answer questions that a lot of people have asked me already. If this newsletter wishes to use any of my words, I am fine with that as well.

I am originally from Phoenix, Arizona where we don’t have a terrible need for sweatshirts. The only thing that was certain when I moved to Portland was that I needed a sweatshirt and I needed it fast. I thought about simply buying a University of Portland sweatshirt from the bookstore and calling it a day. However, I wanted to stand out from the other purple, white, and black sweatshirts on campus. I also consider myself a very big Harry Potter fan, and I always wished that I could go to Hogwarts and take Charms and go to Quidditch practice. I decided to allow my two worlds to collide and make a Harry Potter themed sweatshirt. I remembered a conversation that I had with a family member of mine when the last Harry Potter film was released. I told my family, "If I had my way, I would go to Hogwarts for my education. I don’t think they accept FAFSA though." I took this saying of mine, and I made it my own. As I was drawing up a sketch of my idea, I saw online that I was not the only Harry Potter fan with this sweatshirt idea. I tried to get in contact with the person who made a similar sweatshirt to okay my recreation, but I came up short. I did not want it to seem like I stole this idea from somebody else, so I added the University name and my personal lightning bolt. When I got my sweatshirt in the mail, it was as if I had my own portkey to my own Harry Potter world.

I hope this clears up any questions that people are asking in terms of my sweatshirt. I quite like it, and I’m so happy that others do as well. To think, this all started with a question I needed to ask Financial Aid! I’m always willing to answer questions as well! Thanks again. I cannot stop laughing about all this.

Sincerely,
~Sara
University of Portland ’14
Social Work major, Drama minor