

CASFAA NEWS

California Association of Student Financial Aid Administrators

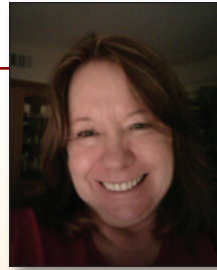
March 2013 • Volume XXX No. 1

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Plan Ahead!
CASFAA 42nd
Annual Conference
December 15-17, 2013
San Francisco Marriott Marquis



President's Update

Melissa M. Moser
CASFAA President
Director, Financial Aid
Coast Community College District

Welcome to 2013!

As I sit here, I'm left wondering where did 2012 go? This year's executive council has an awesome task—attempting to meet or surpass last year's conference and providing training opportunities during the year. The 2012 conference committee increased attendance, provided a program that truly met our community's needs, and increased the visibility of our vendors. The venue provided opportunities for all of us to re-new friendships while welcoming our first conference attendees. The State and Federal Issues Committees worked tirelessly to insure that CASFAA was heard regarding each and every policy or regulation that affected student financial aid. The Scholarship Committee sponsored conference scholarships and Access and Diversity sponsored the evening at Disney during the conference.

As we move into 2013, "Day at the Capitol" is March 5. "Day at the Capitol" is held each year in Sacramento with members of CASFAA, CCCSFAAA, and special guests from CSAC attending. The State Issues Committee is working on a joint statement which will be posted to the CASFAA website. If you're interested in attending "Day at the Capitol" for 2014, please volunteer for the State Issues Committee.

Jim Briggs is back! Yes, he didn't retire and is coming to a site near you for 1040 training. Rhonda Mohr and Kim Thomas worked their magic this year—thank you. General information has been posted to the CASFAA website with registration coming soon. I can't believe we are already gearing up for the conference! The Conference Committee has a theme—check the CASFAA website for details in the weeks ahead. Mark your calendars as we are San Francisco bound **December 15-17**.

As you move through the CASFAA website, there are multiple areas that have been enhanced and updated. One area is the calendar—all activities are listed as well as training opportunities that are offered. Information as to the content, sponsor, and registration information is available by clicking on the event in the calendar.

I am honored and humbled to have been elected to this position. I truly look forward to a fantastic year working with an exceptional executive council, committee chairs and members. I thank each of you for supporting CASFAA.

Conference Update



Deb Barker-Garcia
Corinthian Colleges

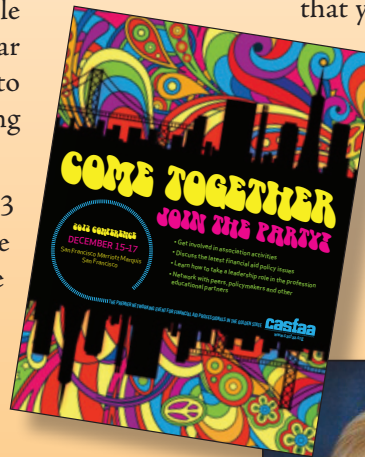
What an amazing time was had by all at the 2012 CASFAA Annual Conference & Training event in December at the Anaheim Hilton. First and foremost, another huge round of thanks need to go to Lynne Garcia, Rhonda Mohr and the entire 2012 Conference Planning Committee for pulling off such an amazing conference. I must admit that I truly promised a whole lot as we were headed into the 2012 CASFAA EC year – the fact that the Conference Committee was able to ensure that I did not look like a complete liar was amazing as they had a huge task at hand.

Now we're starting to look forward and plan for the 2013 Conference and Training Event. This year we will be meeting in beautiful Downtown San Francisco at the San Francisco Marriott Marquis. I have already taken a tour of the facility and you can be assured that the location is perfectly suited to our needs. The learning takeaway last year was in regards to room size needs for certain sessions. This year we've already met with the hotel staff to ensure that we have plenty of seating in the sessions that proved to be packed to capacity. In addition, we're working on continuing the new tradition of having additional general sessions as well as networking and social events that enable us to not only learn from our colleagues but also have some fun in the process.

The aspect that truly stood out to me last year was the sense of community and camaraderie that came out of the event. For the first time ever, we had our CCCSFAA colleagues in attendance for the entire event. I remember looking out at the crowd at the Saturday pre-conference event, seeing 3 different segments mingling, talking and laughing while enjoying refreshments on a break. For me, it was one of those happy moments, realizing that what I had hoped for our community was happening. Excellent training combined with large groups of engaged participants, eating guacamole and chips...

So, now is the time for you to pass any suggestions along to me or any of your segmental reps in regards to program sessions, social functions or anything conference thing conference related in general. I also know that some of you have volunteered to work on conference, so I will be reaching out to you in the coming months so that you can be involved.

So this year make plans to join us **December 15-17th** for what will once again be the premier training and networking event of the season!



Deb Barker-Garcia and Lynne Garcia

“Seriously” I thought... “it doesn’t get any better”.

CASFAA NEWS

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CASFAA News is an official publication of the California Association of Student Financial Aid Administrators and is available on the website four times a year.

EDITORIAL POLICY

Opinions expressed in this newsletter are those of the authors and not necessarily of the Association or of the institutions represented by the authors.

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What's the Scoop?



Colleen MacDonald and her husband are pleased to announce the birth of their son Sean Edward Krumwiede on October 15, 2012. Colleen has returned to work at SimpleTuition as Vice President of School Channel.

Francie Campbell of SimpleTuition retired in November 2012 after 20 plus years in the financial aid community. Starting as a financial aid professional at UC Davis, Francie transitioned into the roles working with schools as a vendor for EdFund, Bank of America, and later SimpleTuition. She is excited to be spending more time with her husband John and their granddaughter Madi who lives with them in Dixon, CA.



Dr. Robin Bailey-Chen is the new Director of Financial Aid at California Institute of the Arts (CalArts) in Valencia, CA.

See her article on page 28 as she "Is Back in the Saddle Again."



Arthur Lopez is no longer the Interim Financial Aid Director at Victor Valley College, but is now the Director of Student Services.

Save the Date

WASFAA Conference 2013
May 19-21, 2013
Phoenix, AZ

CASFAA Conference 2013
December 15-17, 2013
San Francisco, CA

Jim Briggs 1040 Workshops
See page 4 for Date Reminders

Committee Update

Graduate Professional Update

Natasha Kobrinsky
GP Segmental Representative

The CASFAA Graduate and Professional Issues Committee (GPIC) met in January to plan and identify our priorities for 2013. Fifteen CASFAA members with outstanding experience and expertise in student funding and services joined the committee to advocate for graduate/ professional education and funding.

For many years, CASFAA's goals have included maintaining student aid funding to preserve the ability of students to pay for their education and to repay their loans. The committee has reaffirmed its commitment to protecting graduate student funding by working on reestablishing the importance of advanced level education and strengthening the position of graduate and professional institutions in the eyes of all stakeholders. To achieve this goal, the GPIC will research and collect data showing the value of graduate education and its contribution to the country's economy. We will make it our mission to remind all stakeholders about the critical role graduate and professional education plays as a state and national resource.

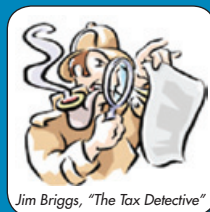
The CASFAA GPIC has decided to join forces with NASFAA. We believe that our collaboration with the NASFAA GPIC will accelerate data research and will make the overall process of achieving our common goals more efficient.

We also realize that to support California graduate/professional schools and students we need to gain a better understanding of the CASFAA GP segment's makeup and needs. We will need CASFAA members' support in gathering this critical information that will help us to improve our services to the GP members of CASFAA.

It is our time to be more proactive and put forth our best effort in preventing any future cuts of graduate/professional funding. The CASFAA GPIC needs your help to protect and expand graduate/professional education funding sources. This important task cannot be done without support of CASFAA members and their institutions.

It is not too late to join the CASFAA GPIC. We want to hear from you. To join the committee go to <http://www.casfaa.org/> and click on "CASFAA Needs You."

Meanwhile, stay tuned. The GP survey is on the way.



Jim Briggs, "The Tax Detective"

2013 Jim Briggs 1040 Tax Workshops

Taxes made fun? Absolutely! The tax detective is back once again to deliver the latest information on everything you need to know about personal tax returns to business tax returns to IRS Data Retrieval and tax transcripts. Be prepared to understand new verification items and mandatory language.

Check out the CASFAA website for specific workshop locations & more information about the 1040 Tax Workshops.

- March 18th** University of the Pacific McGeorge School of Law (Sacramento)
- March 19th** Five Branches University, San Jose Campus (San Jose)
- March 20th** Golden Gate University School of Law (San Francisco)
- March 21st** Samuel Merritt University (Oakland)
- March 22nd** Pacifica Grad Institute, Ladera Lane Campus (Santa Barbara)
- March 25th** Pepperdine University Graziado School of Business (West Los Angeles)
- March 26th** Pitzer College (Claremont)
- March 27th** Cal Baptist University (Riverside)
- March 28th** University of San Diego (San Diego)

Committee Update



Proprietary Segment Update

Tom Le
Proprietary Segmental Representative

Greetings to all my fellow colleagues and CASFAA members!! As the new Proprietary Segmental Representative, I wanted to take the opportunity to introduce myself, share my goals for 2013 and thank you all for this wonderful opportunity to represent you in this sector.

I started my career as a Financial Aid Counselor to an Assistant Director of Financial Aid at private independent colleges/universities post-secondary institutions and also had the opportunity to have marketed student loans throughout our great state with various lenders.

I am now a Default Prevention Manager at WyoTech – Long Beach, a proprietary vocational institution. I understand the importance of educating our students and the need for our ability to continuously provide financial aid to our student demographic to achieve their education and career goals especially in our times of economic crisis.

Equally as important, my goal is to assist you and keep you informed on current industry and new innovative best practices on both the state and national level. My second goal for the year is to keep our segment represented by increasing our membership through CASFAA as well as our participation through volunteer efforts so our voices are heard and our segment does not go under represented. My committee and I also look forward to planning fun activities and pre-conference events that will assist you in your professional development. We are seeking your ideas, best practices and input to what matters most to you in our segment and are calling on members to assist us in our efforts by joining our committee. I want to thank those members who have already volunteered but looking forward to really making this a party. You're all invited!!

You may contact me directly at (562) 624-9530 Ext. 226 or email thle@cci.edu to volunteer and/or share ideas. I appreciate your feedback and looking forward to getting reconnected with all of you!

Committee Update



Access & Diversity Update

Denise Peña
Access & Diversity Member at Large

Greetings my fellow CASFAA members and welcome to a new and exciting year! I am excited to be serving you again as your Access & Diversity Member-At-Large.

Education and Access to Education is something I value and celebrating Diversity is something I have always been proud to do. The Access & Diversity Committee has exciting things planned this year including trainings to help us better ourselves and the students we serve. Our GREAT committee can only get STRONGER with members who have different

skills and backgrounds in every corner of California. So, if you haven't signed up for our committee yet, it's not too late to join us!

Promoting Access & Diversity can only succeed if we all do our part and take the future into our own hands. I'm looking forward to celebrating diversity with all of you as well as being part of what comes next for CASFAA. I'm confident that all of us working together will play an important role in helping our students succeed. I also look forward to talking to you about any concerns you may have and welcoming your ideas. You can contact me directly at denise.pena@dominican.edu or reach me by phone at 415-458-3793. Thank you!

Committee Update



Federal Issues Update

Daniel Reed
Federal Issues Representative

I would like to extend a big “Thank you!” to all who responded to the Federal and State issues survey at the beginning of the year. This is a great help to the Federal Issues committee in determining our focus for 2013, which has already started off with much excitement! Hopefully no one is tired of hearing about the fiscal cliff, because it is not over yet. I’m getting a bit ahead of myself though, as I wanted to share some of the results from this survey.

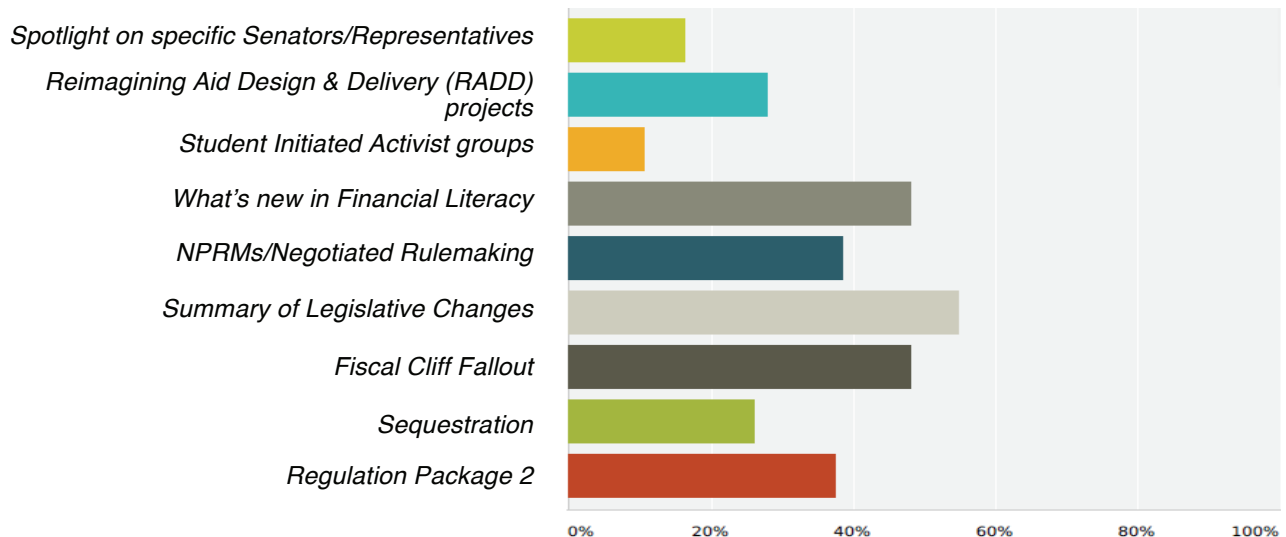
To get a general idea of what was still on the minds of CASFAA members, and what you might want to know more about, we asked about some current hot topics. Here was your response, indicating how many were interested in knowing more about each topic:

As you can see, the top three are quite close! Nonetheless, “Summary of Legislative Changes” topped the list, which truly is a testament to the many, many, many rules and regulation we so fervently attempt to abide by, and which are so often

in flux. Do you remember when our beloved EdFund (may she rest in peace) would create lovely, clear charts of changes? This will be a goal of the 2013 Federal Issues committee. Tied for second are the “Fiscal Cliff Fallout” and “What’s New in Financial Literacy.” And, with the overwhelming majority of members indicating that webinars are the best/most convenient way to communicate a training, look out for these topics coming soon.

With so many major issues this year (sequestration, RADD reports, Federal fiscal year 2013 and 2014 budgeting, reauthorization planning, etc.), it is sure to be another busy time of trying to keep up. We will do our best to keep you informed, and to call you to action when needed! And personally, I would like to thank you for the opportunity to serve California’s Financial Aid Administrators and students as the CASFAA Vice President for Federal Issues. This is an honor and a privilege, and I hope to serve you well!

The People Have Spoken!





COME TOGETHER JOIN THE PARTY!

2013 CONFERENCE
DECEMBER 15-17
San Francisco Marriott Marquis
San Francisco

- Get involved in association activities
- Discuss the latest financial aid policy issues
- Learn how to take a leadership role in the profession
- Network with peers, policymakers and other educational partners

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Scholarship Winners

Adrienne Arguijo-Morgan



First, I would like to thank the CASFAA Scholarship Committee and California Lenders for Education (CLFE) for granting me the opportunity to attend the 2012 Annual CASFAA Conference. Without your generous support, I would not have been able to attend this wonderful and informative event.

As a first time CASFAA Conference attendee, I was not sure what to expect. After reviewing the agenda I was overwhelmed with the wealth of information this conference would bring to me. As the sole representative of my office, I knew I had to be strategic about what sessions I chose to attend. I was glad that there was something offered for everyone and that even though I am not a financial aid administrator, I still could find relevant sessions that would help me help my students increase their access to financial aid opportunities. Upon my return to my campus, I was excited to share my new knowledge with my office colleagues, counterparts in my community and high school counselors. I was very happy to implement the “train the trainers” philosophy.

Overall, I really enjoyed my experience and found the conference insightful and worthwhile. I particularly learned the most at the Federal and State updates sessions and the California Dream Act session was fantastic, as was evident by its beyond-high demand. Featured Opening Session Speaker Youlonda Copeland-Morgan was sensational and gave a moving speech that really reminded me of why I do the work that I do and how important it is to be a financial aid resource for underserved students. Overall, I left the conference feeling better prepared and better informed and for that I am grateful. It was invigorating to hear and learn from experts in the field of financial aid. I did not make too much use of the Exhibit Hall as most of the exhibitors and their products were not directly relevant to my work as an Academic/College Advisor, however, I think it would be neat to see some more K-12 financial aid relevant information and advising during the sessions, as well as in the exhibit hall. Thank you and I look forward to attending again in the near future.

Daisey Urena



This was my first year at CASFAA and it was a great experience. It was a wonderful opportunity to network and share ideas with other financial aid professionals. I particularly enjoyed going to Disneyland to bond with my fellow financial aid family.

My biggest take away from the conference was learning more about the Assembly Bills 540, 130, and 131 and best practices in professional judgment. The workshops were very informative. The energy and enthusiasm of the presenters made it a great environment for learning.

Soon I will be presenting to Dream App eligible students and their families. This presentation is in collaboration with Legal Aid Foundation of Los Angeles (LAFLA). LAFLA is a non-profit front line law firm that provides pro bono assistance to low income communities.

I look forward to future adventures with CASFAA.

Sarah Regalado



Being a “newbie” to the CASFAA conference I didn’t know what to expect. It was sort of fitting that the theme this year was “There’s No Place Like Home” as I live and work not too far from Anaheim. I had been to a couple of the FSA conferences before and it was nice that I didn’t have to travel to another state. My first thought about this conference was that it would just be a scaled down version of the FSA one. The biggest difference I noticed was that at the CASFAA conference I felt a real sense of community. There were plenty of opportunities to network and I really enjoyed meeting people who serve different student groups than I do. I appreciated all the extra touches that went into making this conference fun and informative. I am fortunate to have received a scholarship to attend and as a result my entire office was able to benefit from the information I was able to take back.

Scholarship Winners (continued)

Kristian Macaranas



Having been hired as a financial aid assistant a little over 6 months ago, I never thought that I would be given a scholarship to attend my very 1st CASFAA conference in the same year. I didn't know what to expect. I admit that I first felt intimidated by all the financial aid professionals with their many years of knowledge and experience. However, that feeling quickly went away as the opening session wrapped up and feelings of intimidation were gone as soon as the 1st session started. Before I knew it, the first day of the conference was over. After a very eventful day, I returned to my room to schedule my sessions for the next day. It was difficult choosing between sessions that were being offered at the same time. At the end, I was able to make it work and was pleased with the sessions that I chose. Perhaps next year, sessions will be offered more at different times of the day. Why stop there? Maybe new sessions can be added to discuss new topics that we, as financial aid professionals, tend to overlook. Considering that this was my first conference, I certainly felt pressure having to rush to a conference session in hopes that there were remaining seats. Through it all, I had a pleasant time being surrounded by my fellow professionals. This only motivates me to continue to perform at my best for the students and my colleagues. I hope to someday pass my knowledge on to those who want to pursue a career in this field. If I were offered an opportunity to attend this conference again, I would happily accept the invitation.

Sonia Chavez



It had been over 5 years since I had attended a CASFAA Conference and when I received the news that I had been one of the scholarship winners I was excited. My experience at the conference was excellent. I was able to gain additional knowledge from all the sessions I attended and met wonderful colleagues that are in the same field. Networking is key in these conferences and while at the conference, I was able to exchange ideas and best practices among colleagues.

One of the best sessions I attended had to do with professional judgment. Within the presentation, the presenters gave the audience different scenarios where professional judgment had to be exercised. Audience members were able to give their point of view on what they would do on that specific scenario. It was a great experience being able to hear other colleagues point of view on these different scenarios and sharing what our practices are at my University. Overall the conference was great, the speakers were motivational and I was glad I was given a scholarship that allowed me the opportunity to attend this conference and gain all the knowledge I brought back.

Mae Rhoades



As a CASFAA scholarship recipient, I want to thank the leadership and the entire organization for giving me the opportunity to be part of CASFAA's 41st Annual conference. Overall, it was a great learning experience for me. The conference also allowed me to meet new people and reconnect with former colleagues in the industry. The camaraderie within the industry was very positive. The greatest takeaway I gleaned from was the California Dream Act Workshop. The more knowledgeable I am about this, the better I can assist the student population who are eligible to receive state student financial assistance. The evening reception and the dance were fun. Finally, the trip to Disneyland/Disney California Adventure never seems to get old.

Overall, I can say that the conference was a huge success in all aspects. As a new CASFAA member, I look forward to being part of many more conferences in the future.



Scholarship Winners (continued)

Rosanna Woods



Last November I was excited to hear that I had been selected as the 2012 Graduate/Professional CASFAA conference scholarship winner!

This was the first annual CASFAA conference I have attended. The conference was very informative and a wonderful key to meeting other financial aid professionals.

I found the most beneficial parts of the conference to be the discussions I had over lunch, breakfast and dinner with well-seasoned Financial Aid veterans. These professionals gave me valuable pointers on how to glean the most out of my career as a Financial Aid Administrator and how to provide the best and most accurate information to students.

I also learned a lot from the information sessions. I found that the session on Social Media and how to implement social

media in the office was helpful- even more so than the FSA conference session on Social Media in Orlando. The session on VA Benefits was also very informative; it was nice to receive information directly from a VA rep.

The Federal Update that was held during the last breakfast was extremely valuable, and a nice recap of the new policies and procedures for 2013-14 Verification.

I also really enjoyed the presentation from NASFAA CEO, Justin Draeger. If I had to change one thing about the conference, it would be to make his presentation more of a main event. I learned where our country currently resides in regards to funding, policy and politics in Federal Student aid and that NASFAA's input plays a key role in decision-making in Washington.

I hope that I can continue to attend the annual CASFAA conferences as I feel that I am a better-equipped administrator because of this conference!

Thank you, CASFAA for allowing me to be a member of this great occasion.

2012 Conference is One for the Books!



Lynne Garcia
2012 Conference Chair

The 2012 CASFAA Conference is one for the books... and based on your comments and feedback, it was an exciting chapter!

Under Deb Barker-Garcia's leadership, the 2012 CASFAA Executive Council set forth an ambitious slate of goals for the year, chief among them to re-engage all segments of the membership; in all of our conference planning, I believe the committee took that goal to heart as we did our best to plan an event aimed not only at assisting our members in their professional development, but to rekindle a sense of community and family.

From Youlonda Copeland-Morgan's dynamic opening remarks (which had the entire room of almost 1000 registrants

Conference Photos Next Two Pages

on our feet!) to the energetic dance party Monday night, I am proud to say that I think the conference was the embodiment of the success of that goal!

I am honored to have been a part of this conference and very grateful to all of the volunteers who worked so very hard outside of their full-time commitments to orchestrate such a huge event. To all of our committees, speakers, moderators, vendors – to all of our attendees, a huge thank-you!

As we look forward to continuing the momentum in 2013, your participation and feedback is vital! Please consider how you might like to become more involved and fill out a volunteer form or contact your segmental representative or anyone on the executive council – we would love to hear from you!

We found our way home in 2012... This December, **Let's Come Together...and Join the Party.**

See you in San Francisco!

BUSINESS!

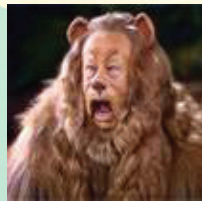


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PARTY!



The premier training and network

issues.
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December 9-11

casfaa

A Tip to Share with Students



How to Calculate a Debt-to-Income Ratio

Dennis Zanchi
ECMC Outreach and Financial Literacy

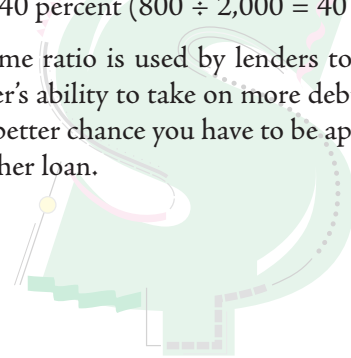
Knowing your debt-to-income ratio helps you get a pulse on your financial health. A high debt-to-income ratio signals financial trouble could be ahead. A low ratio means you're in good shape. Before getting started gather copies of all monthly bills.

Calculate your debt-to-income ratio using the worksheet below.

- ✓ Fill in your monthly income (before taxes)
- ✓ Fill in your monthly loan payments
- ✓ Divide your Total Monthly Payments by your Total Monthly Income

This percentage shows how much of your income goes to your debts. For example, if total monthly payments equal \$800 and monthly income is \$2,000 then the debt-to-income ratio is 40 percent ($800 \div 2,000 = 40$ percent).

A debt-to-income ratio is used by lenders to help determine a borrower's ability to take on more debt. The lower your ratio, the better chance you have to be approved for a home, car or other loan.



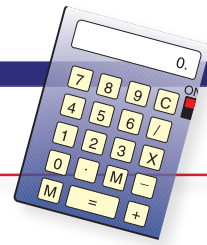
① Monthly before tax income	
Job #1	\$
Job #2	\$
Financial aid	\$
Scholarships	\$
Gifts/refunds, etc.	\$
Other income	\$
Total monthly income	\$

② Monthly minimum payments	
Rent/mortgage	\$
Auto loan(s)	\$
Credit card(s)	\$
Student loan(s)	\$
Other loan payment	\$
Other loan payment	\$
Total monthly payments	\$

③ Debt-to-income ratio	%
------------------------	---

If your debt-to-income ratio is:	
Less than 20 percent	You're in excellent shape! Keep up the good work.
20 to 39 percent	Buying a home and other goals are within reach.
40 to 60 percent	Reduce debt to achieve your goals.
Above 60 percent	Eliminate debt now to avoid serious problems in the future.

Making That First Payment Count



Dianne Fulmer
USA Funds

Making that first student loan payment is critical to former students' successful repayment of their education debt and the prevention of loan delinquencies and defaults.

Here are some important considerations to promote successful student loan repayment.

Conduct a debt check. Encourage your borrowers to review information about all of their student loans to ensure they know what they owe and to whom they owe it. Borrowers should visit the National Student Loan Data System Student Access website, www.nsls.ed.gov/nsls_SA, to check their federal student loans and the contact information for the servicers to which they will be making their payments.

Pick the right repayment plan. Depending on the repayment plan selected, a borrower with \$26,600 in education loan debt — the estimated national average for the class of 2011, according to the Project on Student Debt, <http://projectonstudentdebt.org> — would have monthly payments of as little as \$103 or as much as \$306 and total loan costs from \$36,734 to \$54,515. (This example assumes a single borrower with Direct Stafford loans carrying an interest rate of 6.8 percent, an adjusted gross income of \$25,000, 3 percent annual growth in income, and residing in the continental United States.)

Counsel your borrowers to select the repayment plan that produces an affordable monthly payment, but one that also repays the loan as quickly as possible, to avoid additional interest costs. A rule of thumb is that a borrower's monthly payment should not exceed 10 percent of the borrower's gross monthly income. You can direct borrowers to, or use as a counseling tool, the USA Funds Student Loan Re-payment Calculator, <http://calculator.usafunds.org>, which conveniently compares repayment plans for an individual borrower's specific loan amounts and personal financial circumstances under all of the available repayment options, including loan consolidation.

Put payments on automatic pilot. Encourage your borrowers to establish auto-debit arrangements with their loan servicers.

As long as the borrowers maintain sufficient funds in their bank accounts, automatic payment arrangements will ensure their payments always are made on time. In addition, Direct Loan borrowers, and many borrowers with Federal Family Education Loan Program loans, will receive a 0.25 percentage point reduction on their interest rates for auto debit.

Ask for help. Direct your borrowers who are unemployed or facing other financial challenges that will make it impossible for them to make their first payment to contact their loan servicers immediately and discuss their repayment options, including deferment or forbearance to temporarily reduce or delay their monthly loan payments.

The additional interest costs borrowers may incur by using deferment or forbearance will be less than the costs and potential damage to their credit from missing their loan payments. Consider scheduling follow-up communication with borrowers who are resuming repayment following a period of deferment or forbearance to ensure they get back on the repayment track.

USA Funds offers tools to help you identify and communicate with specific groups of borrowers, including those entering repayment after grace period or periods of deferment or forbearance. USA Funds Borrower Connect™ helps you aggregate data from various sources to identify relevant groups of borrowers and distribute mail, email or telephone communication to them. USA Funds Borrower Connect In-Touch™ is a staffing solution for postsecondary institutions that lack the resources to carry out borrower communications themselves.

USA Funds provides free resources to help student loan borrowers understand their repayment options and obligations. USA Funds Life Skills® lessons "103 What Do I Need to Know About Repaying My Student Loans?" and "104 What If I Have Trouble Repaying My Student Loans?" are especially relevant.

USA Funds also supplies free magnets to colleges and universities to help them inform borrowers how to access their loan information on NSLDS, as well as the free publication Student Loan Repayment Success: Four Steps to Take Now, which offers advice on preparing for a borrower's first student loan payment.

For more information about USA Funds Borrower Connect, USA Funds Borrower Connect InTouch and USA Funds Life Skills, or to order the free magnets and publication, visit the USA Funds website at www.usafunds.org.

A Valentine for California's College Students



Diana Fuentes-Michel
Executive Director
California Student Aid
Commission

On Valentine's Day, February 14, 2013, I joined with Senator de León on the steps of the State Capitol to announce the introduction of his landmark legislation, The College Access Tax Credit Fund. Senator Kevin de León (D-Los Angeles) introduced SB 284 and SB 285 to leverage federal dollars to double Cal Grant B Access Awards for California's low- and middle-income students. Senator de León stated, "A Cal Grant B Access Award today, adjusted for inflation, should be \$5,900 a year to pay for textbooks, transportation, rent, food, health care and other living expenses. Instead, it is \$1,473. For many students receiving the Cal Grant B Access Award, their entire stipend may be spent on textbooks alone." The Senator added, "The Franchise Tax Board predicts that in its first year alone **The College Access Tax Credit Fund** would be fully subscribed and net over \$500 million for students with no cost to the State of California."

I want to thank Senator Kevin de León for presenting this measure for the students of California. As a former Cal Grant B student, I can tell you that the students who receive the Cal Grant B award are students who come from hard-working families. Their average income in the 2011-12 award year was about \$18,000. So, were talking about students who come from families who need assistance, not because they don't understand the value of higher education—they understand the value so much that they're determined to succeed in their objective of getting a higher education.

Senator de León and I have both graduated from college with the support of the State of California. In supporting our college ambitions and our dreams and we have become leaders in our community; partly because during the 1970's and 1980's, as well as in this last generation, the State of California has maintained college access as a priority. California has invested in us; now we are working to insure that the state continues

to invest in its most disadvantaged students – to deliver a "Valentine for California's College Students: **The College Access Tax Credit Fund.**" This measure is a way to make sure that today's students can successfully proceed with their education without having to take on such substantial debt that they won't be able to enjoy the pursuit of their dreams.

So, again, I'd like to thank Senator de León for his leadership and to express to students that the California Student Aid Commission is going to do everything we can to inspire students to achieve their dreams of a college education.

The College Access Tax Credit Fund is supported by the Association of Independent California Colleges and Universities (AICCU); the Associated Students University of California Davis Lobby Corps; California Community College Association of Student Trustees; California Competes; the California State Student Association (CSSA); the Student Senate for California Community Colleges (SSCCC); the Institute for College Access & Success (TICAS); the YMCA of Metropolitan Los Angeles; YMCA Youth and Government High School Students; and, the Young Invincibles.



CLFE (California Lenders for Education)



Pat Robles-Friebert
CLFE Secretary

Greetings CASFAA Members!

CLFE (California Lenders for Education) continues to be an active partner to California schools, working closely with the CASFAA EC Board and providing regular updates. We realize that some of our CASFAA colleagues may not be as familiar with us, so we thought we would take this opportunity to re-introduce ourselves.

Who is CLFE?

CLFE is a mutual benefit, non-profit organization. CLFE members are comprised of lenders, servicers, guarantors, financial literacy partners, and other education financing related service providers that do business in California. CLFE strives to positively represent our members as we partner with our financial aid associations to provide well-balanced information related to education financing.

2013 CLFE Officers –

We're happy to announce our newly elected officers:

President – Kim Thomas, First Marblehead

Vice President – Jon Potter, Nelnet

President Elect – Michael McFarlane,
Citizens Bank/Charter One

Treasurer – Thalassa Naylor, Sallie Mae

Secretary – Pat Robles-Friebert, Inceptia

Member-at-Large – Callie Woods, Discover

Current member organizations include:

ALL Student Loan, Brazos, Citizens Bank/Charter One, Discover Student Loans, ECMC, ELM Resources, First Marblehead, Great Lakes Higher Education Program, iGrad, Inceptia, Nelnet, Sallie Mae, Simple Tuition, Social Finance, Texas Guaranty (TG), USA Funds and Wells Fargo.

Training:

Offering training is a high priority for CLFE. At the recent CASFAA Conference we provided sessions on: Financial Literacy and How to Leverage Social Media (both had a full

house!), along with Grad PLUS vs. Private Loans and the Value of Private Loan Lists. For 2013, our first training will be on California SB1289, the new law related to loan disclosures required by schools, with an anticipated delivery date of March 2013.

Coming soon:

We are working on updating our website with the goal of providing a great resource site for financial aid administrators. Currently, our site contains info related to our members in the areas of federal loan servicing, private loan lending, financial literacy partners, and training information/events. We will keep you updated on progress as we add additional resources. www.clfe.org

Many thanks to CASFAA and its members, with whom we've partnered over the last 25 years! We look forward to continuing to provide legislative updates, training and other support to our financial aid colleagues.

CALIFORNIA LENDERS FOR EDUCATION
CLFE

CLFE Home Officers & Members Private Loans Federal Loans Financial Literacy Training & Events Members Friday, March 01, 2013

CLFE Mission Statement

As a diverse coalition of industry participants, CLFE shall engage in activities that improve and preserve the quality and integrity of education financing products and services delivered to California students, parents and schools.

CLFE Values Statement

- DEDICATED to promoting access and choice for postsecondary education for California students.
- PARTNERS in the delivery and administration of education financing.
- PROMOTE financial literacy, responsible borrowing tools, and effective debt management strategies.
- COMMITTED to transparency and integrity, to ensure product and service quality.
- ENCOURAGE and PARTICIPATE in the open exchange of ideas and information to maximize the synergy of our efforts.
- SUPPORT and CONTRIBUTE to post-secondary financial aid and related associations.
- DEVELOP and articulate legislative and regulatory positions.

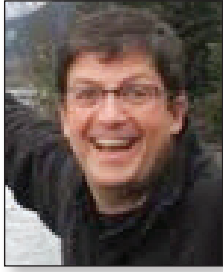
Join CLFE

We would like to invite you to join CLFE, a non-profit mutual benefit corporation that represents lenders, servicers, secondary markets and guarantors. The association is committed collectively to serving the needs of California students, parents and schools.

The benefits of membership in the CLFE association include:

- Supporting California schools as well as students and parents
- Keeping up-to-date on legislative, regulatory and current industry issues

Update from WASFAA



Jack Edwards
2012-13 WASFAA President



For 2012-13 WASFAA's (Western Association of Student Financial Aid Administrators) Executive Council has been focused on the renewal of the associations Strategic Plan. Back in the fall of 2004, the WASFAA EC formally launched the development of a 5 year Strategic Plan for 2005-2010. This was a very comprehensive and inclusive process, surveying the membership and the committee worked with an outside consultant. The results identified our Mission, Core Values, Goals, and Measures associated with each Goal. Currently, WASFAA's Goals are:

- 1.** Be a leader in providing training and professional development opportunities that are responsive to member needs
- 2.** Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts
- 3.** Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively
- 4.** Maintain and enhance the diversity of our membership and the Executive Council
- 5.** Increase the participation of members in Association activities
- 6.** Maintain the long-term financial stability of the Association
- 7.** Continually improve methods and processes for communicating with the membership
- 8.** Assess and monitor the performance of the Association and implement strategic adjustments

In 2009 the WASFAA Executive Council decided to not make any changes to the core principles of the 2005-10 Strategic Plan. So, the 2011-13 Strategic Plan (now a 3 year plan) continued with the same Mission, Core Values, Goals and Measures. There were only some modifications to strategies. Because the WASFAA Strategic Plan is very extensive, this year the Strategic Planning Committee, led by Past President Kay Soltis, is working with the current Executive Council to review our goals and measures to determine if we should be making any changes for the 2014-2016 Strategic Plan. The process began at our fall 2012 meeting and will continue at our winter 2012 meeting at the end of February. While I do not expect to see any changes to our Mission or Core Values, we may or may not make some changes to the Goals and Measures. This can be expected as times have changed in the last 8 years. We conduct business completely different now than how it was done back in 2004.

The Strategic Planning Committee has a few key members from California; *Steve Herndon, Tami Sato, Mindy Bergeron* (all past presidents of WASFAA), *Lawrence Persky* and myself. Additionally Californians involved from the Executive Council are; *Deb Barker-Garcia, Melissa Moser, Pat Hurley, Barbara Bickett and Sun Ow.*

For me as the current president of WASFAA, it has been very interesting participating on this project. I am excited and I am looking forward to the final outcome to be presented to the Executive Council at our May meeting, as it will be my responsibility as the 2013-14 Past President and Chair of the Strategic Planning Committee to begin the tracking of all the measures for the 2014-16 WASFAA Strategic Plan.

Discovery in the Desert



WASFAA Conference 2013

May 19 – May 21, 2013

Pointe Hilton
7677 North 16th St.,
Phoenix, AZ 85020

In a few short months, you could be attending the WASFAA Annual Conference in Phoenix, Arizona. The Conference Committee has been hard at work throughout the fall to make this conference a success.

Justin Draeger, the NASFAA President, and *Ron Day*, the NASFAA National Chair, will present several sessions and provide an update on NASFAA. The Department of Education will have trainers and presenters available for sessions as well. We have many tracks for you to choose from, compliance, default prevention, tribal issues, graduate professional issues, proprietary schools and professional development. It's not too late to propose a session of your own.

Go to http://www.wasfaa.org/docs/toc_conferences.html to do so.

No matter what school you work at, or what your experience level is, we will have sessions tailored for you!

Between and after sessions, you can explore the Point Hilton Resort. The Conference Committee has reserved rates for a studio, suite or detached casitas. The studio room rate is \$99 per night and internet connectivity is included, so this is a very affordable resort! The amenities are spectacular and include a miniature golf course, tennis courts, Children's activity camp and acres of pools, including waterfalls, a lazy river and waterslide. With this much to do, you can bring your family with you!

Registration is now open!

Take advantage of early bird rates and register online at www.wasfaa.org today.

Subscribe to the WASFAA Water Cooler Blog by visiting <http://wasfaa.org/b/> and you can receive regular updates on sessions, registration and fun activities to do while you are in Phoenix. With so much nearby, you could use your family's summer vacation with us and end with a southwest adventure!

We're looking forward to seeing you on May 19th.

Pell Grants and Scholarships



Jacquie Carroll, ED.D.
Camous Engagement and
Education Consultant
American Student Assistance®

Recent legislation under the Consolidated Appropriations Act, 2012 has brought about changes to the Pell Grant program. These changes aren't only worrying students and college administrators alike, but they're already impacting students. Changes included limiting students receiving Pell Grants from 18 semesters to 12 semesters—or to 600% of Pell Grant eligibility during their lifetime.

This legislation was implemented with the full knowledge that it takes the average student between four and six years to complete a degree. This is due to various school issues such as general budget cuts, staff reductions, course offerings, and students changing programs once or twice before graduating. These recent changes were applied to all students, regardless of when students received their first Pell Grant. That means unlike previous legislative changes, grandfathering wasn't allowed.

What does this mean for students? It was anticipated that this legislative change may impact more than 100,000 students immediately. And some anticipate that these changes will have less of an impact for community college students than four-year institutions (Nelson, 2012). At the same time, there's the expectation that transfer students will be greatly impacted. Many of these transfer students may have jumped around between several institutions in their effort to obtain a degree and this may come back to haunt them. Losing Pell Grants may add them to the more than 36 million Americans who have some college credit, but lack degree completion (Lumina Foundation, Aug. 2012).

Earning a degree appears to be more challenging than ever before—and now with less Pell, maybe even more so. Additionally, school administrators know that just because students no longer receive a Pell Grant, it doesn't mean they no longer need the money to support their educational efforts. In the worst case scenario, it could drive students to take out more federal and private student loans. So what are students and school administrators to do?

An existing option first comes to mind: Scholarships could be a renewed resource—although getting scholarships will take time, effort, and planning for both students and administrators. Students confirm that they're inundated with scholarship information, but in reality they may never be eligible for most of them. That makes the process frustrating and demotivating. Scholarships have been a hot topic of discussion for some time, ranging from them being an effective tool to bridge gaps in financial aid funding to the perils of actually applying for them. From students' perspective, the problem with scholarships lies with getting them. No surprise there! According to students, in addition to the saturation of useless scholarship information, the problem is that the application process is cumbersome, and applying for more than one scholarship makes tracking difficult. And—of course—what should students write about themselves?

In order for scholarships to be practical and effective tools, colleges and administrators may need to provide some additional assistance. Some institutions are creating additional scholarship programs by partnering with local businesses. For example, Truckee Meadows Community College recently unveiled a partnership with local business, agencies, and organizations for a scholarship intern program. Instead of wages, students are eligible for a \$2,550 scholarship award. In turn, they'll complete 225 hours of site-supervised, agreed-upon learning objectives in an internship course (TMCC News, 11.29.12). Local scholarship partnerships such as this provide a win-win solution for students, institutions, and business and community partners.

Not able to create new scholarships? No problem. Instead of creating additional institutional/community scholarships, many institutions have partnered with nonprofits to provide financial wellness programs to their students, which can include scholarship resources. For example, SALT™ provides a vetted and reliable scholarship search engine and a place to manage all applications in one location. For students, the process is easy to initiate and manage. Once they've provided

continued on next page

Pell Grants and Scholarships (continued)

detailed demographic information, students receive scholarship notifications to their SALT page, and they can also apply for those scholarships. The process operates a lot like eHarmony, but instead being alerted to potential love interests based on ones' background, students are alerted to scholarship interests and opportunities based on the information they provided. Personally, I think that's just as sweet! Also, it's very practical—no more multiple application sites, multiple email accounts, tracking, deleting, etc.

The process of identifying and applying for scholarships is just one of the hurdles to receiving one. Another huge barrier for students is the scholarship essay itself. To help with the “what to write about me” part of the process, institutions are reaching out to experts both on and off campus. On campus, English professors are including writing opportunities with real-life impact. A student narrative essay that could also be used as a foundation for scholarship applications appears to resonate more with students than just writing a narrative about an experience in nature, for instance. From a practical perspective, students complete the course objectives, but also

have a good starting tool to begin applying for actual scholarships. It makes their effort real.

Off campus, SALT for example, offers “Ask the Expert” webinars that showcase scholarship blogger Diane Melville and provides access to students who have a SALT membership. Students know they'll compete with each other based on good grades, a rigorous academic schedule, top test scores, and extracurricular activities; it can be a daunting task to write something special. At the webinars, students can ask those how-to questions. Having some help with this part of the scholarship application process both on and off campus gets students one step closer to being awarded a scholarship.

Ultimately, scholarships can provide a way to bridge some of the gaps in financial aid funding, but getting one is no easy task. The good news is that the renewed focus on this option may also help reduce students' educational costs overall, and potentially impact loan debt. Providing students with the tools and resources to effectively use this option is vital for successful utilization of scholarships and it benefits all: students, colleges, and the community at large.

Upcoming WASFAA Conference (May 19-21)

Terri Eckel
WASFAA Conference
Committee Co-Chair

The Annual WASFAA conference is slated for **May 19 – May 21** in Phoenix, Arizona at the Pointe Hilton on North 16th St. This year's WASFAA conference promises to not only be informative and full of fantastic networking opportunities, but it is also relatively inexpensive! Check out these rates:

- ✓ **Registration for the conference will remain \$275 (plus \$50 WASFAA annual membership fee)**
- ✓ **Room rates are \$99/night - That's AMAZING!!**

Conference registration, room reservations and the conference agenda can be accessed at the WASFAA website: http://www.wasfaa.org/docs/toc_conferences.html.

For periodic updates regarding the conference, as well as advice on vacation opportunities in sunny AZ, you are highly

encouraged to subscribe to WASFAA's new blog, The Water Cooler. Subscribe here and do it soon: <http://www.wasfaa.org/index.html> Why not plan your family summer vacation right in your own backyard!? Arizona's got many fabulous scenic attractions from the Grand Canyon to beautiful Sedona to the history of Tombstone and everywhere in between. The WASFAA Conference Committee is committed to posting to the blog routinely, in addition to posting to the WASFAA listserv, so that our membership is continually informed about conference activities and Arizona vacationing and site-seeing opportunities....so stay tuned to the Water Cooler and the AASFAA listserv.

On behalf of the WASFAA Conference Committee, I hope to welcome you to Arizona this May. Should you have any questions regarding the conference, please contact me directly at 928-776-2129 or via email at terri.eckel@yc.edu.

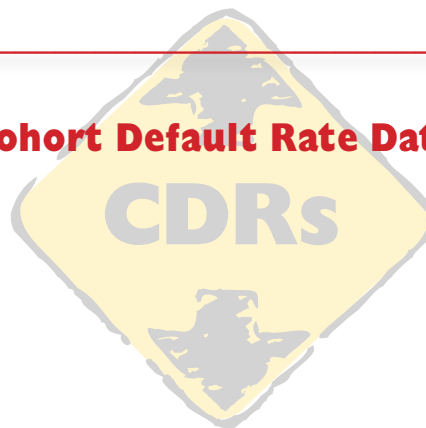
Register by April 19th to get the early bird rate of \$275!

Your Draft CDR Data



Should You Review Your Draft Cohort Default Rate Data?

Sun Ow
Senior Marketing Associate
Great Lakes Educational Loan
Services, Inc.



While no sanctions or benefits are associated with the draft cohort default rates (CDRs) you receive from the U.S. Department of Education (ED) in February or March, there could be serious ramifications for your school if you don't challenge incorrect data while you can.

You'll have a 45-day timeframe, beginning six business days after rates are released, to challenge incorrect data. If you later discover errors in your official CDR data, certain appeals are unavailable to you unless you first challenged incorrect draft data.

If your CDR is near thresholds for sanctions or benefits, you'll especially want to review your draft CDR reports. But even if your rates are relatively low, keep in mind that, beginning with those entering repayment during fiscal year (FY) 2011, all borrowers will be tracked for three years rather than just two. This expands the length of time they can impact your default rate.

So you can see why it's a good idea to review your CDR data. But let's be realistic: It's hard to recognize incorrect data if you don't know what you're looking at—or for. Here are some basics to help make it easier for you.

Understand the CDR Calculation

Your three-year CDR is the percentage of your school's federal student loan borrowers who enter repayment within a cohort fiscal year and default on their loans during that fiscal year or either of the following two fiscal years. A cohort fiscal year runs from October 1 of the previous calendar year and ends on September 30 of the calendar year it represents (e.g., cohort fiscal year 2010 runs from October 1, 2009 through September 30, 2010). For more information about CDRs and how they're calculated, see *Understanding Cohort Default Rates*.

Understand Your Draft CDR Reports

The report you receive from ED containing your CDR data is called the Loan Record Detail Report (LRDR). It may simply contain incorrect information. You can see page 2.3-

6 of ED's CDR Guide for the fields that contain data most often challenged. But it's also possible that your data may incorrectly exclude, or include, borrowers who do, or do not, belong in that particular cohort.

The LRDR contains borrower information for Stafford loans that were used to calculate your school's draft or official CDR—including the borrower's name, Social Security number, last date of attendance, date the borrower entered repayment, date of default (if applicable), and loan type. Borrowers with multiple loans will be counted only once. You should check your LRDRs carefully for accuracy, comparing the information to the repayment date, default status, and cancellations/refunds shown in your school records.

You may find ED's Frequently Asked Questions useful—and you'll definitely want to print out tip sheets from ED's CDR Guide (for example pages 2.3-7 and 2.3-8) and keep them handy as you compare your school's data with your LRDR; they'll help you decipher codes on the report until you get used to them.

Avoid Common Errors Easily

When reviewing information in your LRDR, you can avoid two common errors with minimal effort.

Check NSLDS for a student's enrollment status. Students who have withdrawn or dropped to less than halftime status may be taking classes that maintain their eligibility elsewhere. Save yourself precious time by getting the larger enrollment picture from NSLDS.

If two entities are listed for a loan, make sure you send any challenges to the correct entity (the one indicated with a usage code of "B" rather than with an "E"). Sending your challenge to the wrong servicer or guarantor can cause you to miss your deadline.

Watch for training opportunities through NASFAA as well as free webinars offered by loan servicers; they can help make this complicated task easier.

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Your Draft CDR Data (continued)

CDR BRAIN TEASERS

If you're confused about whose loans should and should not be included in CDR calculations, you're not alone! Here are a few case studies to get you warmed up before your draft CDR data arrives.

Should these students' loans be included in your school's draft 3-year CDR for FY 2010?

1. Andre

Your draft 3-year CDR data for FY 2010 shows that Andre graduated from your school on November 4, 2009 and defaulted on May 8, 2012. His estimated date entered repayment (DER) was May 5, 2010. According to NSLDS, Andre transferred to another school on February 4, 2010. Should he be included in your school's CDR? What further information do you need?

2. Paige

Paige graduated from your school on June 1, 2009, with an estimated DER of December 2, 2009. Since Paige paid her loan in full on July 1, 2009, should her loan be included in the denominator for your 3-year CDR for FY 2010? Why or why not?

3. Garrett

Garrett withdrew from your school on June 1, 2009, and defaulted on his loans on May 27, 2011. On December 4, 2011, he consolidated three loans in order to regain Title IV eligibility. Should Garrett's loan be included in your 3-year CDR calculation for FY 2010? Why or why not?

Answers:

1. No. Had Andre actually entered repayment on May 5, 2010 as assumed by your data, his loan would have been included for FY 2010. However, if the DER is delayed by re-enrolling in school prior to the end of grace, inclusion in a CDR calculation is also delayed. You need Andre's actual DER to make a determination. In this case, for example, Andre's return to school delayed his actual DER until (let's say) sometime in FY 2011. Given that actual date, his loan data should be included in CDR calculations for FY 2011 instead.

2. No. An estimated DER based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Paige repaid her loan in full on July 1, 2009 (in FY 2009) rather than entering repayment as anticipated in FY 2010, her loan should be included in CDR calculations for FY 2009. This holds true for loans discharged due to death, bankruptcy, and disability as well.

3. Yes. The date underlying loans entered repayment is the date used in the CDR calculation. In this case, Garrett entered repayment during FY 2010 for the underlying loans on which he defaulted—and these loans should be included in your FY 2010 CDR despite the consolidation in FY 2011.

STAY CONNECTED ON FACEBOOK

Did you know that CASFAA has its very own Facebook page?

Become a member of the CASFAA Facebook page to ensure that you get all of the latest updates! The conference is just around the corner and you don't want to miss anything!

<https://www.facebook.com/#!/groups/169935263093/>

Brick and Click: The Promise of Blended Learning



Amy Kasper
TG Regional
Account Executive



Blended learning, sometimes called “brick and click,” is the practice of combining in-person and online educational approaches. Its popularity has risen, and its research results are promising. Still, attempts to combine approaches can bring risk as well as excitement. Is the combination going to be like a new recipe that brings together complementary flavors to create something delicious? Or will it include the worst of both elements? What one doesn’t want is something like John F. Kennedy’s famous characterization of Washington, D.C. — that it combines Northern charm and Southern efficiency.

Respective strengths

A list of the respective strengths of in-person and online learning might include the following:

In-person

- In-person education offers the possibility of specific engagement in a way that online education does not. For example, reading an FAQ online is not the same as having a teacher answer your specific question in real time during a teachable moment when the question occurred to you, using examples that come from the class’s shared frame of reference.
- In-person education offers the possibility not only of spontaneous and specific teacher-student interaction, but also the possibility of generative student-student interaction. For example, hearing a student who “gets it” make a point in a class discussion may help a struggling student grasp a concept more securely. Similarly, a question asked by a student who fails to understand some part of a concept may trigger an explanation that helps the whole class better understand the material.

Online

- Online education works well for teaching students at different levels. Most students have, at one time or another, been in a classroom where some students felt bored while others felt lost or left behind. There is something very attractive about being in control of the flow of information,

and this may be one of online education’s biggest strengths. Teachers have long sought creative solutions to the problem of students in the same class whose different levels of understanding call for different paces. With online education, no solution is required (because the problem doesn’t arise).

- Online education scales easily. Problems of personnel, available space, and calendar constraints (which are all problems of budget, to some extent) can be solved easily when one high-quality course is available online for many students to log in and complete at a time and place of their own choosing.

More respective strengths could be listed, but the idea should be clear: each approach has its own merits, while the challenge of blended learning is to create an educational experience that draws on these respective strengths. Given that goal, is blended learning getting good results?

Overview of research

Research suggests that the news is good. In 2009, the Department of Education released an Evaluation of Evidence-Based Practices in Online Learning: A Meta-Analysis and Review of Online Learning Studies. The analysis found that online education generated slightly better results than in-person education alone, but that the best student outcomes resulted from blended elements of online and face-to-face instruction. The analysis noted some complications with the results, two of which bear repeating: (1) the analysis resists generalizing to K–12 education because much of the data was drawn from adult learners, and (2) the online settings tended to have increased learning time.

In a college context, the first “complication”— that these positive results occurred with adult learners — is obviously promising. The second complication raises the question of causation in an interesting way. If it’s true that online settings only got better results because of increased learning time, might there be something about online settings which facilitates increased learning times? We don’t need to know

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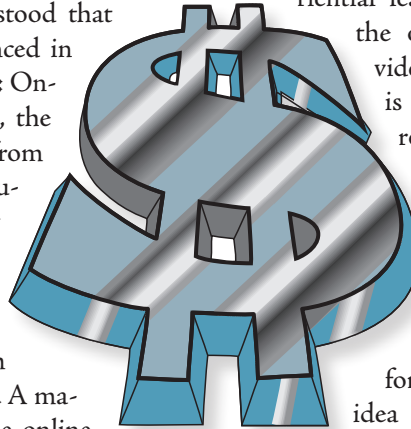
The Promise of Blended Learning (continued)

the answers to those questions to see the Department's analysis as encouraging.

Further, while academics have increasingly used online models for instruction, it is widely understood that some kinds of learning are better experienced in person. To elaborate, in *Going the Distance: Online Education in the United States 2011*, the Babson Survey Research Group noted that from 2003 to 2010, the percentage of college students taking at least one online course grew from around ten percent to 31 percent. That same report noted that in blended learning situations, the proportion of content that was delivered online can range from less than a third to more than three-fourths. A majority of academics surveyed felt that, while online chat and other features can offset the lack of direct student-student interaction in online education, student-student interactions were superior or somewhat superior in in-person settings.

Flexibility

These results suggest that part of the appeal of digital media and online education is the flexibility it allows an instructor. For example, Teresa Bobadilla, the product manager of the TG Learning Center, an online training resource (www.TG.org/TGLC), envisions how the resource could lend itself to a blended approach. She notes that, "In freshman orientation, or in a mandatory training class for students struggling with Satisfactory Academic Progress, our financial literacy content could work very well with a blended approach. For example, the student may be encountering a lot of material at once, and the online content could reinforce what they've learned. There's also an assessment component, so they could attend an in-person session, then later go online to see what they've retained. The material could be used individually, or with a whole class at the same time, where you go through it together. There are a lot of ways an instructor could use the online resource along with in-person class time."



One key to successfully blending the two, according to a 2011 National Education Association (NEA) Policy Brief, is that classroom time should be used primarily for experiential learning (rather than, say, lecture), and that the online portion of the course should provide multimedia-rich content. This approach is sometimes referred to as "the flipped classroom." In this model, students experience direct instruction through an online channel such as a video lecture (perhaps posted on YouTube or on a class website), and then use class time for deeper discussions and/or experiential group exercises. This effectively prioritizes the human element for in-person instruction, "flipping" the standard idea that "instruction" is what happens in class. Instead, class time becomes a more engaging experience that complements, enriches, applies, or even challenges the concepts the student has encountered.

New roads and new destinations

Many educators have encountered a long list of pedagogical developments that have lost their shine. Whether we're talking about multiple learning styles, decentralization, or an integrated curriculum, some formerly trendy ideas have proven to be less world changing than proponents had first promised. Education reporter John Merrow was recently quoted in *The Washington Post* expressing his view that the "potential of blended learning is vast, perhaps unlimited," but he worried that blended learning's current buzz would ultimately have a negative effect. There are a lot of ways good ideas can be badly implemented. For example, if online materials aren't challenging or relevant, or if the in-person instruction doesn't enrich what students have learned online, then real learning is unlikely to take place. In that scenario, this exciting development will devolve into a tired catch phrase rather than a positive change.

With the right approach, however, blending the strengths of two different educational approaches can create new and better educational experiences.

ST. PATRICK'S DAY

Campus Collaboration: A Necessity to Administer Title IV

David Garza
TG Senior Policy and
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Have you ever heard the phrase, “It takes a village to administer Title IV?” While it may sound silly, there is a certain truth to the underlying message, and there are a wide range of Title IV administrative requirements that it would apply to. Let’s take a closer look at some examples where collaboration has been and continues to be a necessity to meeting the spirit of the Title IV requirements.

Collaboration and Title IV issues

What does it mean to collaborate? In general, collaboration is a method in which individuals come together and work to achieve a common purpose. For example, on campus, this might involve various departments and individuals at the school — such as legal, marketing, the faculty, information technology, admissions, the business office, the registrar, and the president — working together to achieve specific objectives regarding Title IV administration. Think about some of the wide-ranging subject areas that affect your entire school.

Those issues include, but are not limited to:

- Managing cohort default rates (CDRs)
- Tackling return of Title IV funds (R2T4)
- Implementing new regulations and staying in compliance with existing ones
- Helping students understand the importance of minimal borrowing while making progression toward program completion (i.e., satisfactory academic progress)

While training and policy guidance can help manage these issues, collaboration among departments on campus can make the difference in successfully implementing or executing these critical Title IV responsibilities.

Collaboration: The optimal situation

Can you imagine what it would mean for the entire campus to understand the concept of CDRs?

Take the faculty, for example. What if a school’s faculty members knew key details such as the:

- Average student indebtedness on campus
- Consequences of default for borrowers
- Penalties for schools with high CDRs
- Number of borrowers from the school who defaulted and did not complete specific educational programs

This information would have a lasting impact in helping the faculty to understand that default not only leaves students with very few academic options, but can also have consequences for the school. Such details might encourage them to come to the table, by spelling out what’s in it for them: an opportunity to improve outcomes, a goal shared by the financial aid office and the faculty.

Taking it one step further, what if a school’s faculty members knew that:

- Taking attendance is a form of accountability to keep students on track to finish a course
- Reporting a student withdrawal promptly could help get important information in the student’s hands more quickly about options to repay loans (i.e., through exit counseling)
- Finishing a course (and not repeating it) could reduce the loan amount a student might have to borrow

Does this sound like a fairy tale? It doesn’t have to be. There are countless examples of the aid office and faculty members coming together to better understand the intricacies of these issues for one common purpose: laying a foundation to improve academic and financial outcomes for students.

Implementing program integrity rules: A collaborative example

Not very long ago, schools were tasked with implementing a wide range of program integrity rules. These rules addressed issues such as state authorization, gainful employment, incentive compensation, misrepresentation, and satisfactory academic progress. While the aid office may have been the central repository for receiving these rules and reviewing the Federal Register, it had a responsibility to collaborate with the affected areas on campus so that compensation practices or payment arrangements could be evaluated and modified as appropriate to comply with the new rules.

Those entities affected included: those who perform student recruitment or admission-related activities; those who administer student financial aid responsibilities; management personnel over these functions; and other administration officials, faculty, staff, or athletic department personnel involved in student recruitment or decision making involving federal

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A Necessity to Administer Title IV (continued)

student aid awards. Also, schools that used any outside (third-party) service providers to acquire leads on prospective students, to assist students in inquiring about or applying for admission to the school, or to assist in packaging Title IV funds to prospective or enrolled students were also affected.

As this example shows, many individuals on campus were affected by this rule, and a collaborative effort by key departments (admissions, financial aid, legal, marketing, and others) was essential to evaluating and modifying internal compensation practices or payment arrangements with relevant external parties.

The shared goal in this case was to comply and implement a new rule; without collaboration of a wide range of key offices, this goal could not have been met.

Attributes necessary to collaboration

Successful collaborative efforts share several essential elements, including:

- **Awareness** – Understanding and internalizing a shared purpose
- **Motivation** – Inspiring action in problem solving or development
- **Self-synchronization** – Deciding as individuals when things need to happen
- **Mediation** – Negotiating as individuals to collaborate and find common ground
- **Reciprocity** – Sharing of information and responsibilities by all parties
- **Reflection** – Thinking and considering alternatives
- **Engagement** – Participating proactively rather than waiting and seeing

It's probably easiest to measure these attributes in the form of a self-assessment. Ask yourself how you and the entity you are collaborating with would answer these questions:

- Are we part of a shared purpose?
- Do we have the necessary drive to reach consensus as we solve this problem?
- Are we actively working to find common ground?
- Are we fully sharing in an honest, non-antagonistic way?
- Have we been proactively thinking about all the options available?

Start today

With fewer resources and more requirements on all sides of the issues, successfully executing requires a collaborative ef-

fort. Such efforts can help schools gain efficiencies, improve compliance, and lead to better outcomes for students. While it may take a village, the results will be long lasting and beneficial for all involved.

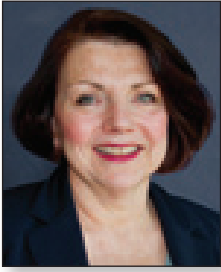
Resources to help

As you are educating individuals about these important issues, these resources can help you explain the Title IV requirements in more detail.

- **ED's Information for Financial Aid Professionals website** — Here you can find the Federal Student Aid Handbook and the Cohort Default Rate Guide along with many other pieces of information and guidance.
- **TG Online** — TG's "Policies and Regulations" page on TG Online has a wealth of resources on program integrity, including one-page summaries that explain the issues at a high level, comprehensive articles that examine the rules in more detail, and an implementation chart that schools can use to reach out to entities on campus. TG's "Cohort Default Rates 101" page also has information about CDRs and default management which can be used to educate departments and individuals across campus about the impacts of CDR and why it is necessary to take a proactive approach in managing default.
- **Aiim®—The Global Community of Information Professionals** — This resource offers practical information on collaboration, and was used as a reference for this article.



Effecting Aid Policy: Your Data Can Tell a Compelling Story



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With the proliferation of headlines on the fiscal cliff, aid cuts, and possible sequestration in the news, aid leaders are often asked to predict how funding cuts will impact the campus community. The request for instant information about the impact of policy shifts can leave the aid office struggling with ways to piece information together in meaningful ways. The aid office usually has most of the data they need to respond to these requests, but often, new leaders are not sure how to organize the information into a compelling narrative that informs or shapes new policy. As Rick Shipman, Director of Financial Aid at Michigan State University says about his early days as a new director, “I was immersed and surrounded by good data but I had no idea what to do with it to shape policy.”

Shirley Ort, Associate Provost and Director of Student Aid and Scholarships at the University of North Carolina – Chapel Hill (UNC), recommends that aid offices start organizing their data by working with the office of institutional research on campus in order to merge financial aid data with that from other campus offices, such as admissions and career planning. The goal is to build a baseline database from which to work. Once the data is organized into a comprehensive file, the aid office can easily track and display how aid policies and expenditures are shaping the class and the campus.

Additionally, the database can help model the impact of changes in aid policy on specific cohorts of students. “When we’re asked to predict the impact of a budget change, we can do so quickly and show a visual of exactly what type of students might be impacted by the change.” This approach has allowed UNC to communicate more effectively, both with senior leaders on campus and with state governing bodies when aid cuts are under consideration.

The UNC database includes over 40 variables based on student information from each class. Most of the data is culled from the financial aid and admissions files, and includes standard information that is commonly tracked. But Ort also recommends that aid offices dig deeper for data and

think about the information that decision-makers might find useful when making policy decisions. “At UNC, we pull in parent job data and socioeconomic status (SES) as part of the student profile. After graduation, we can link career placement data to determine where a student is employed and at what income. The longitudinal data tells a powerful story about the impact of the Carolina Covenant® and other need-based programs on student outcomes.” As an example, UNC has been able to illustrate the connection between the investment in aid through the Carolina Covenant® program and significantly increased graduation rates, which results in long-term payoffs for the taxpayers of North Carolina.

“We can show how the expenditure for our high-achieving, low-income Covenant Scholars results in graduate student and employment opportunities which will essentially pay back the grant over time through income taxes. It’s a powerful story when we show results from beginning to end,” asserts Ort.

Once the data are organized into a useable framework, you have options for how to show results: charts, graphs, or scatterplots. Although these traditional illustration tools are useful, “don’t be afraid to make the data personal,” recommends Susan Murphy, Senior Associate Dean of Academic and Enrollment Services at the University of San Francisco (USF). Recently, the university had to communicate to both campus leaders and state legislators about the potential impact of cuts to the Cal Grant program, including how the cuts might result in lower enrollments, less diversity, and changes to academic programs. But the most meaningful data the university shared with decision-makers was about the individual students who would be impacted. “It’s easier to understand the result of budget cuts when the student impacted is someone you know. It’s not just the nameless student who can’t return to school – it’s the Dean’s favorite work-study student who he’s known for three years.” USF’s campaign to offset potential Cal Grant cuts was highly successful because it told a story about who, how, and why

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Your Data Can Tell a Compelling Story (continued)

specific students would be impacted. “Basically, we provided a narrative with pictures that resulted in a very clear picture of long term impacts of the grant cuts,” states Murphy.

Together, Ort and Murphy have several recommendations for aid leaders seeking to use their data to tell a compelling story:

- Build a baseline for every class. Include overall aid expenditures, family income levels, academic preparation, SES, ethnicity, and any other variables your institution finds important (athletes, academic major, state residency, etc.)
- Isolate trends over time: show how aid expenditures are helping certain cohorts of students in five-year intervals. When the audience can see steady results over time, they are more likely to embrace the evidence of the impact of funding.

- When asked for data, think beyond just showing the information visually; learn to shape the narrative. Studies show that our brains respond to stories, not just visual graphics, and that decision-makers are more likely to take action when they feel involved with the story.
- Keep your visual displays simple and concrete. Your audience is more likely to comprehend data (and thus agree with you) when you isolate simple and concrete messages about what the data means for your campus.

For more information on this topic, register for an upcoming Great Lakes SmartSessions™ webinar, “Effecting Aid Policy: Using Your Data to Tell a Compelling Story” on March 19. Visit mygreatlakes.org/smartsessions for more information.

Back in the (Financial Aid) Saddle Again



Robin Bailey-Chen
California Institute of the Arts



This past December I attended my first CASFAA conference in about 5 years. It felt familiar and comfortable, albeit with a smaller exhibitor hall and better signage. I had not been entirely out of the financial aid loop, it’s just that my role at the institution had expanded far beyond financial aid over the course of 10 years. I had wandered into the world of registration and records, academic advisement, student affairs, student accounts, and so on. And while I still considered financial aid as my area of expertise, over time I found myself doing less and less of the day to day hands-on responsibilities of the financial aid office. For 10 years, I had been on a progressive spiral of increasing responsibility at work. It’s a good thing, right? It is, or was, until I realized that I was gradually shifting away from my core expertise – and comfort zone. I had many hats, but none of them fit perfectly.

And so it is that I find myself with a new, old title, “Director of Financial Aid.” It was a positive coincidence that the CASFAA conference came only a few weeks after I accepted my new position in the Financial Aid Office at CalArts. It was just as I remembered—many familiar faces and names, droves of peo-

ple clad in business casual attire, roaming back and forth among conference rooms, stopping at the water canteens and carrying vendor tote bags (although there are certainly less of those around these days!). Being at the conference brought back fond memories of my involvement in conference committees, executive council, and yes, writing articles for the CASFAA News way back when. Most importantly, I immediately felt that special camaraderie that we share as financial aid colleagues. We are truly a “community” in the best sense of the word. After all, who else understands exactly what we do?!? We share ideas, we mentor and educate each other, we commiserate about the changes and new regs that we face year to year. Just the other day a colleague and I were trading old stories: remember when we received paper loan checks for every single student? Remember packaging with pencil and paper?

Someone once said, we are always where we are meant to be at any given time. Well, I’m back in the financial aid office and once again a member of CASFAA. My hat may be vintage, but it fits!