October 1, 2016. What will I do now that I have completed all of my financial aid high school nights in the fall, rather than in the month of December? Whoa! This is such a strange feeling.

Speaking of feeling strange, have you heard? Our OASFAA Annual Conference Committee came up with the theme for our 49th annual conference, *Come Together: What a long strange trip it’s been*. I hope to see you at Salishan Spa and Golf Resort February 1-3, 2017. I’m feeling pretty groovy knowing we have a 1960’s theme. I wonder if our OASFAA friends “Sonny” and “Cher” will make a surprise return visit.

Participating as a volunteer in OASFAA this year has me traveling from Anchorage, Alaska to Washington, D.C. representing our state at the WASFAA and NASFAA conferences. And from Portland, OR to San Diego, CA for WASFAA Executive Council meetings. It seems the themes across the various regions and states includes how to maintain membership in our associations, while ensuring we meet our nonprofit status requirements, and for ensuring we are of value and relevant to our members as we focus on training our membership body, and continue to provide outreach.
I have heard from my Oregon colleagues about how they have survived federal program reviews, Oregon Promise, early-FAFSA and Prior-Prior-Year, ORSAA - for offering state financial aid to undocumented students, more special circumstances on the horizon, setting up financial aid management systems sooner, and financial aid outreach sooner. I look forward to seeing you all at my President’s Reception at the OASFAA Annual Conference, and hearing more about how you have survived this epic year of changes.

I am pleased to report that our Executive Committee has remained committed to moving OASFAA forward, as we have reviewed current and historic membership numbers, our budget and asset reserves, whether the structure of our association (individual) should be changed, and the training and outreach needs of the membership. We are a solid organization meeting our mission statement. I look forward to passing the gavel into the very capable hands of Mark Diestler, OASFAA President-elect and Senior Associate Director of Financial Aid at the University of Oregon, at the annual conference in February.

Committee Co-Chairs of our annual training events, such as Summer Drive-In, Financial Aid 101/201, and High School Counselor Training had successful events. We rely on these events as part of our core mission of OASFAA.

Jennifer Knight, Linfield College

OASFAA President
Planning is well underway for the 2017 OASFAA Annual Conference. On February 1st, 2nd, and 3rd, we will return to The Sixties where it all started: the Economic Opportunity Act of 1964, the Higher Education Act of 1965 and the establishment of OASFAA in 1968. The 2017 conference theme Come Together: What A Long Strange Trip It’s Been reflects OASFAA’s long standing commitment to bringing the membership together for training, networking, and professional development opportunities.

The conference agenda will include sessions on:

- Regulatory and Compliance Issues
- Federal and State Updates
- Leadership, Equity and Ethics
- Cross Generational and Cultural Communication
- Financial Aid Tools and Technology
- NASFAA U Verification Training

The NASFAA U Verification Training will allow participants to be pre-qualified to sit for the NASFAA U Credential Test at no charge (a $300 value)! Get your first NASFAA Credential for free or add to your existing credentials!

In addition to the traditional schedule, the conference will also provide participants with opportunities to network with colleagues and discover how PPY has changed—or not changed—our world, how well—or badly—October 1st came and went, and how a myriad of rules and regulations can be managed to provide the best possible opportunities for Oregon students and families.

The 2017 Annual Conference will be held February 1-3, 2017 at Salishan Spa and Golf Resort on the Oregon Coast. Registration fees range from $250 for Early Bird Member Registration to $350 On-Site Non-Member Registration. Room rates at Salishan range from $120 for a Traditional Room to $160 for a Premier Room. Registration and room reservation information is available at oasfaaonline.org. Register today!
This fall, we are pleased to highlight Mark Diestler in our Volunteer Spotlight. Mark is a Senior Associate Director at the University of Oregon and he is currently the OASFAA President-Elect. During the business meeting at the OASFAA Conference, held February 1-3, 2017 at Salishan, Mark will be transitioned in as OASFAA President by our current President, Jennifer Knight. Thanks for your service, Mark!

1. How did you get started in financial aid?
   Like many of you, I started as a work-study student. More specifically, a Graduate Assistant at Washington State University, doing verification, answering phones, walk-ins etc. Very much working the front lines. From there, one thing led to another and 15 years later, here I am today working as a Senior Associate Director at the University of Oregon and OASFAA’s President-Elect.

2. How long have you been an OASFAA member?
   I’ve been an OASFAA member since moving to Oregon 3 years ago. Such a great state and organization to be involved with.

3. Tell us about your volunteering experience so far with OASFAA.
   I pretty much got thrown in the mix from the day I stepped foot on campus. Early on I was given the opportunity to serve on the FA 101/201 faculty (which I’m still doing and enjoying) and soon after arriving I was also elected as Vice President of the Public 4 Year sector. I enjoyed that role for a year and got to meet so many great people, and then last year I was elected into my current role as President-Elect. There are so many opportunities to volunteer with OASFAA, you don’t have to serve on the Executive Council, there are all kinds of committees and we are always looking for good volunteers. I whole heartedly recommend volunteering your time to this great organization. Hint: there is an election taking place please throw your name in the hat or someone that you think can help this organization.

4. What has your experience been like as OASFAA President-Elect and what are your goals as OASFAA President for 2017-18?
   So far, my year as President-Elect has been great. I’ve learned a lot, met a lot of great people, got to represent OASFAA in Washington DC, and learned to understand the large shoes I have to fill as Jennifer Knight exits the role. She has done so many great things over the past year (and I’m sure longer than that) to really help improve OASFAA and move it in the right direction. Looking forward to the upcoming year as President, my number one goal is to really get to the bottom of membership and implement ways to get more FAAs in Oregon involved with OASFAA, becoming members, and attending trainings such as the wonderful annual conference. We have seen our membership numbers continue to drop over the years (not unique to Oregon), but I’m not willing to just stand by and let it continue; I will work to increase our membership over the next year (and beyond). I also want
to continue examining the current structure of our Executive Council to ensure all parts are working effectively and if not, consider possible changes. If you have any great ideas you’d like to share, I’m available to listen, just let me know.

5. Any words of wisdom you’d like to share with your fellow OASFAA members?
Financial aid is often a thankless job. We don’t interact with most students and they will never know how much work and energy went into getting them money. However, our job is an important one. Without us, thousands of students in Oregon each year would not be able to attend postsecondary education. Education can be a great equalizer; don’t take that for granted. I know I wouldn’t be here today if not for the help of financial aid and I’m sure I’m not alone – let’s keep this going and continue to get stronger – and don’t forget to remember the good we do during the dark times. We are here to help students!

By Ashley Coleman, Volunteer Coordinator

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### Member News

**Chippi Bello** moved on from Clackamas Community College in April 2016 to become the Associate Dean of Workforce Education Services, Veteran Certifying and Financial Aid at Clark College in Vancouver, WA.

**Ryan West** became the Director of Financial Aid and Scholarships at Clackamas Community College in August 2016. Clackamas Community College Financial Aid Specialist *Shannen Razumovsky* and her husband welcomed *Victoria Grace* to their family in August 2016.

**Jessica Black** has been promoted to Assistant Director of Financial Aid at Lewis & Clark College.

Oregon State University welcomes two new staff to their team: **Jade Silver** - Financial Aid Advisor and **Richard Keroack** - Assistant Director of Financial Aid.

**Amanda Stone** has joined the Scholarships Team as a Financial Aid Counselor at the University of Oregon.

**Cassie Copeland** has joined the University of Oregon as a Financial Aid Counselor. Cassie was previously a student employee prior to graduation.

**Jenna Greenwood**, Financial Aid Counselor at the University of Oregon, recently graduated from the Postsecondary Adult and Continuing Education (PACE) Graduate program at PSU.

**Carolyn Faszholz** joined Oregon College of Oriental Medicine as a part-time Financial Aid Counselor/Scholarship Coordinator in June 2016.

**Dalton Higginbottom** has been promoted to Assistant Director of Financial Aid at Concordia University.

**April Roma** was welcomed back to Concordia University. She has resumed her role as a Financial Aid Counselor.

OASFAA has a new member, **Zane Stevens** has joined us from Oregon Coast Community College.

Welcome Zane!

**Suzie Petersen** celebrates 14 years with Oregon Tech this year!

Congratulations Suzie!
Community College Updates

By Kelli Macha, OASFAA Segmental VP for Community Colleges

Happy Holidays Community College sector of OASFAA! Wow, what a year it’s been! We have all been in transformation of our yearly calendars and to-do lists and extra busy this year with the early FAFSA and Oregon Promise all rolling out at the same time as fall term got underway. We’ve tackled some tough stuff this year and made it this far – I have no doubts that we will continue on as we always do to meet those challenges for the betterment of our students!

Our OASFAA President, Jennifer Knight and the Executive Committee have also been very busy this year – we will all miss Jennifer as she moves into the Past-President position and we will welcome Mark Diestler as our incoming President. There are some other changes to the EC too, we welcome all and look forward to the work they will do for our organization.

Please enjoy your holidays and come to our annual OASFAA conference held at the beautiful Salishan Lodge beginning February 1st – February 3rd! It’s our 49th year and from what I’ve already seen and heard it’s going to be a great conference. It truly is a great way to network and learn the latest updates from Kim Wells, our trainer from the U.S. Department of Education. I want to encourage everyone to try to make if you can! I am so impressed by how our sector comes together to face these challenges, I love the people in Financial Aid! Enjoy the holidays and stay safe out there, hope to see you at Salishan!

Public 4-Year Updates

By Brian Hultgren, OASFAA Segmental VP for Public 4-Year Colleges

Greetings OASFAA from the 4-Year Public Sector. Hope everyone it getting a chance to enjoy the great state of Oregon and hopefully stay dry at the same time. Normally I am sure everyone would be excited about winding down from the Fall start-up and enjoying a little bit of quiet time in November but.......... that may be a thing of the past for at least November with early FAFSA starting this year. I know many of us are anxiously awaiting to see how the release of the FAFSA OCT. 1st will change the timing of how institutions operate, communicate and package aid to students. Will schools change their deadlines, package aid earlier, and will this help simplify the process for families and give them more time to plan, budget, compare and ultimately make a decision?

Just like other sectors, many 4-year public institutions have been planning and preparing for some of the challenges with using prior-prior year tax (PPY) information. Whether it is changing from QA to standard verification, or how best to setup your operations to clear conflicting information for the 2016-2017 FAFSA,
or how institutions will handle the increase in student and parent special conditions on changes to their income for the current year. Needless to say, financial aid administrators have a full plate and just know you are not alone. That’s one of the best things about financial aid administrators, is our comradery, shared common goals, and willingness to help each other. Keep in mind our annual OASFAA conference in February is always a great place to come together to network, ask questions and share best practices with your colleagues. I hope to see many of you there!

Proprietary College Updates

By Carlos Villarroel, OASFAA Segmental VP for Proprietary Colleges

I sit here thinking how blessed I am on this first Friday in November, as the sun is trying to break through the clouds and the chilly foggy air blows, it reminds me Winter is coming. I hope it doesn’t bring any White Walkers with it; Game of Thrones has been my guilty pleasure lately if any of you can’t tell. It’s the entertainment one needs when taking breaks from Gainful Employment.

I work for a great college that truly cares about the well-being of our students, and I am part of a Financial Aid Team that equally cares for each other and strives to put our students first. Our Financial Aid Office is one of the best collections of professionals I’ve ever worked with, and I am very proud of the team I’m a part of. As the regulatory world takes us for a ride, I couldn’t have a better group by my side. I’ve been asked by other offices’, ‘so what are you guys doing now that the Fall start is over?’ I could name about 101 things we are working on but one is never far from my mind: Gainful Employment. The majority, if not all of us working for for-profit colleges and some other schools offering certificates, have embarked on this journey. On October 20th our Gainful Employment back-up data and letter was received in our SAIG mailboxes and on October 24th the 45 day challenge period was set. I believe many in the sector like myself are diligently reviewing the data to make sure everything is correct. Ostensibly, Gainful Employment is needed to make sure students aren’t taken advantage of, and to make sure they don’t end up with large loan debts without a job that can produce improved income or a career that is long lasting. I can see that logic: it’s protection for students, and it’s our job to educate students and help them through the financial aid process. I’ve also heard arguments that increased regulation limits student access to other forms of education, and unfairly penalizes for pro-fit colleges for the current job market; I can also see that logic. So where does that leave us?

I can’t speak for other schools but I can tell you at Pioneer Pacific College, we work hard to counsel our students on the aid they are taking out, and we work equally hard to never misrepresent student job placement rates and salary info. Our owner works hard to the keep the cost of education and expenses fair and reasonable, and our instructors and support staff do everything they can to make sure our students succeed. Are the above statements true of all schools? Probably not, as we have seen with the closure of schools in the past few years. I know all schools are not created equal and Gainful Employment may have a place in the world we call Financial aid; but I believe it unfairly punishes many schools who are trying educate students and help them create a better future for themselves while doing it the “right way.”
Independent / Non-Profit Updates

By Peter Goss, OASFAA Segmental VP for Independent / Non-Profit Colleges

As my year as segmental VP winds to a close, I just want to take this chance to reflect on the many fantastic people I have had the pleasure of working with over the past year. The Exec Council doesn’t function without a lot of blood, sweat, tears, and a healthy dose of laughter and camaraderie from a lot of people.

One of the pleasures of being involved with OASFAA (aside from the great wealth and the fame, of course) is working with so many incredible people who give their time and energy to support each other, our communities and institutions, and most of all the students we get out of bed to serve every day. I also would like to thank everyone who voted for me a year ago, and greatly appreciate the opportunity I was given.

A few observations:

In the past the VP position has at times been somewhat aimless, but there’s been a concerted effort by Mark Diestler and Jennifer Knight to push the four of us to be involved even between meetings: collecting poll data, reaching out directly to other directors to encourage attendance at events, and so on. It has never been an overwhelming amount of work, but having that structure and expectation in place provided a useful anchor.

Speaking for myself, in the past when VPs have asked for feedback from members to take to the EC, it has usually been met with silence. The model I tried was flipping it on its head, and sending information out to the segment after each meeting about EC activities. While responses were generally still few in number, they were appreciative, and hopefully it created a window for the people who wanted a view into the activities of the association and our leadership.

While we started out the year looking at eliminating or revamping the VP role from scratch, I think there’s a blueprint for keeping the model and improving it with minor tweaks. Use the VPs to funnel information out to their sector, with the specific intent of also maintaining communication to Directors who aren’t members. While the position doesn’t come with a fancy gavel, I look forward to passing on the Notebook to someone new at Salishan in February. Hope to see you all there!

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Holiday Haiku : Inspired by Return of Title IV Funds Calculations

By Amanda Hopkins, Concordia University

Ceased before the end.
A negative consequence must become the outcome.
Participation is Key, progress to exceed 60%.
Continue with a clean slate.
Quick Tips: Reducing Holiday Stress from WebMD.

Know your spending limit. Lack of money is one of the biggest causes of stress during the holiday season. This year, set a budget, and don't spend more than you've planned. It's okay to tell your child that a certain toy costs too much. Don't buy gifts that you'll spend the rest of the year trying to pay off.

Get organized. Make lists or use an appointment book to keep track of tasks to do and events to attend.

Share the tasks. You don't have to do everything yourself. Share your "to do" list with others. Spend time with friends and family while you share tasks like decorating, wrapping gifts, and preparing the holiday meal.

Learn to say no. It's okay to say "no" to events that aren't important to you. This will give you more time to say "yes" to events that you do want to attend.

Be realistic. Try not to put pressure on yourself to create the perfect holiday for your family. Focus instead on the traditions that make holidays special for you.
After years of inactivity, the Equity Inclusion Action Committee (EIAC) is once again an active OASFAA committee. The EIAC has been working hard to find ways to provide and incorporate equity, diversity, and inclusion (EDI) into the professional development available through our beloved association. We will also work with other OASFAA committees to ensure activities address and highlight equity, diversity, and inclusion in the higher education community and to serve as a point of contact for member issues related to EDI. Be sure to check out the new Equity track that will be available at the 2017 Annual Conference. We have asked Abril Hunt to share her recent experience at Standing Rock Camp. The ongoing events at Standing Rock have opened up equity issues that many of our Native American community continue to experience.

By Abril Hunt, ECMC

The Dakota Access Pipeline (DAPL) is a 1,172-mile-long oil pipeline being built by Energy Transfer Partners, LLC. It runs through North Dakota, South Dakota, Iowa and Illinois, crossing 200 rivers. It also cuts directly through private farmlands, and the ancestral lands and burial grounds of the Standing Rock Sioux Tribe. The pipeline was fast-tracked using the Nationwide Permit No. 12 process, which grants exemption from environmental reviews required by the Clean Water Act and the National Environmental Policy Act by treating the pipeline as a series of small construction sites. After scheduling three public hearings over the course of 2015, the North Dakota Public Service Commission unanimously approved the pipeline in January of 2016.

Unfortunately, the Public Service Commission failed to consider and observe the National Historic Preservation Act of 1966, which calls for an elaborate consultative process, that must be followed before a construction permit can be issued. The Standing Rock Sioux Tribe was excluded from the consultation and planning stages of the project, and environmental assessments done by ETP failed to disclose the presence and proximity of the Standing Rock Sioux Reservation.

DAPL plans to bury its oil pipeline under the Missouri River, beneath the tribe’s main source of water for drinking, bathing, irrigation, fishing, and recreation. Even though the Sioux people signed treaties in 1851 and 1868. This is the third time that the Sioux Nation’s lands and resources have been taken without regard for tribal interests.

In April 2016, the Standing Rock Sioux Tribe established Sacred Stone Camp, just off their reservation and near where DAPL intended to tunnel under the Missouri River. After the tribe's social media network spread word of the camp, Native people from across the US began arriving at the camp to stand in solidarity against DAPL. People came in cars, campers, and by bus. Some even paddled down the Missouri in canoes. By August, representatives from over 200 Native American tribes had come together at the Sacred Stone Camp, making this the largest cross-tribal gathering in U.S. history. North Dakota's governor declared a state of emergency, and set up road blocks to seal off the reservation, brought in hired mercenaries, removed state water and health services from the area, and painted the activists as a violent threat to surrounding towns.
On Labor Day weekend, my husband and I traveled to Sacred Stone camp. It was a 22-hour drive from our home in Vancouver, WA. We loaded up our Honda Element with donations of supplies, food, water, camping gear, everything we could think of that might be useful. Approaching camp, we came upon the roadblock manned by North Dakota State Police. Our vehicle was inspected, it was obvious where we were going and we were not allowed to pass. Luckily, we had been told about the back entrance to the camp. So we headed off in that direction. When we arrived at the camp, we were warmly welcomed but firmly advised that no weapons, alcohol or drugs of any kind were allowed at camp. Photography or recording of prayers or songs was prohibited, which was challenging as singing and praying were pretty much happening all the time. Cell signals were being jammed by an unknown entity, so I had no coverage until I stood five feet away on the adjacent highway.

That Saturday, a DAPL crew had started construction on the under-river tunnel, haphazardly bulldozing a tribal burial site. Lookouts alerted the camp leaders and people ran to the site, putting their bodies in front of the machinery. DAPL's private security team was waiting, and advanced on everyone using pepper spray and attack dogs to force a retreat. The guards were doing everything to provoke people to anger to justify dangerous force. It was appalling. The dogs were confused by the handlers' repeated commands to attack a non-existent threat. Two dogs got away from the handlers and charged into the crowd. Six people were bitten, including a child and a pregnant woman before the handlers were able to regain control of the dogs. But not before the dogs had charged and bit horses and even their own handlers in the confusion. Contrary to media reports, law enforcement was not present for this incident.

Back at camp, an open air kitchen was run around the clock to provide free meals to the 1,000+ people. A microphone was open to just about anyone, and throughout the day, one person after another approached and shared stories, and how much it meant to see Native Americans from all the nations gathered in common purpose. Standing Rock's chairman Dave Archambault made it clear that the tribe's actions must be based on the common good of their grandchildren and their grandchildren-generations into the future. I was so touched by the love and compassion and resolve I saw from people who have been the continued target of violence for the last 200 years, yet respond with peaceful protest and prayer.

If you're not too concerned about what is happening at Standing Rock because you think it doesn't affect you. Consider this...there have been 3,032 pipeline spills since 2006. That's almost one spill per day for the last ten years! Contrast that with the fact that right now, in 2016, approximately 40 percent of all rivers and 46 percent of all lakes in the United States have become so polluted that they are no longer fit for human use. It’s not a matter of if the pipelines will break. It’s a matter of when. And when they spill into our water what will we do? We can always build more power plants, but we can’t build more rivers.
Summer Drive In

Regional Happy Hours

Future Financial Aid Administrator in the making!

The photo is Julie Daniels’ (Scholarship Advisor at Oregon Tech) son Cal living the large life as a financial aid counselor while he visited Senior Financial Aid Counselor Jake Coatney’s office this summer.

Pictures to share? Please send any to Jessica or Rachael:
jsteinhebel@oregoncf.org
rkloke@cu-portland.edu

Ashely Potter (TFFF) with UO members Ashley Coleman, Jim Brooks, Jennifer Bell, Ian Kwasowski, Shauna Harper

Leslie Limper (PU), Stacie England (PU), Theresa Schierman (GF), Mike Johnson (PSU), Jennifer Knight (LC), and Joanne Leijon (PU)
EIAC Chair, Jessica Steinhebel, shared her Filipino heritage with Jennifer Knight. Taught by taste just like her mom taught her, Jessica showed Jennifer how to make lumpia, sinagang, and chicken adobo. Dinner at Jennifer’s!
OASFAA’s 2016-2017 FA 101/201 Report

By Kathy Campbell & Mike Johnson

FA 101/201 Co-Chairs

On Friday, October 29, OASFAA held yet another wildly successful (in the completely objective opinion of the co-chairs) FA 101/201. Chemeketa Community College in Salem was again the venue, but this time we took over a couple of rooms in Building 3 instead of our previous location over the Blue Moon Café. We had a larger crowd than we’ve had some years – 35 in 101 and 17 in 201. We saw a lot of new faces, along with several not as new faces who were there for refreshers and updates.

Faculty included Kathy Campbell, Mark Diestler, Eli Herr, Mike Johnson, Jennifer Knight, Kevin Multop and Ryan West.

FA 101 followed pretty much the same curriculum as last time: history, eligibility, application, need analysis, and awarding. For the history session, Mike Johnson used hats through time as a visual heuristic technique – starting with the Pilgrim and ending with a baseball cap. We found out that Ryan West wears hats well. Jennifer Knight inserted an icebreaker into eligibility, and looked to the FAFSA for the questions that got at a lot of the required information. Kevin Multop had high hopes for doing an online FAFSA demo for the application session, but when the website’s down you go with plan B – which he handled flawlessly. Ryan followed Kevin with an efficient and effective treatment of the ways that costs of attendance, need analysis (including the always popular hand calculation of an EFC), and awarding happens. Lastly, we all lined up for what turned out to be a question and answer period that was informative for everyone. Some of those questions indicated that a lot of the attendees are already well on the way to being seasoned aid professionals.

FA 201 included Effective Communication Strategies, Consumer Information, Cash Management, Reporting Requirements, Policies and Procedures and Leading From Where You Are. While the curriculum for FA 101 has stayed the same, the curriculum for FA 201 has changed significantly each year. Attendees really enjoyed Eli Herr’s and Kevin Multop’s presentations on Effective Communication Strategies and many were headed back to their offices to take a look at what they were sending out to financial aid applicants and how it can be improved.

We didn’t make a big deal of it, but this was our last FA 101/201 as co-chairs. After several – one could even say many – years of doing this we’re handing over the reins to the next generation of OASFAA trainers. We’re confident that they’ll keep finding creative ways to make the event better and better, and we wish them well as they keep doing the good work of training aspiring, new, and experienced financial aid administrators in the sometimes mysterious ways of getting the right funds to the right students.
Bring a little bit of the Annual Conference home for the holidays with this fantastic bacon recipe!

**INGREDIENTS**
3/4 cup butter 2/3 cup packed brown sugar
2/3 cup granulated sugar
1 teaspoon hazelnut extract
1/2 teaspoon vanilla extract
1 egg (It has been suggested that using 2 eggs works best due to cookie dough dryness)
2 1/2 cups flour
1 teaspoon baking soda
1/2 teaspoon salt
1 cup white chocolate chips
1 cup semi-sweet chocolate chips
2 cups bacon bits

**MAPLE CINNAMON GLAZE**
2 cups powdered sugar
1 tablespoon maple extract
1 teaspoon vanilla extract
1 teaspoon cinnamon

**DIRECTIONS**
An important note- Be sure to use real bacon bits, not Bacos!
Also, you can make your own bacon bits, just make sure you pat down the bacon chunks with paper towels to remove as much extra bacon grease as possible.
Preheat oven to 350 degrees Fahrenheit.
Beat together the butter, sugars, flavoring and eggs until creamy.
In another bowl, sift together the dry ingredients.
Add the dry ingredients to the butter mixture and stir together.
Dough will be slightly soft. If you want a cakier cookie, add another half cup of flour.

Add in chocolate chips and bacon bits. Stir until well integrated.
Place dough on a sheet of waxed paper and refrigerate at least an hour.
Remove dough from fridge, pinch off 1 1/2 inch pieces of dough and roll into balls.
Set dough balls about 2 inches apart on an ungreased cookie sheet. Flatten dough balls slightly with your fingers in the center.
Bake cookies for about 10 minutes, or until the dough starts to turn golden brown. Allow cookies to cool on a cooling rack while you make the glaze.

**Maple cinnamon glaze Recipe.**
Enough water to make a thick glaze.
Mix all ingredients together until smooth and creamy. If lumpy, use a whisk.
Spread a small amount of the glaze on the top of each cookie and top with a small piece of crisp cooked bacon.

Recipe Courtesy of Food.com
Tips for Navigating Difficult Conversations

By Sun Ow, Great Lakes Educational Loan Services, Inc.

Difficult conversations in the financial aid office often arise because they start with an emotional topic: money. Now add the fact that your job entails helping students while still complying with external guidelines and rules. The entire process, from completing the FASFA™, to making tuition payments, to selecting the best loan repayment option can be emotionally challenging for students and their families. Here are some top tips to help you navigate difficult conversations, while still providing commendable customer service.

• **Smile**—yes, actually smile!—when you answer the phone. When you smile, the soft palate at the back of your mouth raises and makes the sound waves more fluid. Smiling also works for face-to-face conversations.

• **Listen** to a recording of your voice for an honest impression of how you project yourself to other people. If you’re not able to record yourself in a real customer service situation, consider creating a role-play exercise for your team.

• **Show** that you are actively listening to the person by nodding your head frequently, verbally acknowledging what the speaker said from time to time, and maintaining eye contact.

• **Ask** questions to obtain as much background information as needed. "Listen to learn" rather than pro-actively preparing your response as the person is talking. Take notes as needed so you'll be ready with follow-up questions.

• **Remember** that although the person's frustrations may appear to be directed toward you, don't take it personally. You are simply the person they are venting to at this point in time.

• **Set Expert Expectations**. An expert is a person with extensive knowledge, experience, and/or ability in a particular subject or area of study. In this way, you and your team members are uniquely qualified to counsel students who have financial aid-related questions or problems.

• **Respond** with understanding rather than just citing rules and policies. Be firm and establish yourself as a trusted expert. As a last resort, pull in another team member or escalate the situation to your supervisor.

• **Provide** a list of possible next steps, including an example of how you were able to resolve a similar issue in the past. Communicate that the situation is not unique and that others have encountered—and overcome—similar issues.

• **Lighten** the mood with a personal story or anecdote. When used judiciously—and avoiding any hint of sarcasm—humor can help disperse tension and build a relationship with someone based on trust and liking.

May your holidays sparkle and shine!
More OSAC Scholarships Accepting Alternative to FAFSA

Office of Student Access and Completion

With recent changes approved by two of OSAC’s largest funding partners, many students who have had limited financial aid opportunities because of their citizenship status are now able to apply for more private scholarships in Oregon. Students who are not U.S. citizens nor eligible non-citizens are not eligible for federal aid. In Oregon, these students may be considered for some state financial aid programs by submitting the Oregon Student Aid Application (ORSAA), the State of Oregon’s alternative to the FAFSA. With the help of our two largest funding partners for private scholarships, HECC-OSAC is pleased to report that the ORSAA is now an option not just for the Oregon Promise and Oregon Opportunity Grant, but also for many of the over 500 private scholarships administered by OSAC. The Oregon Community Foundation has determined that all applicants for their need-based awards administered through the OSAC Scholarship Application can use the ORSAA instead of the FAFSA, unless specified. The Ford Family Foundation recently approved using the ORSAA as an alternative to the FAFSA for tuition equity applicants for their scholarships, as well. If students have questions filling out the scholarship application or the ORSAA, they may contact ORSAAHelp@hecc.oregon.gov or 800-452-8807.

The OCF Scholarship Program

By Jessica Steinhebel, OCF Scholarship Program Coordinator
Maka Chee, OCF Program Associate for Grants & Scholarships

The Oregon Community Foundation (OCF) has been supporting Oregonians through philanthropy since 1973. The foundation was established by William Swindells, the founder of Willamette Industries. The main difference between OCF and a private foundation is that it is a non-profit public community foundation has multiple donors who have pooled their funds together under the shared management of OCF. A private foundation is governed and managed by trustees or directors, and often has a single source of funding, such as a family or corporation. OCF does not fundraise, but works with donors who are pursuing ways to support change in the community through philanthropy.

OCF uses the generosity of donors to support five core initiatives: Children & Families, Civic Engagement, Arts and Culture, Economic Vitality, and Education. You may not know it, but most of you have engaged with the segment of OCF’s Education initiative that supports access to higher education and training. OCF has over 483 funds that award scholarships, and the program continues to grow every year! Over 335 of the 500 scholarships funds available through the OSAC general application are OCF scholarships. Although OCF’s scholarship funds are administered through OSAC, OCF manages the selection process and maintains relationships with the volunteers who serve on scholarship selection
In addition to OCF/OSAC scholarships, OCF has 25 scholarship funds that are administered in-house and also has 75 funds that make grants to institutions, such as colleges and organizations who then provide scholarships. OCF has one of the largest community foundation scholarship programs in the US.

Last year, OCF awarded 9.7 million dollars in scholarships to 3,200 Oregonians across the state. Throughout Oregon’s thirty-six counties, more than 1,050 volunteers assisted in reading and reviewing applications, and selecting and awarding scholarship recipients. So be sure to remind your students to send their thank you notes!

To learn more out OCF’s scholarship program, check out the website the website at www.oregoncf.org or contact Jessica at jsteinhebel@oregoncf.org.

3 Tips for your Student Financial Wellness Program

By Michelle Richardson, USA Funds

There’s a lot you could do proactively to connect your students to money management education, but nobody can do it all. Here are a few high-level best practices for developing and maintaining a financial wellness program.

1. Educate students and their families consistently, with the right information at the right time.
I’ll use entrance and exit counseling as an example: Students complete these processes when they have a lot of other things on their minds. 

For entrance counseling, they are thinking about classes, getting their books, finding their classes and navigating all of the other things that come along with starting school.

With exit counseling, their minds are on graduation, employment and what the next phase of life is going to involve.

Overcome this information overload by providing students and their families with small educational snippets that are easily consumable and available to them when they need it.

2. Involve students in the process.
Remember to treat your students as stakeholders in what you are doing. One great way to discover what students need to know and how they would like to receive information is to conduct a survey. The students will already feel engaged and invested in the program because they were involved in its creation. The results of your survey can also help you identify what topics are relevant to your students – giving you insight that allows you to develop the program from their perspective. You can also involve students in the actual implementation of your program. Many students prefer to discuss finances with a peer, so many schools have started peer mentoring programs. To develop such a program, train a group of students to lead workshops, spearhead the movement to promote your financial literacy program on campus and, in some cases, even take one-on-one appointments.
3. Measure your effectiveness.

Early on, there wasn’t really a need to measure the results of financial literacy programs because everyone just assumed that, if it was educating students, the program was a success. We knew that students who understood how to manage their time and money were more likely to finish school on time and less likely to default on their student loan(s). Schools passed along the information to students and everyone seemed fine with this.

Within the last few years, however, a bigger question has emerged: How do we know financial education has an impact on student behavior? If your school is going to invest time and money into implementing financial education programs, you need to be able to say with some level of certainty that the efforts are worth the expense. You need to be able to show that the actions you are taking ultimately are going to help you achieve your goals.

Proving a financial literacy program that makes a difference comes with challenges. It is impossible to attribute changes in human behavior to a single point of intervention. You can, however, look for leading indicators — knowledge, attitudes and self-reported changes in behavior — that can show that training contributed to a positive change in behavior.

Sudoku

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9. Answer key on last page of the newsletter.
December Crossword Puzzle

By Jessica Steinhebel, The Oregon Community Foundation
Across

1. The design of products, devices, services, or environment for people with disabilities.
2. The practice of making the physical, virtual, and other environments accessible by all people.
3. The set of social beliefs, behaviors, art, literary traditions, history, values, and shared institutions of communities that are influenced by deafness and use sign languages as the main means of communication.
4. This American Paralympian has one the most gold medals at a single Games.
5. A commonly used acronym for a mood disorder subset in which people who have normal mental health most of the year experience depressive symptoms in the winter or summer.
6. An acronym for a government retirement program for workers have worked and paid into the retirement program, but who become disabled before retirement age.
7. This syndrome may occur when an individual has a full or partial extra copy of chromosome 21.

Down

1. This act was approved by congress in 1990 and is the nation's first comprehensive civil rights law addressing the needs of people with disabilities.
2. The idea of using language that does not primarily focus on a disability.
3. A system of raised dots that can be read by people who are blind or have low vision.
4. Complete or incomplete impairment in motor or sensory function of the lower extremities.
5. This American mathematical genius lived with schizophrenia, and inspired the movie A Beautiful Mind.
6. Experiencing persistent sadness, feelings of hopelessness, fatigue, insomnia, and low appetite for a two-week period may be a sign of this condition.
7. This spectrum disorder appears in early brain development, but may not show obvious signs until around 2 or 3 years of age.

Learn more about disability rights, history, and resources below.

https://droregon.org/

Www.disability.gov

https://ldaamerica.org/resources

https://www.ada.gov/cguide.htm

http://www.ndrn.org/index.php

http://www.driadvocacy.org/
Puzzle & Sudoku Answers

Crossword Answers

7. Autism

Sudoku Answers

Sudoku #263 (Easy)

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Sudoku #264 (Medium)

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Editorial Policy

OASFAA welcomes all views and invites submissions of articles, essays, photographs, or information of general interest to all members. Submissions should be brief, and should not advertise specific products or services. Submissions may be edited. It may not be possible to publish all articles submitted. Opinions expressed in the OASFAA Newsletter are those of the authors and not necessarily of OASFAA, its members, or the institutions represented by the authors. Email items for publication to the editors:

Rachael Kloke : rkloke@cu-portland.edu

Jessica Steinhebel : jsteinhebel@oregoncf.org

OREGON ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

The purpose of OASFAA shall be to foster and promote the professional preparation, effectiveness, recognition and association of administrators and counselors of student financial aid in educational institutions beyond high school and individuals in public or private agencies or organizations concerned with student financial aid.

Best Wishes for 2017!