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2011



Newsletter

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

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President's Letter

Greetings OASFAA Colleagues,

Happy 2011-12! Now that all of the new federal regulations that went into effect on July 1, 2011 are alive, I know we're all spending a lot of our time explaining to our administration and departments the proper feeding and care of this new beast. OASFAA is here to assist you in retooling your policies and procedures and to assist you in outreach efforts campus-wide.

Our committees and training events are in place and at work providing for your needs and the needs of our Association. I want to compliment our OASFAA Volunteer Coordinator, Nancy Hanscom, for doing such an outstanding job securing the talented individuals who are generously contributing their time and energy keeping OASFAA's mission successful.

Although I know it's difficult, I hope everyone will be able to take a few selfish days off this summer. A three-day weekend or even a mid-week mental health day does a lot in recharging one's batteries during these intense processing periods. Even just getting away from your desk occasionally for a few minutes every hour can make summer fun. A one-minute stretch, a walk outside, around the building, to the water cooler, or even walking a document that needs to be delivered over to another office can make a difference.

Be sure to take care of yourself! Most everything else is small stuff.

Bert Logan, President



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Editorial Policy

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

OASFAA welcomes all views and invites submissions of articles, essays, photographs, or information of general interest to all members. Submissions should be brief and may be edited. It may not be possible to publish all articles submitted. Email items for publication to the [Editor](#).

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Letter from the Editor

by Sue Shogren, USA Funds

After nearly 19 years in the financial aid profession, I experienced my first NASFAA Annual Conference a few weeks ago. It was inspiring to see so many colleagues together in one place, asking each other for information and advice, conferring on best practices, hearing the latest guidance from U.S. Department of Education officials, renewing friendships and making new acquaintances. Speaking of conferences... you'll find a recap of OASFAA's Annual Conference in this issue. Are you in any of the photos?

In this issue, you'll meet a relatively new member of the Oregon financial aid community: Josette Green, Executive Director of OSAC. You'll also find a new feature, suggested by Russell Seidelman: in each issue, one of our Vice Presidents will help you get to know one of Oregon's colleges and universities a little better. Look for School Profiles in this and future issues.

We are proud to share news about your colleagues, as well as quite a few informative and thought-provoking articles in this issue on topics ranging from legislative updates at the federal and state level, to financial literacy, to thoughts on helping students borrow responsibly, to consideration of the changes in the federal verification process.

Keep sending in your news! Publication of the next issue is scheduled for October, so we're looking for your contributions by **September 30, 2011**.

Welcome, New Members!

Caroline Baxley, *Art Institute of Portland*

Aaron Blankenship, *Pioneer Pacific College*

Keri Dixon, *Linfield College*

Ana Dugan, *Aveda Institute, Portland*

Keith Foster, *University of Portland*

Rachel Graham, *Warner Pacific College*

Erin Hernley, *Linfield College*

Andrea Jones, *Heald College*

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Danielle Lesh, *Phagan's School of Hair Design*

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Jennifer McBratney, *Portland Community College*

Lloyd Mueller, *Clatsop Community College*

Jessica Ormond, *Oregon Institute of Technology*

Amber Pariona, *Heald College*

Sarah Peters, *Pioneer Pacific College*

Shannen Razumovsky, *Pioneer Pacific College*

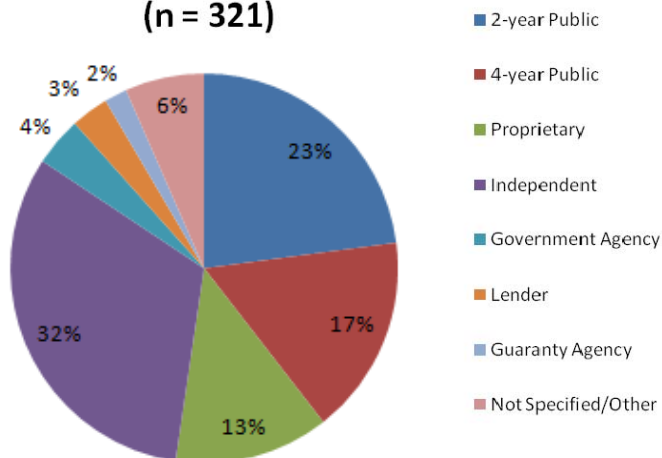
Kylie Runnells, *Art Institute of Portland*

Megan Snyder, *Linn-Benton Community College*

Keith Spencer, *Art Institute of Portland*

OASFAA Membership 2010-2011

(n = 321)



Member News

Elizabeth Bickford retired at the end of June after 29 years at University of Oregon.

Jim Brooks joins University of Oregon in August as Director of Financial Aid and Scholarships.

Keri Burke, Linfield College, has been promoted to Director of Financial Aid.

Jennifer Knight left Warner Pacific University to become Associate Director at Linfield College.

Bert Logan left Lane Community College to join Portland Community College as Director of Student Financial Aid and Veteran Services.

Kathy McCutchen joined American Student Assistance as Regional Account Executive.

Lupe Reyna, Clackamas Community College, was deployed to Afghanistan.

Julia Reisinger left Portland Community College to accept a position with the Registrar's office at Marylhurst University.

Robert Rodgers, Outside Sales Manager with U.S. Bank, now manages a nationwide team working with financial aid offices across the country.

John Snyder announced his plans to retire from Oregon State University in June.

Crisanne Werner retired in June from Linfield College.

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

In Memoriam

The financial aid community in Oregon and across the country mourned the loss of a colleague and friend, **Marianna Deeken**, who passed away in March.

As Kim Schreck, Marianna's colleague at the U.S. Department of Education, put it: "We will miss Marianna and her 'walking encyclopedic mind on federal student aid.' How lucky we were to have had the opportunity to know and work with her."

The family requested that, in lieu of flowers, donations might be made in Marianna's honor to the [Southwest Indian Foundation](#), an organization which Marianna held in high regard.

2011 Summer Drive-In Workshop

by Chippi Bello, Clackamas Community College

Mark your calendars!

The 2011 OASFAA Summer Drive-In Workshop is August 15, from 9:00a.m. to 4:00 p.m., at Clackamas Community College. Tentative topics include:

- Effective Use of Social Media
- Gainful Employment
- Return of Title IV Funds
- Undocumented Students
- Default Prevention
- Satisfactory Academic Progress
- Appeals.

We are planning to invite our OASFAA President, and our partner, OSAC, for updates. Kimberly Schreck, from the U.S. Department of Education, will also be present. There will be refreshments and door prizes. Planning is under way; registration information and agenda items will be coming soon.

Your 2011 Summer Drive-In Workshop committee members are Co-Chair Chippi Bello, Co-Chair Darcie Iven, Helen Faith, Katherine McCutchen and Matthew Sagayaga. Feel free to contact any of us if you have any questions.

Retirement Reception

by Dan Preston, Linfield College

Crisanne Werner was honored at a reception on June 23, 2011. She is now retired from the financial aid profession after 16 years at Linfield College.

Crisanne started as the receptionist in the Office of Financial Aid and steadily worked her way to Director of Financial Aid.

Along her financial aid journey, she served OASFAA in a number of capacities including committee work, planning training events, and serving as President-Elect, President and Past President.



Several OASFAA members from around the state were in attendance to honor and celebrate Crisanne's retirement, and Mike Johnson from Pacific University spoke on behalf of the financial aid profession, thanking Crisanne for her years of service to students and to OASFAA.

Editor's note: you'll find a farewell message from Crisanne on the last page.

Volunteering with OASFAA

by Nancy Hanscom, University of Oregon



As the Volunteer Coordinator for OASFAA for 2010-2011, I would like to thank the many members who have volunteered their time and energy this year for the many planned OASFAA events.

Among our activities for the current year, we are planning a Summer Drive-In Workshop, FA 101-102, a Support Staff Workshop, and our Annual OASFAA Conference for 2012.

Our member volunteers are all working diligently to provide quality training for our members this year. We are very grateful to all the members who have volunteered in the past, as well as those who are currently volunteering!

It is because of the time, talent, and dedication of our member volunteers that OASFAA continues to be successful in our goals as an organization — in large part, we owe our effectiveness and success to members like you!

Please take the time to consider the many volunteer opportunities with OASFAA to help our organization continue to succeed in our mission. There is a multitude of opportunities to consider, each offering the chance to experience personal growth, and to be a part of ensuring the continued success of OASFAA. Run for an elected position, become a co-chair on a committee, or participate in a committee activity for 2012-2013.

You can bring ideas for new activities to our leadership and lobby for the support and resources to expand the mission of OASFAA.

Holli Johnson, Financial Aid Counselor at University of Oregon says:

“Ever feel like you want to contribute and make a difference in the financial aid community? If so, volunteering for OASFAA is the perfect opportunity for you! From conference planning to group facilitation and workshop coordination, there’s a place for you as an OASFAA Volunteer. Consider the next OASFAA Annual Conference in 2013. As a volunteer you will have the opportunity to meet other financial aid professionals, share your ideas, plan events, arrive early to events – that means more time away from the office – and assist in making our conference a success. Take this opportunity to grow professionally, make connections, give input and develop friendships with other OASFAA members from near and far - just by volunteering!”

Zack Duffy, Financial Aid Counselor at University of Oregon adds:

“Things that make volunteering in OASFAA great:

- *Networking with members across the state;*
- *The ability to do something out of your normal day to day;*
- *Therapy!*

It’s always good to know that other people have the same experiences as you, day to day.”

Thank you to all of our OASFAA members. OASFAA is a success because of you!!! Here is a link to the section of OASFAA’s website for volunteering:

www.oasfaaonline.org/docs/toc_memberservices.html

OASFAA Conference 2011

by Ryan West, Western Oregon University



Several presentations, including the 2011 federal update, have now been posted to the OASFAA conference page. Go to www.oasfaaonline.org and click on "Conference" to access the materials.

Kim Schreck provided written answers to questions that were raised during the conference, which was distributed via the OASFAA list-serve soon after the conference. The official answers have been posted to the OASFAA conference webpage; look for the document called “OASFAA Conference Followup.”

Please feel free to contact me at westr@wou.edu with any conference-related questions.



OASFAA President Patti Brady-Glassman prepares to open the OASFAA Annual Conference at the Salishan.

OASFAA Annual Conference 2011 Financial Aid: The Next Generation



President-elect Bert Logan recognizes the hard work and dedication of President Patti Brady-Glassman.



The President addresses the membership during the annual business meeting.



Patti Brady-Glassman thanks members of the Executive Council: Theresa Schierman, Karen Fobert, Donna Fossum, Josh Puhn and Chris Hainley.



Members of this year's Conference Committee (left to right): Theresa Schierman, Stacie Englund, Kelli Macha, Russell Seidelman, Melinda Dunnick, Co-Chair Michelle Holdway, Carlos Villaroel, Kristin Wlesch, Heather Hall Lewis and Co-Chair Ryan West.

Save the Date!

by Nancy Hanscom, University of Oregon

The OASFAA Support Staff Workshop is back!!

Please plan to attend on **November 3, 2011**, at the George Fox Portland Center (12753 SW 68th Ave.). We will be helping support staff members "Find Your PACE: How to Keep up with Change."

Brought to you by the OASFAA Support Staff Workshop Team: Delores Pruett, Portland Community College; Nancy Hanscom, University of Oregon; and Jennifer McBratney, Portland Community College.

Member Profile: Josette L. Green

Josette Green is Executive Director of the Oregon Student Assistance Commission in Eugene, Oregon.

How long have you been involved in Financial Aid? How did you get started in this field?

I've been in financial aid since February 1983 when I started as Assistant Director at the University of Akron in Akron, Ohio. Did anyone back then have intention to pursue a financial aid career?

I was a retail buyer for Jo-Ann Fabrics and I wanted to get my MBA but had no time to do it with the demanding retail position. A friend worked in financial aid at the University of Akron and told me there was a position and that she would put in a good word for me. Not only would the job offer me the time to get my degree but it also would pay for it. The rest is history.

Along the way I fell in love with the profession and am passionate about seeing our citizens educated. I value being part of an important goal.

Is there a case or a student you will remember for the rest of your life?

There are two cases that were important to me. One is about a group of students and then the second an individual student.

When I started in financial aid at the University of Akron, I worked in need analysis and was amazed that so many students could live on \$0 income. How could that be? Surely they failed to provide important income information. My answer to what I perceived as a flagrant problem was to call each person in and collect the missing information.

I set up appointments with every \$0 income student and during these meetings, the stories began to unravel. What a lesson I learned! My middle income background did not prepare me for understanding those that live on no income and still are inspired to advance their valued education and the hope for a better life. I was quickly initiated to a very important lesson, and along the way, I acquired more respect and compassion for all types of

students. I suspect these students would have thought that these meetings were a barrier to receiving financial aid but I sure appreciate what I learned and hopefully the lesson they provided me ensured future students had easier access to needed funding.

The more months and years that I spent in financial aid, I understood that many students lacked emotional and familial support. As Assistant Director, I would often call or send



notes to students to check in on them and let them know someone cared. One student was a large, burly guy with a tough-guy act. It was clear there was no one in his life, nor was he going to let anyone get close.

I sent him one of my many supportive notes and he came stomping into my office, demanding to know why I sent him this note. On hearing my answer, the tough guy act dissolved into tears. I was reminded that we are all human beings and that treating each person with kindness and care is needed at all times, even when one might push away.

He stopped in more frequently and I'm pleased to say that he finished his degree, even in the midst of many issues and self-sabotage.

What is the most rewarding part of your job?

I have a passion for seeing Oregonians educated and the reward will be to have Oregon known as a top college going state instead of at the bottom of the list where we are now. We all have a big job ahead – but of any state I know, this state can do it. Oregon is known for having the courage to step out, take on challenges and be different. Creating a stronger college-going culture is a challenge we can handle. I won't stop until we are there.

What do you like about living in Oregon?

I moved from Florida last October to a state I have been visiting a couple of times a year for almost 14 years. I also lived here for three summers. All of those visits were prompted by my sister and family living in Eugene. Their presence added to the opportunity to be the Executive Director at OSAC and was an offer that I could not refuse.

As much as I love Florida, transitioning to Oregon has been far easier than I would have guessed. The first thing I noticed is that Oregon stays green all winter. I grew up in Michigan, where in the winter everything was gray and brown, with an occasional sprinkle of white that quickly turned to brown. So I like that Oregon stays green and, gee, if we didn't have the rain it wouldn't be green. Oregon is absolutely beautiful at every turn. I just took a drive to Lakeview and was awestruck by the evolving and constant beautiful scenery. I still have a lot more of Oregon to explore. Of course, I would be remiss if I didn't mention what a treat it is to see my niece and nephews any time I want, definitely a benefit of living in Oregon.

Where is the most unusual place you have traveled?

Travel is one of my very favorite passions, and especially foreign travel. After living in France in 1978-1979, my love for the world has never ended. On my bucket list is a visit to every country in the world. I'm only at 50 countries, so if I'm going to hit my...

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...goal I need to speed up the travel or live until I'm 200.

I have a particular interest in remote places, places that tourists don't always go, as well as exploring the particular culture. So some of the places I've enjoyed the most are visiting the Hmong tribe in the highlands of Viet Nam, living as a Peace Corps volunteer in Costa Rica, hanging out in the outback of Australia visiting remote stations (ranches) with the mail driver, exploring every corner of the island state of Singapore, and helping with HIV orphans in Honduras, among other opportunities. I feel very grateful to have these opportunities and the many more that are yet to come. Next, perhaps Thailand, Patagonia, any country in Africa, the Seychelles, Newfoundland.... I don't know yet.

What was the last book you read? What book is next on your list?
I'm on first name basis with my librarian. I always have a number of books on my bed stand and audio books in my CD in my car and home. Today I'm finishing listening to *Journey to Ixtlan* by Carlos Casteneda. Two days ago I finished reading *Untied* by Meredith Baxter. Sitting on my bed stand is *The Tiger's Wife*, *The Happiness Advantage*, *Stories I Only Tell my Friends*, and *Physics for the Future*. My tastes are eclectic including autobiographies, history, travel, spiritual, fiction, non-fiction, and science – but usually the newest and latest books. As with movies, none of the oldies for me.

Who or what has had the greatest influence on your professional career?
This was a good soul-searching question. I just realized that my adverse experiences were the situations that inspired and influenced my career. My parents were high school graduates, worked hard and were perceived as doing well in life. When I graduated from high school and wanted to go to college, they tried to talk me out of it and said that all I needed to do was work hard and I would be fine. I was determined however, and I did go to college immediately out of high school. As my

early career unfolded, there was little support or mentoring available in the workplace and I know now I could have benefited from this support. So it is the lack of emotional support from my family and within the corporate culture that have inspired and influenced me to do it differently. It has made a difference in how I've chosen to unfold in my career.

Mentoring younger colleagues is very important to me. Understanding that we are always doing the best we know how to do at any point in time has helped me to have more compassion for my business colleagues and to offer a guiding hand to those coming after me. Inspiring others to pursue higher education is a message I unflinchingly communicate at any opportunity, just in case that person may have been encouraged otherwise.

“OSAC advocates for students, regardless of sector...”

If you could change anything in our industry, what would it be?
This could be a very lengthy list, but I'll make it short by saying I would have all of the money needed to ensure every student has the funds needed to pursue their full educational goal. Training or education beyond high school is essential in today's job market. I would like funding to not get in the way.

Can you comment on what the future holds for OSAC and how that might impact the institutions of higher education in Oregon?
OSAC is at a very important crossroads. In this legislative session, our legislators regained confidence in our agency and see more than ever that OSAC is key to the future of higher education in this state. Right now the future is unfolding through the passing and development of SB 909, SB 242, and our own strategic planning process that we are undertaking this fall. I could elaborate on many potential directions but I will

allow the work of the next few months to speak for itself. Stay tuned to more answers to this vital question.

What role, if any, will OSAC play with the merger of OICA with OICF?
OSAC will continue to be a partner and value the partnership we have with the independent colleges in whatever organization is created.

Do you see the Shared Responsibility Model for the distribution of Oregon Opportunity Grant funds changing in the future? If so, would the distribution across all sectors or types of higher education institutions in Oregon change?

What an interesting situation the Shared Responsibility Model creates. As a philosophy, the concept makes sense much like the philosophy of federal financial aid, parents provide first and then the government steps in when parents cannot. As a financial model, the SRM creates complications for students to understand and for financial aid offices to administer. It now appears that the right entities are more open to a different discussion on how the Oregon Opportunity Grant is calculated and OSAC is staying sensitive to this groundswell of new conversation and the opportunities it creates. We have an advisory group of aid administrators and commissioners with the support of OSAC personnel that are discussing this very topic in the various meetings throughout the year. It's an important concept to note that OSAC advocates for students, regardless of sector, and will continue to do so.

Do you have any advice for today's financial aid administrators?
Get involved legislatively! Visit your senator or representative and let him/her know the difference that state funds make to students attaining their degrees. Oregon is a very easy state to get involved in the legislative process. Oregon legislators really listen especially if it is someone from their district. Stand up and let your voice, and the voices of your students, be heard. The 15 or 30 minutes you spend with your legislator could make all the difference to many of your students.

Financial aid is a political entity and a political process. Get involved!

VP Report: Independent Institutions

by Russell W. Seidelman, University of Portland



With recent news reports highlighting the fact that student loan debt in the U.S. has exceeded credit card debt, we should all be thinking about ways to assist our students and their families lower their overall loan debt. One such program in Oregon is a unique college saving plan for qualified Oregon residents called the Matched Education Savings Accounts College Initiative (MESA). MESA is a matched saving account, aka individual development account (IDA), giving qualified students the opportunity to have every dollar they save matched 5:1, up to \$8,000 over 36 months. Financial support for the match comes from the private contribution to the Oregon Independent College Foundation (OICF) as well as federal and state grants generated by CASA of Oregon. MESA is only available to students attending one of the participating independent schools.

MESA seeks to serve low-income households with the goal of promoting positive financial behavior and rewarding students for their active participation and savings. Because funding is limited, participation in the program is restricted to students who come from households earning less than 200% of the federal poverty level and have a household net worth of less than \$10,000. In addition to the general eligibility requirements, the program targets underrepresented students, such as students of color, first-generation students and non-native English speakers. With these populations of students on the rise in Oregon, we are eager to have another opportunity to help assist them of making the dream of attending college a reality.

Schools that have students who are interested and who believe they are eligible should start the process in becoming a partner school with MESA, if they are not one already. CASA of Oregon will help the designated MESA representative from each school through the overall application process. First, eligibility will have to be determined with a preliminary application and/or interview. If a student is eligible, then the MESA representative will work with the student to complete the online application with CASA of Oregon. The student would then have to work closely with CASA of Oregon in establishing their saving account and completing the required program components. More information about eligibility requirements and the specifics of the program can be found on MESA's website: www.mesaoregon.org.

In the coming months, I will be working to identify possible eligible students at the University of Portland. In addition, I will be reaching out to the schools that are currently having successes with their students' participation in the MESA program. CASA of Oregon...

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The Impact of Student Loans on Borrower Credit

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



A good credit history is essential to a bright financial future. Yet many students aren't aware of how student loans affect their credit. Here are some tips you can share on how to build a positive credit history with student loans:

- **Make every payment on time, until the loan is paid in full.** Even one missed payment can lower your credit score by as much as 125 points. A lower credit score will damage your ability to obtain credit in the future, may mean higher interest rates on loans or credit cards, or could even take you out of the running for a job, as many employers check credit before hiring.
- **If you're having trouble making your student loan payments, contact your lender/servicer right away.** You may qualify to lower your payment or for deferment or forbearance options that can postpone your payment without hurting your credit.
- **Limit the number of private loan applications you submit with multiple lenders at the same time.** While the FICO 08 credit scoring model treats multiple private loan inquiries within a 30-day window as one inquiry, many other scoring models do not. Having multiple inquiries on your credit record has the potential to lower your credit score. Federal Stafford loans have no impact on your credit history because no credit check is required.
- **Know when and how the loan will appear on your credit report.** Federal loans are reported to all major credit bureaus within 90 days and will be listed as educational loans. Private loans are reported within 30 days and may appear either as student loans or general unsecured consumer loans.
- **Maintain a healthy mix of credit types.** When combined with other types of credit, such as auto loans, well-managed student loans can improve your credit score. However, having more debt than you can comfortably repay is likely to hurt your credit.

Students should be encouraged to access a free credit report once per year. Seeing their credit report can be a "reality check" about the effects of their financial actions. Also, remind student loan borrowers to make repayment easy by contacting their lender/servicer to choose an affordable payment plan and set up automatic payments.

By taking these steps, you can help student loan borrowers begin building a bright financial future.

School Profile

by Helen Faith, The University of Western States

The mission of the **University of Western States** is to improve the health of society and advance the science and art of integrated health care through leadership and excellence in health sciences education, service, and the enhancement of knowledge through research and scholarship

What year was your institution founded? Was your institution ever known by any other name?

The University of Western States first came into being in 1904 as Marshes' School and Cure. Since that time, it has had several different names: Pacific College of Chiropractic, Western States College, and most recently, Western States Chiropractic College ([read more about our history](#)).

What is your current undergraduate and/or graduate enrollment?

In the Spring 2011 quarter, we had 467 students enrolled, the vast majority of whom were graduate/professional students.

What types of degrees do you offer and what's your largest or most popular program?

We offer a Doctor of Chiropractic (DC) degree, which is our largest program; a BS in Human Biology, which is a degree-completion program offered to our DC students; a Master of Science in Sports and Exercise Science; and a Certificate of Massage Therapy. We also offer some online undergraduate prerequisites for entry into the DC program, and we have a significant Continuing Education program.

The University of Western States is in the process of developing additional integrated health care programs to further our mission, vision, and values.

Is your campus primarily residential? Commuter? Online?

We are a commuter campus; we do not offer any on-campus housing.

If you have athletic programs, what is your most successful program?

We do not have athletic programs, though we do have some student clubs devoted to athletic pursuits.

Do you have a School Mascot? What are your School Colors?

We do not have a school mascot. Our school colors are purple and gold.

How many staff do you have in your financial aid office?

We have 2.5 FTE regular staff and a student employee in the financial aid office.

Who is your current Director of Financial Aid?

Helen Faith.

Do you offer institutional grants and/or scholarships?

Yes, we have a number of scholarship opportunities available to new and continuing students.

Do you run on semesters, quarters, trimesters or another schedule?

We are a quarter school.

Do you offer programs using credit hours or clock hours, or both?

All of our programs are measured in credit hours, though clock hours are also tracked for professional licensure purposes.

What type of financial aid management system do you use (i.e. Banner? PowerFAIDS? PeopleSoft? Something else?)

We currently use EDEExpress to award financial aid; however, we are about to begin the process of implementing PowerFAIDS as part of a campus-wide PowerCampus SIS conversion.

How long have you been DL?

We began processing Direct Loans with a limited population in 2009-10 and fully implemented Direct Loans in 2010-11.

What is the one thing EVERYONE should know about your institution that they may not already know?

The University of Western States is a private, non-profit university with a rich history and a proud tradition of training some of the finest chiropractic physicians in the U.S., and we offer the only regionally-accredited Massage Therapy program in the state of Oregon.

Editor's note: as a new feature, initiated by OASFAA's Vice Presidents, we plan to profile institutions of higher education across Oregon.

Program Integrity Implementation

"SAP is my major concern; how we'll manage all the pieces and how/when to create a calculator for pace questions. Summer modules is probably my second concern and how we'll manage to identify everyone correctly. State authorization was a concern, but I feel almost comfortable that this may not apply to us. The textbook requirement with the talk about Intranet versus Internet is also a challenge. There are so many; do I have to choose just one?"

"I've talked to our VP, taken the information to the Enrollment Management Group and... I'll likely go to a Dean's meeting, and possibly other meetings to discuss SAP. We've started communicating with students and will likely continue to communicate with students via portal announcements, emails, through their advisors and with brochures, etc."

~ Janet Turner,
University of Portland

Legislative Committee Update

by Janet Turner, University of Portland, and Geoff Wullschlager, Portland State University



Federal Update:

It is great honor to address you, the strength and body, of our member-ship this quarter. As many of us know, we are entering a precarious period with

regards to Title IV funding at the national level, as our congressional leaders and the executive branch are working hard to find some middle ground in hammering out a national budget. The President's budget shows signs of funding for Education as a centerpiece of his proposal but House leaders are asking for major cuts (almost 12%) to education in their overall proposed cuts to control spending. While the Executive branch is making consolations to find middle ground, and to elicit a rising of the national debt ceiling through Congress, House leadership is still considering cuts to Pell funding for the 2012-2013 aid year, and according to the Congressional Budget Office this could potentially reduce awards to \$3,040.

There is also talk of restructuring Perkins (which is set to expire by 2014) by making all new postsecondary loans through the Direct Loan Program. There is also discussion of expanding the Perkins program, but in

essence the new restructuring and expansion could very well turn the Perkins Loan into another version of a the Direct Unsubsidized Loan program. The thought behind this is the revenue earned in this new program would go to help preserve and grow the expansion of the Pell Grant program. In reviewing the proposed budgetary cuts by Congress, it looks that SEOG and Federal Work-Study programs could also be gravely affected in the not too distant future as well.

As financial aid professionals, we know the importance and impact the Pell Grant and campus based funding has on students reaching their goals. Geoffrey is writing our elected officials to support continued funding for the 2012-2013 aid year at current levels. He asks that, as contemporaries, you do the same and he is happy to facilitate any questions you may have.

State Update:

On the state level it has been an equally exciting period as we have all anxiously awaited the answers from Salem as to appropriations for the Oregon Opportunity Grant (OOG). According to Ms. Josette Green, Executive Director of OSAC, the legislature has appropriated \$99.6 million for the next biennium, with the possibility of an allocation up to \$103 million if the...

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Continuing a legacy of superior service

ECMC is committed to providing the service that you and your students have come to rely on. We continue to offer an array of resources and services to help you and your students in the areas of:

- College access
- Loan counseling
- Financial literacy
- Default prevention
- Training

For more information, visit www.ecmc.org.

ECMC





Greetings from your colleagues and friends at OSAC. It's a pleasure to bring you the latest news from our state agency.

June 30 concluded the 11-13 legislative session. Because of the vote last

November, the legislators were held to a strict time frame which created a fast-paced session. The biggest change to higher education is the passage of **SB 909** and **SB 242**. These bills both create a coordinated policy body between the various entities of education. SB 909 is the Governor's Investment Board and covers birth through higher education by budgeting according to outcomes. SB 242 is dedicated to higher education only. While SB 242 creates the Higher Education Coordinating Commission (effective July 2012), it also makes the major change of moving OUS from a state agency to a university system with greater autonomy (effective Jan. 1, 2012).

Now that they have passed, both bills are in the midst of being rolled out and this is sure to take considerable time for their full development given their expansive reach. The mini legislative session in Feb. 2012 may also see additional legislation that corrects or enhances these concepts.

Much more went on beyond these two bills, so perhaps the easiest way to report is to simply list the changes to OSAC and Oregon state financial aid.

- The Oregon Opportunity Grant received an increase to \$103 million - \$46 million to be spent in 11-12 and \$57 million to be spent in 12-13. Should there be a downturn in state revenue forecasts in the coming year; then OOG would be cut 7%. All state agencies are required to make this reduction if there is a decline in state revenue.
- OSAC retains its current structure of reporting to a seven-person commission. Legislation was introduced through SB 242 to abolish this board and, fortunately, amendments were written to retain this important governance structure.
- Effective January 1, 2012, our new name will be the **Oregon Student Access Commission**. This one word change better reflects our mission of assisting Oregonians in accessing higher education.
- The SRM Steering Committee is repealed as of the signing of SB 242 on July 20, 2011.
- Effective July 1, 2012, the Office of Degree Authorization will no longer be under the umbrella of OSAC. Instead, the office will report to the new Higher Education Coordinating Commission created by SB 242.
- Priority will now be given to foster youth for the Oregon Opportunity Grant effective in the 12-13 award year. OSAC will work with DHS to identify

What's new for your students in 2011?

Several new features are available on Wells Fargo private student loans this year:

- Reduced interest rate for Wells Fargo customers¹
- Fixed rate option
- E-sign self-certification forms
- Loan forgiveness in the event of death or disability²



Together we'll go far



¹ Wells Fargo reserves the right to discontinue or modify our rewards for future disbursement at any time without notice.
² Loan forgiveness does not apply to the Wells Fargo Private ConsolidationSM Loan.
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- these youth and we will retain an amount of OOG money that can be awarded later into the award year. If this aid plus Pell is not sufficient to cover tuition, then foster youth will be given a tuition waiver for the remaining amount if attending a public institution.
- A new scholarship was created for those demonstrating proficiency in foreign languages. However, it was not funded, and so there is no further action on it at this time.
- The Governor's bill SB 909 was passed creating the new Investment Board. This concept creates performance outcomes for populations of students and money will be budgeted according to where outcomes are met. OSAC, along with OUS, CCWD and K-12, are the agency members of this concept and have been instrumental in the Investment Board's development over the last few months, and will continue to be so.
- The bill passed that established the goal of **40/40/20 by 2025**. This means that by 2025, Oregon is expected to have 40% of its population with a bachelors degree, 40% with an associates degree or trade certification, and the remaining 20% with a high school diploma. In essence it is saying that 100% of Oregonians are to graduate from high school and 80% take on additional training or education. It's an ambitious goal and what Oregonian has ever said no to a challenge?

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...budget forecast is up in the next year. Awarding for the upcoming year, 11/12, will be based on a \$46 million dollar allocation, though. Additionally, Oregon will still receive its College Access Grant funding, as this has not been cut from the federal budget, but the state must meet Maintenance of Effort Requirements (MOE).

In legislative activity, there are currently a number of bills in the Oregon House and Senate that should garner interest among those of us in the financial aid community, most recently the passage of SB 909. We delivered a legislative update via the listserv highlighting some of the activity at the state level. We will update this periodically via both the listserv and under our Minutes & Reports link for the legislative committee, under the leadership link on OASFAA's website.

We want to keep you informed in the coming year, and we hope to garner your involvement in the legislative process as well. We will report on measures we believe will affect Oregon students and OASFAA represented institutions. With the approval of the Executive Committee, we also hope to organize our membership base to contact their representatives in Salem as to proposed legislation that will benefit us all. A proactive approach to contacting our lawmakers is the best way to make sure our collective voice is heard in the capitol.

Thank you for taking the time to familiarize yourselves with what we have in store for the upcoming year. We look forward to serving you in the coming year.



USA Funds Ask Policy — Answers to Your Policy Questions in 24 Hours



Finding the answer to a specific student aid policy question can be time-consuming. USA Funds® Ask Policy™ eases that burden by addressing your questions about specific federal student aid policies. Our policy experts generally respond within one business day, with answers that include regulatory citations and other supporting resources.

Email your federal student aid policy questions to askpolicy@usafunds.org for a definitive answer — within one business day.

Now OSAC will be working to implement our name change, working out the details and rules for the foster youth bill and taking part in the continued meetings of developing the Investment Board and measuring outcomes.

And there is life at OSAC beyond the legislative session. When I arrived at OSAC it became apparent that I needed to be involved in networking and relationship building beyond the agency and yet the office structure did not support it. With support from the legislature, we have a new structure that includes two high level managers to command the day to day operations of the agency and report to me. To this end I want to introduce these managers: Dr. Vic Nunenkamp, Director of Scholarships and Access who began on June 1, and Don Charlton who was appointed to the newly-created position of Director of Administrative Services on July 11. Don now oversees the OOG program with the support of Susan Degen. Look forward to meeting Don at future functions, as well as Vic.

“Every state budget has cuts this year...”

Efficiency is the name of the game and we take the responsibility of managing state funds very seriously. Every state budget had cuts this year and OSAC was no exception. Our new budget necessitated the layoff of Becky Wilson who was an ASPIRE Regional Manager out of Klamath Falls. Efficiency was found in outsourcing an administrative function and a position was cut that included the layoff of Sandy Booker of our finance team. Both were sad departures for our agency.

We continue to strengthen our infrastructure at OSAC and will shortly be undertaking a strategic planning process to be completed by Jan. 1, 2012. Through this process we will clarify our goals and direction and create a solid plan to be executed in the years to come.

OSAC is at a very exciting juncture given the educational goals of the state that align perfectly with our mission. We are positioning ourselves to be a major player in these future goals and our legislature, too, sees us as a very important partner. This is good news, since the existence of OSAC was in question when I arrived in Oregon from Florida last fall. I can happily say that OSAC is now on firm ground. This will be further cemented as they observe us competently handling the OOG funds in the coming year.

As a financial aid administrator, you are a very important customer and stakeholder to OSAC. Please feel free to contact us at any time or give me a call to discuss any news, questions, comments or ideas. Our interaction and communication are vital to moving forward together.

Financial Literacy Messaging: Communicating Across Generations

by Sharon Cabeen, TG

Financial literacy training is an increasingly important cultural component for schools addressing issues such as persistence and high cohort default rates. With nontraditional students, career changers, and students who take longer than the typical time to complete their academic degrees, college campuses can host multiple generations of students in need of financial literacy information pertinent to their specific circumstances. While the clarity and accuracy of the information shared with students is vital, not all approaches appeal to and hold the attention of students from diverse generations.

As some students return to college campuses in response to the changing environment or with the goal of beginning a new career later in life, they may need to build financial literacy skills to support their efforts at transition. Those who fall in the baby boomer category (who were born, roughly, between 1946 and 1964) may have different communication styles than their more contemporary counterparts. Grabbing — and keeping — their interest may be best accomplished face-to-face. Often perceived as a more social, hands-on generation, engaging this group in roundtable discussions, open brainstorming sessions, and frank Q&A assemblies can be just the sort of approach to relay important concepts and messages, as well as to gather information about the kind of financial literacy support they are seeking.

Students born between 1965 and 1980, members of Generation X, may tend to communicate in a radically different mode than their boomer counterparts. Although it's a broadly painted statement, Generation X students can be less likely to align with the group as a whole, preferring instead to communicate in a quick, no-frills method. Technically savvy and eager to get things done, members of Generation X grew up on sound bites and buzz words. With this group, less may often be more. Quickly digested, bulleted financial literacy presentations can help keep their interest from wandering, and at-a-glance Web-based resources may help keep your messages in the front of their minds.

Currently the generation with the most traditional college age students, Generation Y (sometimes called the millennial generation) comprises members born between the years 1981 and 2001. Communicating with Gen-Y students may require using communication skills effective in exchanging ideas with boomers and members of Gen X. While they are tech-savvy like their Gen X counterparts (many Gen Y students have never known a world without electronic communication) the ubiquity in messaging provided by mobile and hand-held devices has helped shape this generation into one that may value a team-based approach more than members of Gen X. Invitations to financial literacy training events sent via text messages or social media sites might be more likely to be noticed.

Do Students Really Love Their Cards?

by Jeff Southard, ECMC

A soon-to-be-published study conducted by Ohio State University shows strong indications that college students have positive feelings about their credit card debt. In an article released by the university, Rachel Dwyer, lead author of the study and assistant professor sociology, says "Young people seem to view debt mostly in just positive terms rather than as a potential burden. Debt can be a good thing for young people -- it can help them achieve goals that they couldn't otherwise, like a college education." Having a credit card can be viewed as positive by students hoping to build a credit rating and shop online, along with the intangible emotional benefits of finally being a grownup and being able to make purchases previously out of reach.

The positive feelings about debt abate after graduation. 28-year-olds surveyed reported experiencing some stress about what they've borrowed to get through college. Meanwhile, there have been plenty of recent articles about student loan debt climbing to surpass credit card debt in America in total amount borrowed.

For a young student facing a challenging job market, coupled with the reality of over-borrowing and lower-than-expected starting wages, all of this can sound quite grim. Certainly paying off a mountain of debt is intimidating for us all. And grim is okay, if that's the bedfellow of reality. It's normal to feel stressed about debt and it's vital to make a plan to do something about it.

When we consider paying down debt there are a couple of ways to tackle it. The first way is the Don Quixote method:

1. Get on a horse.
2. Pile debts into stacks of paper.
3. Ride horse over stacks while singing loudly.

The **Don Quixote method** may lead to viral videos circulating the internet, but rarely leads to paid-off balances. A silly example, but some people deeply in debt flail at it, feel overwhelmed, make mistakes and shackle themselves to greater hassles in getting debt-free.

A second way to pay off debt is to tackle it methodically:

1. Gather all debt paperwork and add it up
2. Add up minimum payments and make payments on time
3. Make one monthly payment and stick with it
4. Move payments from paid debts to highest interest debts

No matter how students are feeling about their debt, they'll need to pay it off eventually. As people who touch their lives, we can help by offering information, acknowledging their stress and celebrating their successes.

Private Fixed Rate Student Loans: Know Your Options

by Robert Rodgers, U.S. Bank Student Lending

The private student loan industry continues to provide new and improved loan products to help students and families pay for the rising cost of college. Recently, fixed rate student loans have been receiving much attention due to the increased number of private lenders that offer this option. Fixed rate student loans are not a new concept because federal student loans have fixed rates. The real question is whether a fixed rate student loan is the best choice for the borrower. The answer...it depends. Each borrower's situation is unique, so the best loan option can vary based on the applicant. To evaluate whether a fixed rate student loan is the best choice for the borrower, they must consider how the specific loan terms apply to their situation.

The following are some details that borrowers and schools should consider when exploring a fixed rate student loan option.

- **Fixed Rate vs. Variable Rate:** Generally, a fixed rate student loan comes with a higher interest rate than a variable rate loan. However, a fixed interest rate will not increase over the life of the loan, protecting the borrower from significant interest rate fluctuations.
- **Know How the Fixed Rate is Determined:** Some private loan lenders offer one fixed rate, while others offer a range of fixed interest rates

based on an applicant or cosigner credit score. Know that when a lender offers a range of interest rates, not all borrowers actually qualify for the lowest advertised rate. Ask the lender for the percentage of borrowers approved for the lowest advertised rate to better understand how many borrowers qualify to receive the lowest rate.

- **Length of Fixed Rate:** Is the fixed interest rate applicable over the life of the loan or does it only apply for a specific amount of time, such as only during an in-school deferment period? Borrowers should always review the terms of any loan before accepting it.
- **Disclosures:** Lenders must disclose the highest possible interest rate to a borrower in their disclosures. Any fees associated with the loan must be disclosed as well. Compare private lenders' loan disclosures to see how much a borrower could potentially pay.
- **Annual Percentage Rate (APR):** This rate takes into consideration the loan's interest rate and applicable fees to provide the true cost of borrowing. Compare APRs for an optimal loan assessment.
- **Fees.** If the fixed rate student loan has a fee, is the fee added to the loan or deducted from

the loan (net) proceeds? Some financial aid computer systems are unable to handle net proceeds for private loans or may require additional programming to accommodate a net process. Net proceeds may also leave a gap in funding between borrower need and cost of education.

- **30-Day Approval.** Do not confuse the 30 day window (when a lender cannot change the terms of the loan offered to a borrower) with a fixed interest rate loan. Sometimes a lender may indicate that the loan offer is fixed, but the fine print will state that the loan has a variable interest rate after this 30 day window.
- **Read the fine print.**

While this list highlights some areas to consider when selecting a fixed rate student loan, it is not intended to be an all inclusive list. The best advice for students and families is to review the terms and conditions of any loan before borrowing and to only borrow what is needed to cover education related costs.

Schools that provide general information about private loans should consider updating their information with more details about fixed rate student loans so borrowers can be aware of all options available.

Program Integrity Implementation

"As an institution, we are most concerned about the state authorization. It is a daunting task to complete by July 1. I know OUS is taking a lead on this and the OUS institutions are working together, but it will be hard to show even a good faith effort in all 50 states.

"Personally, I am concerned with SAP and re-writing and implementing the changes. It's hard to know how what I'm thinking about might impact eligibility because my IT support is not strong. At this point I don't have scenarios to compare. I plan to create a power point on program integrity rules and some of the changes for executive staff. I plan to create a training on SAP for advisors and the financial aid appeals committee that I will conduct during convocation. For students, emails to all students; I am not sure how else we will proceed."

~ Tracey Lehman, OIT

Some Thoughts on 2012-2013 Verification and the FAFSA-IRS Data Retrieval Process

by Mike Johnson, Pacific University



A couple of recent USED communications got my attention: the changes to the verification process for 2012-2013 described in the October 29, 2010 Program Integrity Final Rules (Federal Register, Vol. 75, No. 209), and the February 23, 2011 Dear Colleague Letter entitled “Enhancements to the FAFSA-IRS Data Retrieval Process” (GEN-11-03). This information continues to confirm for me that we’re seeing the greatest time of change to financial aid rules, regulations, and processes in more than 40 years. Maybe my age and my years of dealing with those rules, regulations, and processes are showing when I confess that this change, like a lot of other recent ones, has elements that concern me.

To summarize briefly, for 2012-2013, verification will move from requiring schools to look at “the current five mandatory items to a more flexible list of items that will be selected on an individualized basis.” In describing the change, ED indicates that while the use of IRS data will result in the need to verify fewer data elements, the national burden of processing applications after this change is expected to increase by 612,000 hours. The availability of accurate income data from more applicants, which will allow more effective stewardship of federal funds, is thought to justify this increased burden.

Changes are also in store for the FAFSA-IRS data retrieval process in 2012-2013. From the recent DCL:

“Beginning in January 2012, all 2012-2013 FOTW applicants, and the parents of dependent applicants, who indicate that they have filed their federal tax returns prior to completing their FAFSA and who are otherwise eligible will be directed to use the FAFSA-IRS Data Retrieval process to complete their FAFSA more easily and accurately. Applicants who chose not to use the FAFSA-IRS Data Retrieval process will be informed that they will need to explain to their institutions why information they provided is more accurate than the information that would have been obtained directly from the IRS...”

It goes on to say that for applicants who do not import IRS data into their FAFSAs and who are selected for verification (which I think we can assume will be many, if not most, of them), schools will need to require those applicants to provide...

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Three Key Points on the IRS Data Retrieval Process

by John Blaine, USA Funds

The IRS Data Retrieval process allows online FAFSA filers to pull directly from the Internal Revenue Service their tax return data to complete the form. There are three key points to keep in mind about IRS Data Retrieval.

1. Types of data included.

Currently, the IRS Data Retrieval process collects these fields of data to include in the Free Application for Federal Student Aid (*refer to chart*).

2. Implications for

verification. The IRS Data Retrieval process also affects the verification process for a student who retrieved tax information when completing the FAFSA. If that student’s Institutional Student Information Record (ISIR) or Student Aid Report (SAR) lists a 02 IRS Request Flag, then the retrieved IRS information is unchanged. You can accept that

information and do not need to collect tax forms. Note that for a dependent student, both the student and the parent will have IRS Request Flags.

3. Why it’s important for

2012-2013. Especially beginning with 2012-2013, I encourage you to promote the use of the IRS Data Retrieval process among your students and their parents.

Here’s why. Starting with the 2012-2013 award year, for students and parents whose applications are selected for verification and who do not use the IRS Data Retrieval process, or use the retrieval process but change the data they retrieved, schools will be expected to require applicants to provide tax information obtained directly from the IRS in the form of a tax transcript.

From Form 1040 Other Than 1040EZ or 1040EZ-NR	From Form 1040EZ or 1040EZ-NR
<ul style="list-style-type: none">▪ Type of tax return filed.▪ Adjusted gross income.▪ Taxes paid.▪ Exemptions.▪ Education credits.▪ Individual Retirement Account deductions.▪ Tax-exempt interest income.▪ Untaxed IRA distributions.▪ Untaxed pension.	<ul style="list-style-type: none">▪ Type of tax return filed.▪ Adjusted gross income.▪ Taxes paid.▪ Exemptions.

...official IRS transcripts of their income tax information. Improved stewardship of federal funds is again cited as the justification as stated in the opening paragraph of the DCL: "With student aid at an all-time high, all of us must be especially vigilant in ensuring that the taxpayers' investment in postsecondary education is well spent."

I am all for using accurate data to determine applicants' financial aid eligibility. I also applaud how the use of IRS data can streamline the FAFSA process for many tax filers. What concerns me are the kinds of data that applicants are directed to submit, and not submit, on the FAFSA and how that data is then used to determine applicants' financial aid eligibility.

Federal Methodology (FM), the formulas written into statute (Part F of Title IV of the HEA) that schools are required to use to determine applicants' eligibility for federal financial aid, is such a poor indicator of many applicants' ability to pay for a year of college that I question the importance of having accurate data, especially if acquiring that data is overly burdensome. A quick look at a few examples should help make this point.

- An applicant who was in foster care when he or she was 13 who was then adopted is considered an independent student. A student who was in foster care up to age 12 who was then adopted is considered a dependent student.
- Assets are not considered in determining the contribution from a dependent student's parents who filed a 1040A and had an adjusted gross income of \$49,999. Assets are considered in determining the contribution from a dependent student's parents who filed a 1040A and had an adjusted gross income of \$50,000.
- Untaxed disability income is reported on the FAFSA. Untaxed Social Security benefits are not reported on the FAFSA.
- Veterans' education benefits, including a school's Yellow Ribbon contribution, are not considered a resource when awarding financial aid. Outside scholarships are considered a resource when awarding financial aid.
- Independent applicants and parents of dependent applicants are deemed to spend no more than \$3,500 per year in work-related expenses such as clothing, transportation, and meals.
- Dependent applicants who earned up to \$5,250 are treated the same in the calculations as dependent applicants who did not work.

"I am all for using accurate data to determine applicants' financial aid eligibility..."

- Federal tax liability from a specific line on the previous year's federal income tax return is reported on the FAFSA. State tax liability is a percentage of reported total income that for parents of dependent students can range from 1% for Alaska residents to 10% for New Jersey residents.
- Parents of dependent students who have 4 in the household with 1 in college are deemed to be able to meet basic living expenses with just under \$25,000 per year.
 - Money saved in retirement accounts is not reported on the FAFSA, yet the effect of reported assets on the parent contribution is reduced as the age of the older parent increases. Also, two parents have about three times the asset amount protected as do single parents who are the same age.
 - Parents of dependent applicants who are themselves college students cannot be considered college students on their child's FAFSA, but can file their own FAFSA and include both themselves and their child as college students.

I say all that to say that only when we have a need analysis methodology that does not contain arbitrary and outdated formulaic elements, does not disregard available sources of income and assets, and uses more reasonable assumptions about how families meet normal living expenses can we truly provide students with appropriate funding to assist with their college costs. Hopefully ED will someday take a critical look at the formula and make the changes to it that will accomplish that goal.

Editor's Note: this article was published recently in the spring edition of the WASFAA Newsletter and is reprinted here with the author's permission. After this article was published, ED announced delayed implementation of the individualized verification process until 2012-2013. See GEN-11-13 for details.

Program Integrity Implementation

"The provision that concerns me the most is R2T4 for modules (summer mini sessions), as I am unsure at this time how schools can comply. I prepared a power point on the program integrity rules for FA staff and EOU administration. Once the final spending bill is signed into law, I plan to communicate with students about rule changes and program funding levels."

~ Sam Collie, Eastern Oregon University

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On the OASFAA Calendar

Aug 10	Board Meeting
Aug 15	Summer Drive-In
Sep 30	Newsletter submissions due
Oct 11	Board Meeting
Nov 3	Support Staff Workshop
Dec 13	Board Meeting
Dec 15	Newsletter submissions due
Feb 1	Board Meeting
Feb 1	Annual Conference (3 days)

...informed me that George Fox and Linfield, among a few others, have successfully implemented processes to provide this unique opportunity to their eligible students. It is my goal to learn from their successes and share these with the rest of the partner schools in the hope that we can all do our best to educate our students about MESA and the possible benefits the program can provide to them. Feel free to contact me (seidelma@up.edu) with any questions and/or suggestions as I move forward with my goals this coming year.

Message of Farewell

by Crisanne Werner, formerly of Linfield College

Retiring from the financial aid profession after 16+ years is exciting and bittersweet all rolled together. It is exciting as I begin a new transition in my life. However, it is bittersweet as I will miss all of my financial aid colleagues and friends who have been such a supportive and encouraging group for so many years.

I began in the aid office at Linfield in April of 1995, having had no previous experience in this wild and crazy occupation. The first OASFAA workshop I attended was in the fall of 1995 and it was the Support Staff Workshop. I remember Mike Johnson guiding us all through the FAFSA and thinking I have a lot to learn! The next year I volunteered to serve on the Support Staff committee which began my years of active participation in OASFAA.

In particular, it is fun to remember the many years that I co-chaired the FA101 Workshop with Dan Preston. This workshop was the first training for many of you as you entered this profession. I have to admit that I felt like a proud parent helping to launch others along in their career development and to realize that I have known many of you from the very beginning. Kind of makes me sound old, huh? No, just sentimental. :-)

My immediate plans, following my last day at Linfield on June 24th, is to rest, travel around Oregon, walk and ride my bike, develop a garden, read in the sun (hopefully) in my Adirondack chair on the deck and most importantly to spend more time with my husband, Gary, who has already been enjoying retirement for over four years – and see more of my children and five grandchildren. I will not be seeking to do anything that requires me to be sitting at a computer all day!

Financial aid in Oregon is in good hands with you great, hard-working folks who unselfishly serve students in helping them achieve their educational goals, thereby giving them every opportunity for success as they move forward in life. I hope to see many of you along the way. Oh, I have mentioned to Ryan West that I think it would be a great idea if OASFAA invites retirees to the dinner at our annual conference. Kind of self-serving but then we retirees are like that!

Take care. My best to you all!



In Closing... a 60-second vacation break...

