

CASFAA NEWS

California Association of Student Financial Aid Administrators

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AUTUMN EDITION

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President's Update



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

The campuses across California are alive with new students and electrified with our returning students. As financial aid professionals we are busy with workshops, first disbursements, and implementation of the 150% loan regulations and the submittal of ATB information to COD. Welcome to Fall Semester 2013!

Aside from the campus activity, CASFAA volunteers created two training events sponsored by The Federal Issues Committee and the Proprietary Committee. Daniel Reed and Thomas Le did an outstanding job directing and creating these webinars. If you missed the webinars, they are available via recording on the CASFAA website.

The conference committee has been hard at work; registration is open, vendor information is posted, and room rates are down for CASFAA's annual conference. Thank you to Deb Barker-Garcia in getting the early bird room rates. Make your reservations while the early bird rates are active. Last year, we welcomed CASFAA members "home" and this year we are "coming together". This is the premier training event for California's postsecondary institutions; plan your budgets and send your staff.

The Elections and Nominations Committee has an exciting slate of nominees for the 2014 Executive Council. Voting will begin the first week in September – remember to vote!

Positions open are: President-elect, Vice President-Federal Issues, Vice President-State Issues, Secretary, Treasurer-elect, Segmental Representatives for the California Community Colleges, University of California, California State University, Independent, and Proprietary; and Members-at-Large for Access and Diversity and Graduate Professional.

In a coordinated effort with the California Student Aid Commission and CASFAA's High School Relations Committee (Co-Chairs Anafe Robinson and Dennis Schroeder) will be offering free of charge the High School Counselor Workshops. Workshops will be held in October and November across the state; registration will be opening soon. Of course, Bryan Dickason will be one of the speakers!

CASFAA is a volunteer organization and needs you! Volunteer opportunities will be open for the 2014 year for all committees. Volunteer on the CASFAA web site – click on CASFAA Needs You! Submit the form online.



Conference Update

Deb Barker-Garcia
Corinthian Colleges

2013 CASFAA Conference & Training Event

3 more months.....the anticipation is building towards the moment when we can all once again come together as a community to celebrate what we do for the students of California and to gain additional skills that will help to ensure that we are always able to continue our mission. As we get closer to our annual conference I'm hopeful to start providing you with more regular communication concerning the event. What you need to know at this point however, is that registration and housing are open. Make sure you secure your housing by September 30th as this is the early bird deadline for the reduced housing rate.

At this point, you will find a preliminary agenda on the Conference web page. I am thrilled to report that we have secured Dr. I King Jordan, Past President of Gallaudet University and Justin Draeger, NASFAA president to be our keynote speakers at this opening general session. We're all very familiar in terms of what Justin brings to our community. Each time I hear him speak, I am filled with a renewed sense of what an impact we have on the lives of students. Many of us may not be quite as familiar with Dr. I King Jordan. Dr. Jordan made history in 1988 when he became the first deaf president of Gallaudet University, the world's only university for students who are deaf and hard of hearing. He became president as a result of a social revolution frequently called Deaf President Now (DPN). The week-long movement was a watershed event in the lives of deaf and hard of hearing people all over the world. Since DPN, I. King Jordan's leadership has heightened public awareness of the important educational contributions Gallaudet makes to the nation and the world. He serves as an international spokesperson for deaf and hard of hearing people, as well as an advocate for all persons with disabilities. As a public speaker, Dr. Jordan continues to challenge the American public to examine their attitudes toward people with disabilities and to open their minds, hearts and workplaces to them. I believe that we will truly be in for a memorable experience

as Dr. Jordan shares his views on access and diversity in and out of the world of higher education.

Don't delay — register now and secure your housing at the reduced early bird rate! Your 2013 Conference committee is hard at work to ensure that we once again, have a most memorable time during our stay in 'The City'!



Come together... Join the party!

CASFAA Conference 2013 December 15-17
San Francisco Marriott Marquis

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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www.casfaa.org

Informational Notes



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

Conference Scholarships

This year, CASFAA will again offer conference scholarships. Scholarship applications will be emailed to all members and available on the website. Scholarships will provide the following:

- The cost of air transportation and a round-trip shuttle from the airport to the hotel (which will be arranged by CASFAA on my behalf), hotel accommodations, and the registration fee for the Annual Conference. Mileage will be paid at the current IRS approved rate for those within driving distance to the conference hotel. Rental cars and/or taxi service will not be reimbursed.
- CASFAA will provide a complimentary membership for 1 year.
- Covers the cost of meals during transportation to and from the conference and any meal not covered during the conference.

Awards

Every year CASFAA recognizes its members that have provided outstanding service to the organization and the financial aid profession. This year, nominations will be emailed to all members and nomination forms will be available on the web site.

CASFAA awards:

Lifetime Membership, Distinguished Service, Meritorious Service, Creative Leadership, Special Recognition, Rookie of the Year, Segmental Awards – Community Colleges, University of California, California State University, Independent Colleges and Universities, Proprietary Colleges and Universities, and Graduate and Professional

CASFAA is strengthened through our members. Please, take the time to participate in the elections and award nominations. This is your opportunity to recognize those in the financial aid profession for their outstanding contributions to the financial aid profession which in turn, have opened access to California's sons and daughters to higher education.

See you in San Francisco!

Come together. . . Join the party!

CASFAA Conference 2013 December 15-17
San Francisco Marriott Marquis

Committee Update



Graduate Professional Update

Natasha Kobrinsky
GP Segmental Representative

Have you ever heard a complaint of there being too many GP sessions offered at a conference?! Have you thought that it could even be possible? It became a reality at the NASFAA conference in July.

I want to applaud the NASFAA GP Committee for doing an unprecedented job in putting together the NASFAA Conference graduate professional session track. Financial aid administrators serving graduate professional student populations had a choice of attending 17 sessions focused on the needs and challenges of graduate schools. In fact occasionally, it was not easy to choose between GP sessions offered at the same time.

The NASFAA GP Committee set high standards for CASFAA to follow, but we are up to the challenge. With the support of the CASFAA Conference Chair, the CASFAA GPIC has rolled up our sleeves and worked to develop a strong GP session track to present topics specific to graduate professional schools and student populations. We are working with the best and the brightest in our industry to offer exceptional training opportunities at the CASFAA conference in December.

We will continue our tradition of getting together at the GP Forum prior to the conference. The GP Forum will give us a chance to reconnect with our colleagues and catch up with best practices. The GP Forum will provide an opportunity to talk to federal loan servicers' representatives, ask questions, and get answers specific to the needs of graduate schools.

GP Forum attendees will hear from Vicki Shipley and Nancy Coolidge discussing the constantly changing legislative, political, and regulatory climate and their insight on the ways our students and schools may be impacted.

Another unique learning opportunity will be offered by Jeff Hanson. Jeff, who is also a CASFAA Conference presenter, will share his experience and expertise in his always engaging style.

It's time to start making plans to attend the CASFAA Conference and the GP Forum. The CASFAA GP Committee is working to make it worthy of your time and your budget!

Save the Date

Plan on attending CASFAA Pre-Conference December 14-15, 2013

The Proprietary Committee is hard at work with planning an exciting program for the pre-conference Dec. 14-15 and conference Dec. 15-17.

We surveyed our proprietary membership and received great feedback on session topics that I presented to the Conference Planning Committee this past April. As this year's conference theme is

"Come Together, Join the Party!"

we are excited to be hosting a wine and cheese reception at this pre-conference!!

Committee Update



Independent Segmental Update

Daniel Wait
Independent Segmental Representative

Federal Spotlight:

On August 22nd, 2013, President Obama announced a number of proposals intended on addressing college accountability and affordability. I'm sure many of you in the independent segment are following this conversation closely. Not only do these proposals aim on grading schools based on items like cost, level of graduate debt and graduate employment, but also attempt to tie federal assistance to said grading scale. Further information can be found here: http://www.naicu.edu/docLib/20130822_WHFactSheet8-22-13.pdf.

State Spotlight:

SB 284 & SB 285 (De Leon): These Senate bills would increase the annual Cal Grant B access awards via a tax credit for donations to a state education fund.

More information and current status for SB 284: <http://www.calegistsats.com/bills/sb-284-income-taxes-credits-contributions-education-funds/>

More information and current status for SB 285: <http://www.calegistsats.com/bills/sb-285-student-financial-aid-cal-grant-program/>

Independent Focus:

Many of our offices are in the final stages of student enrollment as classes begin to start. The majority of concerns and questions about billing matters and financial assistance are (I truly hope) coming to a close. Already, the emails and phone calls have started regarding outreach opportunities from schools and campus departments. In addition to the logistics of coordinating outreach efforts, I believe we should be asking ourselves some important introspective questions.

- What is our school's purpose for outreach? Are we primarily aimed at "feeder" schools or is our focus also on communities with fewer resources?
- How do we reach communities that have perhaps written-off private colleges due to a perceived cost?
- How soon should outreach start? Should we be working harder to connect with students prior to High School?

- We spend quite a bit of time talking about the application process. What about general financial literacy for prospective and current students?
- Where does our web presence and social media fit into these efforts?

Each school is unique and may have different resources to offer in response to these questions. My challenge to you is to evaluate your current practices and see how you can be involved. Encourage your entire office to be involved with Cash for College or maybe host your own FAFSA workshop. Support team members that want to travel a bit further to reach a school needing some professional assistance. Talk to Junior High students (easier said than done) about financial literacy and the importance of developing good study habits potentially leading to scholarships. I believe most of you in this profession already understand the significance of providing information and assistance to all the families considering college. Look for ways to expand your circle of influence. What you do matters!

The screenshot shows the NAICU website interface. At the top, there is a navigation bar with "About | Washington Update | Sign Up for Headline News" and social media icons for Facebook, Twitter, LinkedIn, and YouTube. Below this is a banner with the NAICU logo and the text "National Association of Independent Colleges and Universities". A row of five small images follows. Below the images is a navigation menu with "News Room", "Member Center", "Special Initiatives", "Events", and "Policy". The main content area features a "Top Stories" section with three articles: "The Rating Fantasy", "Rating system wrong way to go", and "Pondering Pell". To the right of the main content is a "User Login" section with fields for "e-mail" and "password", and a "Forgot Password?" link. Below the login section are two promotional boxes: "SECURING OUR FUTURE: CAPITOL CONVERSATIONS" and "9 MYTHS ABOUT PRIVATE NONPROFIT HIGHER EDUCATION".

Committee Updates



Federal Issues Update

Daniel Reed
2013 CASFAA VP
Federal Issues
Representative

Hello CASFAA Members! Your Federal Issues committee has been hard at work over the last month. The House Education and Workforce Committee Chairman, Congressman John Kline, called for comments on Higher Education Reauthorization, and we responded! CASFAA's official response can be viewed [on the Federal Issues Resources page here](#).

I wanted to share a bit about this process. Our committee knew that NASFAA had done a thorough review of Reauthorization topics, so we used their document ([posted here](#)) as a starting place. We wanted to identify issues that were of particular interest to California schools, important across CASFAA's segments, and aligned with our own passions and beliefs. We reviewed NASFAA's report in our July Conference Call ([minutes are posted here](#)), created our own document of recommendations, and followed up with a few drafts over email before submitting for the approval of CASFAA's Executive Council. After a motion to approve was called and seconded, time was allotted for discussion, and the document was approved with just a few minor adjustments.

Once we had an approved document on CASFAA letterhead, the PDF was finalized and sent to the House Committee email – [as indicated on the request for comment](#). We also copied the Education staffers for Congressman George Miller, the Committee's Senior Democratic Member, Congressman Virginia Foxx, Chairwoman for the Subcommittee on Higher Education, Congressman Ruben Hinojosa, Ranking member, Congressman Buck McKeon, mem-

ber from California, Congressman Susan Davis, member from California, and Congressman Duncan Hunter, my own Representative. Did you know that you can call the office of any Congressman, ask for the name of the Staffer for Higher Education, and then you just follow the House format of `first.last@mail.house.gov`? Pretty simple, and then you might even get a message later on from one of these contacts who now sees you as a resource. It's true, I've gotten a few! While we didn't vary much from NASFAA's recommendations on the topics we chose to address, we believe that where we can find agreement on solutions to Federal Financial Aid complexities, we should embrace them.

Advocacy really isn't as scary as it sounds. It does take a bit of time and effort, but we should be voicing our thoughts on how to make these Federal Programs and processes more effective and efficient! We are the subject matter experts, and we need to communicate this expertise. Great thanks are owed to the many members of the Federal Issues Committee and Executive Council who put time and thought into this CASFAA response. Let's continue to encourage our legislators to simplify Federal Aid and support America's students.

<https://casfaa.memberclicks.net/segmental-resources-federal>

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/>

Committee Update



Proprietary Segmental Update

Tom Le
Proprietary Segmental Representative

This past summer the Proprietary Committee was proud to have hosted a four part webinar series that included topics on Verification, 150% Subsidized Loan Limits, The Financial Aid Processing Puzzle – Putting all the Pieces Together, and The Financial Aid Director – Master of Multitasking. We heard your need for professional development training opportunities and the topics were selected based on your feedback ranked as most important that you provided in your responses of our survey to the membership earlier this year.

We would like to thank our presenters, Margaret Day – Federal Student Aid Trainer, U.S. Department of Education, Lissa Wayne – Director of Financial Aid, New York Film Academy, L.A. and Lynne Garcia – Corporate Director of Financial Aid – Corinthian Colleges, Inc.!! They were excellent in their presentations and provided great best practices. We definitely appreciate the time they took out of their busy schedules to help train us on these important topics.

The four part webinar series were free to current members of CASFAA and a requirement of membership for non-members.

We are happy to report that we had a total of 280 registrations from the whole webinar series and welcomed 34 new memberships. This is truly exciting being able to address your needs and getting new members to be involved in our association.

If you missed any of the webinars, don't worry, all the sessions were recorded attached with the presentation documents, hand-outs, and Q&As. You may find them archived in our training site on our CASFAA website. Feel free to view them any time and if you need a refresher.

Just a reminder, our Proprietary Workshop at the CASFAA Pre-Conference is December 14–15 at the San Francisco Marriott Marquis. We have an exciting program planned for you including a wine and cheese reception this year which will allow you to unwind and network with other segments! Here's your opportunity for some quality in-person train-

ing while allowing you to also network and share best practices with your industry colleagues. You will also be earning your certificate of attendance for each training presentation. It's going to be fun so don't miss out! Please register online now at www.casfaa.org and also take advantage of our "Early Bird" room rates if you're planning to stay at the conference hotel by September 30.

"Come Together, Join the Party!" We look forward to seeing you all there at the CASFAA Conference!!

**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

THE PREMIER NETWORKING EVENT FOR FINANCIAL AID PROFESSIONALS IN THE GOLDEN STATE

casfaa
www.casfaa.org

What's the Scoop?

Associate Director, *Tomoko Matsuda*, of California State University Sacramento, will be retiring after 24 years. July third was his last day in the office.



Peggy Loewy Wellisch, has accepted the position as Corporate Director of Regulatory Compliance, at Northwest College in West Covina. Peggy is considered an expert in the financial aid community by her peers on the national, regional and local levels. Some of Peggy's accomplishments are having served as a non- federal trainer for the U.S.

Department of Education, served as a FASFAA President, testified before Congress, served on numerous advisory boards, is a two time published author and a presenter at numerous conferences. Peggy is particularly versed in issues facing all sectors in the financial aid higher education community. In this role, Peggy will provide leadership, training and guidance to the SUCCESS Education schools with regard to financial aid Title IV compliance and regulatory insight. She can be reached at 626.251.1078 or peggyl@success.edu. Peggy is looking forward to provide contributions to the CASFAA newsletter as well as on the Federal Relations Committee, two of the CASFAA committees in which she currently serves. Wishing Peggy much SUCCESS at Northwest College. We know that we can count on Peggy in any capacity, as she assimilates herself in So Cal again!

I braved the summit of Half Dome in Yosemite National Park this month. Half dome, with an elevation of over 8,800 feet, is a 70-75 degree steep vertical climb up granite that has been worn smooth by previous climbers.

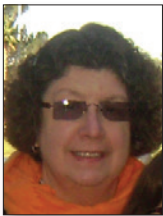
My dad, Charles Coleman, and I decided to take on the peak as part of my milestone birthday celebration. The achievement of my ascension of Half Dome's peak is one of hopefully many more; as I travel the globe seeking beautiful and awe-inspiring pockets of the world. This, of course, is all done when I'm not helping students achieve their dreams at Fresno State. :-)

—*Charah Coleman*



**What a great idea!
So what did you
do this summer?
Anything exciting
you would like to
share?**

What's the Scoop?



Long-time Claremont resident **Margaret Eleanor Carothers** died on Wednesday evening, July 17th, following a brief illness. Ms. Carothers had recently retired as Director of Financial Aid at Pitzer College; she had worked in the field of student financial aid for Pitzer from 1969 until her retirement in 2012, assuming a similar position with the Claremont Graduate University during the 1980s before returning to Pitzer. She was skilled in her work and deeply committed to supporting students. Abby Parsons, who was a professional associate and a personal friend for four decades, has noted that “Margaret was a mentor to many younger colleagues in the Financial Aid world, and two young women who worked with her became President of the California Association of Student Financial Aid Administrators, something that made her quite proud.”

Born in Oakland, CA in 1948, Ms. Carothers moved with her family to Livermore, CA in 1952 when her father took a job as researcher at Livermore Radiation Laboratory (now Lawrence Livermore Laboratory). She graduated from Livermore High School in 1965, and spent the next year as an au pair with a family in England. Upon her return to the United States she came to Claremont and entered Pitzer College. Juggling work and school, Ms. Carothers completed her degree in economics in 1980.

As a young woman, Margaret enjoyed swimming and played soccer. According to her own self-description, she was—along with her late husband—a “culture vulture.” With her spouse John E. Murphy—who predeceased her in 2006—she annually subscribed to the Los Angeles Philharmonic, the Mark Taper Forum, several other theatrical venues (usually smaller stages, to which she provided financial contributions), the American Museum of Ceramic Art in Pomona, Los Angeles’s major art museums, and the Rancho Santa Ana Botanic Garden. In addition, she was a regular participant in a local book-reading club and frequently attended the Los Angeles Times Spring Book Festival. Indeed, she was steadfastly au courant in matters literary and theatrical.

A natural, but decorous, bon vivant, she loved to entertain and was a great cook. Her famed dinner parties featured excellent food, ample drink, and spirited conversation among the animated guests honored to have been there.

In the company of husband John, Margaret traveled extensively, both in the United States and overseas. One of their favorite destinations was Ireland, because it was the site of her husband’s ancestors and because she so enjoyed the country. She continued her foreign and domestic travels until her illness, usually accompanied by good friends. Among the most recent excursions was a magnificent cruise with favored companions to Alaska. Always when returning from a special expedition, she carried with her atypical, charming, and much-appreciated

presents for her many friends. (Who included, notably, Zoe Levy, her BFF under 20.)

As her sister Katherine has observed (and others can confirm), “Margaret had a dazzling, fabulous shoe collection.” But perhaps her most distinctive novelty obsession was with hippos. On her own, and from friends’ gifts, she collected over the years hippopotamus reproductions in a variety of modes and sizes, including the giant hippo sculpture her husband bought for her that graces her freshly reconfigured back yard.

Ms. Carothers was, as well, civic minded. She served on the Board of Directors for the Claremont Chapter of the American Red Cross, participated in its blood drives and fundraising for disaster relief, and she volunteered annually with the Union Station Pasadena Homeless Shelter in providing Thanksgiving and Christmas dinners to the homeless at Pasadena’s Central Park.

Peter and Pat Coye were long-time neighbors. Peter reminds that “Margaret was married to John Murphy for many years, bringing love, intellectual challenge, humor and companionship to someone much loved by the Claremont community. The love that John Murphy had for Margaret was one of the great love stories of Claremont.”

Throughout her life Ms. Carothers attracted a wide variety of close friends. As Ms. Parsons has explained, Margaret had many “pockets” of friends, who initially did not know one another; but she became the hub around which the pockets orbited, and, particularly in her last days, those pockets fused into a single bond of camaraderie. That is, she touched the lives of many people. And her circle of friends and acquaintances continued to expand and thicken as time went on. Weekly dining partners Penny Myrdal and Juanita Uster, both widowed, as was Margaret, confirm that for Margaret—and for them—“for almost seven years all things were canceled if they fell on a Tuesday night. That night became sacred as it was a night of friendship and healing, a night to take a few more steps toward acceptance on the journey of widowhood.” Good friend David Levy remembers that one of her favorite sayings, penned by Dr. Seuss, was: “Sometimes you will never know the value of a moment until it becomes a memory.” This is a fitting adage for Margaret Carothers’s life, which was filled with treasured moments; and countless friends, colleagues, students, and family will remember her—and those valued moments—with heartfelt fondness.

Ms. Carothers is survived by her sisters Katherine Carothers, of Denver, Alison Hetrick, of Tracy, CA, and brother Thomas (and wife Andrea) of Washington, D.C. and Budapest, Hungary. Her stepchildren are John Prentice Murphy of Alexandria, VA and Kristin Murphy-Avina of Los Alamitos, CA. Nieces and nephews include: Jennifer Marlar Graham, Matthew Marlar, Christopher Carothers, Vera Carothers, and Roza Carothers.

2013 Legislative Update-Cal Grant Bills

With one month to go in the 2013 legislative session, here is an update on the Cal Grant bills left standing.

AB 1241 (Weber) – expands H.S. Entitlement application window for two years beyond high school graduation or the equivalent (that’s one-year beyond current practice). The bill was heard in Senate Appropriations Committee on August 12th and sent to Suspense.*

*AB 1285 (Fong) – provides first-year Cal Grant B students with tuition. Held in Senate Education Committee. AB 1285 will become a two-year bill.***

AB 1287 (Quirk-Silva) – amends renewal income/asset/minimum need tests to allow renewal Cal Grant recipients disqualified by those financial tests in 2011-12, 2012-13, and 2013-14 to reapply for their Cal Grant beginning in 2014-15 by filing an on-time FAFSA. If they again meet renewal income/asset/minimum need tests, their Cal Grants may be reinstated under the same program (disqualified Entitlements will come back into the Entitlement Program regardless of age, GPA) and with the same remaining eligibility they had immediately prior to disqualification. Also beginning in 2015-16, any renewal student failing to meet the renewal income/asset/minimum need tests will be put in an “unpaid reserve” status (on hold) for the award year in which the renewal student is determined financially unqualified. The following award cycle, the student’s financial eligibility will be re-evaluated based on the new FAFSA data. If the student continues to fail to meet the income/asset/minimum need tests, she will remain in “unpaid reserve” status. If she meets the income/asset/minimum need tests, her Cal Grant will be reinstated as discussed above. The “unpaid reserve” status may extend up to four consecutive years before the student is withdrawn from the Cal Grant Program. The bill was heard in Senate Appropriations Committee on August 12th and sent to Suspense.*

*AB 1318 (Bonilla) – creates a statutory formula for Cal Grant maximums for students attending private, WASC-accredited institutions. Held in Senate Education Committee. AB 1318 will become a two-year bill.***

AB 1364 (Ting) – beginning in 2014-15, increases Cal Grant B Access award to \$1,710 + CPI and increases it by CPI annually thereafter. In years when CPI is negative, there is no decrease to the prior year’s award. The bill was heard in Senate Appropriations Committee on August 12th and sent to Suspense.*

SB 285 (De Leon) – beginning in 2015-16, adds a supplement to the Cal Grant B Access award amount from special funds. The bill sunsets after the 2017-18 award year or when moneys in the fund are depleted, whichever occurs later. The bill was heard in Assembly Appropriations on August 14th and was sent to Suspense*.

*Any bills that have a fiscal effect greater than \$50,000 will be held by the Appropriations Committee until August 30th. At that time a decision will be made by legislative leadership whether the bill will move forward or continue to be held in suspension.

**Because we are in the first year of a two-year session, bills that passed over to the second house can be held at the request of the author and taken up again in the second year of the session.

Lori Neghura

California Student Aid Commission

At-Risk Delinquency Resolution Contest



Lauren Swett
Public Sector Representative
FedLoan Servicing (PHEAA)



Beginning in May 2013, FedLoan Servicing held an At-Risk Delinquency Resolution Contest for schools. Participating schools were provided with a listing of delinquent borrowers, serviced by FedLoan Servicing, who would impact their 2011 or 2012 Cohort Default Rate, if their delinquency was not resolved. The contest ended on August 28, 2013. Here are some highlights:

- 350 Schools Participated (26 California schools)
 - 7,356 Cured Delinquencies (376 from California schools)
- Congratulations to all participating schools in the winning region – WASFAA! Schools within the Western region cured 31% of their loan delinquencies.

CASFAA was well represented, as Bryan College, CA was a National and Proprietary Sector Winner!

FedLoan Servicing extends a special thank you to all participating schools for the assistance provided to your alumni! Winning schools were provided a customized poster, congratulatory letter, and the option to participate in our FedLoan Servicing FiveStar Training webinar on default prevention or a spotlight in an upcoming FedLoan Servicing Quarterly Bulletin.

Congratulations to the winners!!!!

Tiers	Winning School	Sector	% of cures
NATIONAL WINNERS			
< 50 borrowers	Bryan College (CA) Plaza College (NY)	Proprietary	100%
51 – 250 borrowers	Howard Community College (MD)	Public	53%
> 250 borrowers	Herzing University (WI)	Proprietary	37%
PUBLIC SECTOR WINNERS			
< 50 borrowers	City College of Chicago (IL)	Public	80%
51 – 250 borrowers	Howard Community College (MD)	Public	53%
> 250 borrowers	University of North Texas (TX)	Public	31%
PRIVATE SECTOR WINNERS			
< 50 borrowers	Resurrection University (IL) Sharon Regional Health System (PA)	Private	100%
51 – 250 borrowers	Robert Morris University (IL)	Private	45%
> 250 borrowers	Keiser University (FL)	Private	29%
PROPRIETARY SECTOR WINNERS			
< 50 borrowers	Bryan College (CA) Plaza College (NY)	Proprietary	100%
51 – 250 borrowers	Vista College (TX)	Proprietary	43%
> 250 borrowers	Herzing University (WI)	Proprietary	37%
GRADUATE AND PROFESSIONAL SECTOR WINNERS			
< 50 borrowers	Assemblies of God Theological Seminary (MO) Eastern Virginia Medical School (VA)	Graduate	100%

Managing Your School's Default Rate



Dave Macoubrie
Vice President of
Repayment Solutions
Inceptia

Whether you represent a public, private or proprietary school, your ultimate goal is to provide students with the means to become educated adults. That responsibility doesn't end when students leave campus. Helping students navigate the financial aid repayment process is in the school's financial best interest.

One common feature stands out in the U.S. Department of Education's most recent cohort default rates for schools: the average default rate increased in two of the three categories. This isn't shocking news to most schools, since external factors like the economy place greater pressure on students. It follows that many borrowers struggle to repay their student loans.

A silver lining does exist, however. Schools can help maintain or lower their cohort default rate. There are a number of options available—from exit counseling, financial education and grace contact efforts, to actual default prevention on delinquent borrowers.

Schools may choose to do some, all or none of these depending on budgets and overall risk involved with the school's student loan default rate.

Three options for tackling default prevention:

- 1) Do it yourself;
- 2) Hire an expert vendor;
- 3) Use a combination of efforts.

It is a challenge to counsel borrowers who are delinquent on their student loans. A borrower's initial reaction may be one of anxiety and concern. Each borrower's response is based on his or her individual experience.

Take this statement for example: "Hello, I'm calling on your student loan..." Not only is this statement an awkward beginning, it violates the student's confidentiality. One of the many challenges when contacting a student borrower is that your counselors cannot disclose information before verifying that the person they are speaking with is the borrower. Before

you decide to take on the challenge of conducting the default prevention effort yourself, consider the answers to the following questions. They will impact the overall success of your initiative.

How do I attempt to contact the borrower? Will you be mailing letters, sending e-mails, making phone calls, or using other means? Determine your contact strategy before starting and formulate a plan that achieves optimal success. Once you determine how to contact the student, make sure your letters, e-mails and scripts for phone calls are legally sound. Consult with your legal counsel before starting the assignment and whenever you make changes. While some believe that schools don't need to abide by the Fair Debt Practices Collection Act (FDPCA), you should follow the guidelines for your own protection.

Who will perform this service? Your staff must have good phone skills, be organized and be highly structured to ensure all letters, e-mails and calls are done according to your established contact strategy.

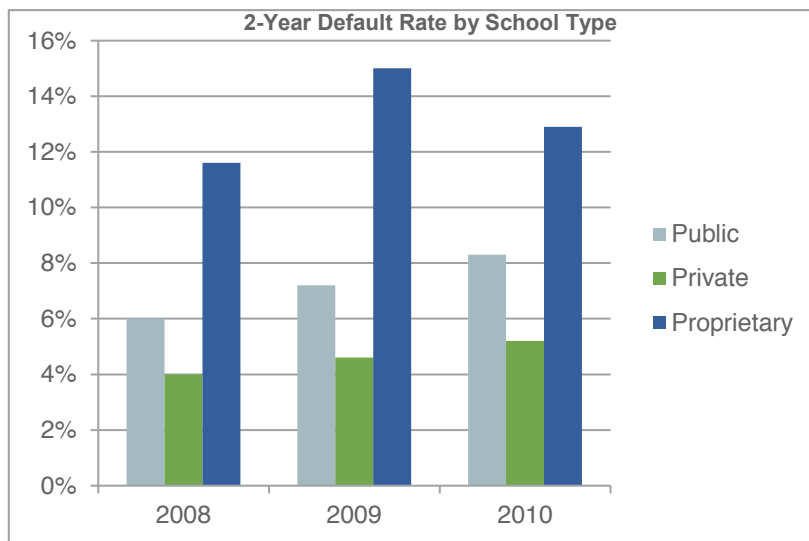
How many people do I need? Unfortunately, borrowers don't become delinquent on your schedule. So, one person may not be enough and, if it is only one person, outline a plan for when that person is sick or on vacation.

The best time to communicate with borrowers is on their schedule and in the medium they choose. The wider variety of methods you use to contact a borrower, the more successful you will be. Therefore, make outbound phone attempts when the borrower is available, which includes days, nights and/or weekends.

When will the staff person(s) be available? To have the greatest success, your counselor must be available when the borrower calls back. The longer your hours of operation, the more likely you'll make contact with the borrower. This can create difficulty for schools that use only one person, since one person generally cannot be available from 7 a.m. to 9 p.m., each and every day.

continued on next page

Managing Your School's Default Rate (continued)



Source: U.S. Department of Education,

How will I train my staff? In addition to reaching the borrower, a successful resolution relies on an ongoing training and quality assurance program. Repayment plans, discharge options, as well as deferment and forbearance options, can change regularly. Provide regular and ongoing training.

How much effort will I spend on default prevention before the account becomes delinquent? A great deal of time and effort is required to ensure successful default prevention. Initially, your efforts will help borrowers who would have been easiest to resolve. That's because it's always easier to work with students who are not yet delinquent, since the stress of resolving a delinquent account is not an issue.

The borrowers whose accounts are more difficult to resolve are those who become delinquent. More time and effort is required to resolve these accounts.

Once I have the borrower on the phone and a resolution determined, what's next? You can immediately resolve the delinquency if you are the agency in charge of the debt. However, if this is a Federal Direct Loan or a FFELP loan, only the borrower and the lender/servicer can process the resolution. Many vendors use a "warm transfer" process where you, the borrower and the servicer are on the line at the same time, and the servicer helps with the resolution before anyone hangs up. While this is more expensive and takes more time on the call, this effort creates a significant increase in the number of borrowers who complete the resolution agreement.

How will I manage quality control? Strict adherence to laws and regulations will help to prevent future liability. Quality

Make outbound phone attempts when the borrower is available, including days, nights and/or weekends.

control is often done by recording all calls and then reviewing a percentage of randomly selected calls to determine compliance.

Finally, how will I evaluate success? The answer to this question is two-fold. First, there is the reporting system used to monitor performance. Many vendors use a form of batch tracking to track when accounts become delinquent and how many were resolved.

In addition, this system also tracks the history of conversations, letters sent and calls made. This can be done using a spreadsheet if you have a low number of borrowers. However, a more sophisticated system is needed if you have many borrowers.

The second answer is concerned with how you define success. Since the cohort default rate is moving to a three-year rate, the lag time between your efforts and the rate of overall success or failure is very long. Look at the resolution rate you have on a batch-by-batch basis and determine your goal.

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Getting the Word Out



Robin Bailey-Chen
California Institute of the Arts

One of the first things I did when I started in my new role of Director of Financial Aid at CalArts was to create a Facebook page for the office. To be honest, I wasn't sure if students would be interested in connecting with our office Facebook page, but I was curious enough to try. Several months later we have close to 300 "Likes" (that's about 20% of our student population) and the usage statistics indicate that we are reaching between 180 and 250 people with each post. My colleagues have also had a very positive response to the idea of a financial aid office Facebook page and have helped us to advertise it among prospective and current students.

What started out as a vehicle for communicating out to students about the various private scholarships that come across my desk, has now developed into a debt management resource, among other things. I actively seek out private scholarship opportunities, most of which are specific to students in the arts, and post them, but lately, I've branched out to include posts about loan interest rates, cautions of student loan debt, even articles about managing credit card debt. As it turns out, Facebook is an easy, fast and free (!) way to get the word out to students and in turn, students have the option of reading the information we push out, if not immediately, then at their leisure. It represents a more palatable way for students to absorb financial aid information than brochures, static websites, or reminder emails. It allows me to post quick updates or attaché articles and communicate with students

about debt management throughout their college experience and from a variety of informative sources. Occasionally, I get a message on our page from a student (usually out of state or international) or feedback about the posts, which helps me to gauge my audience and the types of information to post.

As critical as it is in today's economy, debt management is relatively low priority for most financial aid offices, especially those that are short on staff and resources. Many of us want our offices to serve as a valuable resource to students, not just a financial aid processing center. We would love to develop a robust financial literacy program for students but the day to day priorities in the financial aid office prevent us from ever "getting to it." Others get creative and develop programs and presentations, schedule a room, promote it all over campus, and even order refreshments to be sure to attract students, only to have 2 people show up. (Yes, you know what I'm talking about.)

If you haven't tried it yet, I encourage you to create a Facebook page for your office and promote it to students, faculty, and staff on campus. If it sounds like an added responsibility or you can't find anyone to maintain the page, trust me—it takes no more than 10 minutes per week to find and post an article, and even less if it's just a reminder or update. The key is to post often and vary the content. And as a bonus, the staff member who maintains it can now add "public relations" to her resume!

FedLoan Servicing is working with all TEACH Grant recipients!



William Lindsey
Proprietary Sector Representative, FedLoan

As was outlined in the recent [Electronic Announcement](#) on ACS (Xerox) transitions related to the servicing of TEACH Grants, FedLoan Servicing is the new, exclusive TEACH Grant servicer on behalf of the U.S. Department of Education. We are honored to have been selected to work with this dedicated group of educators. In July, FedLoan Servicing began receiving all newly-originated TEACH Grants. Additionally, all existing TEACH Grant accounts were transitioned from ACS (Xerox) to FedLoan Servicing, including any recipient's TEACH Grants converted to Direct Unsubsidized Loans and/or all of a recipient's other Direct Loans on the ACS (Xerox) system. Please contact your FedLoan Servicing Sector Representative if you are a TEACH Grant participating school and would like to receive more information about this transition!

CLFE Corner - Informed Borrower Decisions



Pat Robles-Friebert
CLFE Secretary

Student loan terms and rates change with the times, so the best deal last year might not be the best deal this time around. When a student’s money is on the line, it’s important that we help them compare their federal and private loan options. Finding the right loan is the single best way to save on the cost of college and could reduce their costs by thousands over the life of the debt.

CLFE, as members of the greater education finance community, always promotes informed borrower decision making. Knowing that the federal and some private loan interest rates are adjustable, it’s important to make certain all your borrowers know the rates, their various options, and make informed decisions on the “right” student loan for their personal circumstances.

On August 9th, President Obama signed Bipartisan Student Loan Certainty Act of 2013 into law making federal loan interest rates more affordable. The Direct Loan interest rates will now be established based on an annual formula tying the rates to the 10-year Treasury note plus a statutorily defined “add-on.” Under the law, the rate will be determined each year after the final auction held prior to June 1st. The new rate will be effective from July 1 through the following June 30. Since this hard-fought compromise took longer than the July rate change, the law backdates the rates for 2013-14 as of July 1, 2013.

But knowing the federal rates may not be enough. It’s important for students to explore all financing options, especially since many institution and private student loans have competitive rates and offer borrower benefits that can save students’ and their families’ money. For instance, the interest rate on Federal Direct student loans is .25% cheaper if a borrower signs up for automatic payment (ACH) withdrawals using

his/her checking account. Many private student loans offer this same benefit. Private lenders may reduce the interest rate another .25% after a certain number of on-time payments. Others may offer tuition insurance (which covers students who withdraw from school), a principal reduction for those who complete their degree program, or “special” rate reductions for applying within a certain time window.

CLFE recommends the following steps for informed borrower decisions:

- 1. Use free money first.** Exhaust the grant and scholarship options. Use gift money from grandparents to pay for the costs.
- 2. Earn and save creatively.** Apply for work-study. Consider tuition payment plans. Use your tax refund to pay for tuition. Sell used textbooks, electronics, and other items. Brew coffee.
- 3. Fill out the FAFSA and consider federal loans.** These low, fixed rate loans have great repayment plans and lots of postponement options. Know their rates and benefits.
- 4. Compare your private student loan options.** Some private student loans have options for either variable or fixed rate loans. Some offer flexible repayment plans like interest-only repayment for the first few years, graduated repayment (monthly payments that steadily increase over time), and various repayment lengths (up to 30 years). Private loan refinancing and consolidation loans are also available to simplify repayment.
- 5. Know what is owed.** Crunching the numbers about what the costs are is important. Too many just borrow up to the cost of attendance. Students may be able to cover smaller costs like books and transportation out of pocket.

Federal Direct Loan	Formula	2013-2014 rate
Undergraduate Subsidized and Unsubsidized Stafford Loans	10-year T-note + 2.05% Capped at 8.25%	3.86%
Graduate Subsidized and Unsubsidized Stafford Loans	10-year T-note + 3.6% Capped at 9.5%	5.41%
Grad PLUS Loans & Parent PLUS Loans	10-year T-note + 4.6% Capped at 10.5%	6.41%

Saving Money Tips for Students



Saving Money on Textbooks

Madisen Egan
St. Olaf College '16
English and Biology Major
Financial Literacy and Outreach
Intern at ECMC

Buying textbooks in college can be a major pain. Students can pay hundreds of dollars for books they'll most likely only use for one semester- sometimes not even at all! This can put a huge dent in their bank accounts, which, as a college student, might already be dwindling. However, there are numerous ways to avoid having to shovel out tons of money on books. The significant point to remember, when buying the textbooks, is to utilize each of these different options to find the best deal and save the most money.

The School Bookstore

It's easy, when first arriving at school, to automatically assume that all book purchases should be made at the school bookstore. In actuality, that's the last place students should look. Do not fall into the trap of thinking books must be purchased at the school's bookstore; doing so could end up costing a fortune. There are lots of other options! Of course, there are certain special edition textbooks, most often for science courses, which must be purchased from the book store. However, if this is the case, look into renting the books- a much cheaper alternative! Splitting the cost with a friend enrolled in the same or similar course is another cost-cutting option. This works great for science books, which can come with a digital copy of the textbook. One friend keeps the actual book, the other the CD, and both sides avoid having to pay through the roof.

Price Check: *Laboratory Safety for Chemistry Students
 New: \$77.85 Used: \$58.40

Online, Book-Selling Websites

The best way to find affordable books is undoubtedly online. There are a plethora of used book websites that offer textbooks to buy or rent. Some excellent examples of these sites are Chegg.com, an online rental website, and Half.com, which offers a "buying wizard" to help find the best deal. However, one of the best websites for cheap textbooks is Amazon.com. They even offer a special membership deal just for students, aptly titled Amazon Student. This membership package, which is FREE for the first 6 months and 50% off after those 6 months, comes with deals and promotions on

college necessities exclusively for students, as well as free, two-day shipping. One last tip - make sure to consider buying used books! Used books are almost always the cheaper option and are, actually, most likely in good condition, not the dingy, ripped copies many might expect.

****Price Check: *Laboratory Safety for Chemistry Students***
 New: \$40.49 Used: \$30.15

Library

This last option might not work for all courses, but is fantastic for books required in English, History, or even Religion classes: check them out from the local or school library. Why buy a book online when you can borrow it at absolutely no cost? Just make sure to return the book by the due date, or renew as necessary so as not to get saddled with those pesky late fees.

Price Check: *Laboratory Safety for Chemistry Students*
 If available in library: FREE

Of course, there can be some risks for each method. Many times professors request a certain edition of a textbook which can contain version-specific material. Often, it can be difficult to find these specified editions when buying textbooks online. Furthermore, the page numbers typically vary by edition or publisher and struggling to decipher the difference between the copy bought online and the copy owned by the professor can get annoying fairly quickly. In these cases, it can be better to buy from the book store, as they will always stock the correct version. Make sure, though, to rent or buy a used copy to keep costs down. For those who like to annotate their text while reading, renting books or checking books out from the library might not be the best option. Of course, pencil is erasable, but would someone really want to take the time to go back through the book and remove all the marks? In such circumstances, buying might be the most viable thing to do.

The money-saving methods listed above are just a few of the numerous ways college students can save money on textbooks. Spending less on textbooks means more money in bank accounts, but, make sure not to splurge with that saved cash! These same tips can apply to almost any purchase. Think about buying clothes at discount websites or even secondhand shops. Try checking a movie out from the library instead of paying to go to the movie theater. Managing money can be as simple as adhering to these strategies and will lead to a more financially secure present and future.

***Price taken from the St. Olaf College bookstore website**

****Price taken from Amazon.com**

Two Verification Scenarios



“What Data Should You Check?”

Dianne Fulmer
USA Funds

Verification is a topic that regularly generates questions to USA Funds Ask PolicySM. The following are two verification scenarios that schools may come across — and the latest federal guidance on how to handle those scenarios.

Scenario 1

Q: A student selected for the V5 verification group also qualified for a simplified needs test. Do I have to verify all items for this student?

A: Yes. There is only one difference between the “regular” Expected Family Contribution and the EFC that the Department calculates using a simplified needs test: When calculating EFC for a student who qualifies for a simplified needs test, the Central Processing System does not include assets.

And because federal policy does not include assets as a required verification item, the verification data items for an EFC calculated using “simplified needs” are the same as for the EFC calculated under the “regular” formula.

For additional information, see VI-Q7 in the Department’s Program Integrity Questions and Answers.

Scenario 2

Q: A student selected for the V5 verification group also qualified for an automatic zero EFC. Do I have to verify all items for this student?

A: No. VI-Q7 in the Department’s Program Integrity Questions and Answers indicates that schools must verify only certain items for financial aid applicants who qualify for an automatic zero EFC.

The Department’s site indicates that, for **dependent** applicants, schools must verify only the following information in this scenario:

- Parents’ adjusted gross income, if they were tax filers.
- Parents’ income earned from work, if they were non-tax filers.
- The receipt of Supplemental Nutrition Assistance Program benefits (SNAP or food stamps) by any household

member — if the receipt of these benefits qualified the applicant for auto zero EFC.

And note that, in addition to these items listed on the Department’s site, you must verify these items:

- High school diploma.
- Statement of educational purpose/identity.

While high school diploma and statement of identity are required verification items, they do not affect the EFC. The Department has notified USA Funds[®] that schools still must verify those elements for applicants selected in the V5 tracking group with an auto zero EFC — and that it will update its answer to VI-Q7 online to reflect the additional items.

For **independent** applicants, the Department’s site indicates that schools must verify only the following information:

- Applicant’s and spouse’s AGI, if they were tax filers.
- Applicant’s and spouse’s income earned from work, if they were non-tax filers.
- The number of household members, to determine if the independent applicant has dependents other than a spouse.
- The receipt of SNAP benefits by any household member — if the receipt of these benefits qualified the applicant for auto zero EFC.

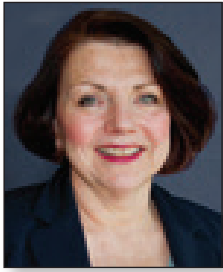
As with dependent applicants, the Department has stated that schools must verify these additional items for independent applicants selected in the V5 tracking group with an auto zero EFC:

- High school completion status.
- Statement of educational purpose/identity.

Do you need additional information about these verification scenarios or any other verification issue? Use the online form at <http://support.usafunds.org/askpolicy> to contact USA Funds Ask Policy with federal financial aid policy questions, and receive a response generally within one business day.

USA Funds University also offers an online course on verification at www.usafundstraining.org.

Developing a Strategy for Your Social Media Effort



Linda Peckham
Senior Training Strategist
Great Lakes Higher Education
Corporation

An increasing number of financial aid offices have entered the social media space in an effort to communicate critical information to students in timely ways. Although many have embraced the two-way communication and transparency that social media encourages, aid directors have acknowledged that they struggle to create more meaningful social media goals. For offices just wanting to use their Facebook or Twitter accounts to send out timely financial aid information, posting content on a regular basis might be a sufficient objective. But others are looking for some of the longer-term benefits that social media can provide—such as improving awareness, developing influence in the community, or increasing engagement with students—and those goals require the development of a more thoughtful strategy.

Liz Gross, Social Media Strategist at Great Lakes Educational Loan Services, advises that aid offices interested in developing a social media strategy should first consider goals that support their office mission. “If your mission is to provide great customer service or to improve financial literacy, then there are ways to build your social media strategy around those goals—and there are tools that you can use to assess your progress. But for aid offices just starting in the social media world, I encourage them to first determine how they will develop content for social media, and then focus on using that content to increase their number of fans and followers. You can’t fully reach your social media goals and implement your strategy until your community is large enough to make it worthwhile.”

Social media experts generally advise that organizations develop a strategy around three goals: volume (how often you post), engagement (how many followers interact with a post), and influence (whether your content is shaping follower behavior or opinion). But how do these strategic goals translate into the financial aid world?

Gross says that volume in the financial aid space is important because students tend to interact more with social media sites when content is refreshed often. She recommends that aid offices refresh their Facebook content and Twitter feed at least five times a week. “Aid offices should definitely be measuring

volume,” says Gross, “because if the volume isn’t high enough, students will never have the chance to see your message.”

Engagement is simply defined as how many people interact with each post. As with the volume metric, this one is also important for aid offices because their mission is tied to student service and engagement. “If people don’t interact with your posts, it’s very hard to continue to develop your strategy. Good social media posts will invite conversation and allow you to learn more about your audience.” In the social media world, engagement is measured by how many likes, clicks, comments, shares, replies, or re-tweets result from the post.

One of the more difficult and controversial factors to assess is **influence**. And it may take aid offices time to make progress towards this goal if influence is part of their strategy. Influence is a measure of how well your messages are affecting your followers in either their actions or feelings. Some common reasons that aid offices might want to measure their influence is to see if student behaviors (attending exit counseling or reducing loan levels, as examples) result from your posts about these topics.

For aid offices seeking to improve their social media strategy and identify specific goals, Gross recommends the following resources:

- A Student Affairs Social Media Plan: edcabellon.com/tech/socialmediaplan – A blog post that details the steps a campus department should take to develop their social media plan.
- The Elements of a Great Higher Ed Twitter Account: bit.ly/HigherEdTwitter – A blog post analyzing what makes a campus Twitter account great, with input from professionals at many campuses.
- Social Works: *How Higher Ed Uses Social Media to Raise Money, Build Awareness, Recruit Students, and Get Results* by Michael Stoner: eduniverse.org/socialworks – A book full of case studies from campuses around the country.
- *Social Media ROI* by Olivier Blanchard: <http://smroi.net/> – While not an introductory book, professionals interested in developing a social media program can find everything they need here.

Optional final text per association policy:

Great Lakes will feature a three part series of SmartSessions webinars on social media in the financial aid office, with sessions on getting started, creating a strategy, and assessing outcomes. The series runs from September through December. To learn more or to register, visit mygreatlakes.org/smartsessions.

Four Ways to Boost Your Web Traffic



Carmen Dominguez
TG Regional Account
Executive

It's true generally, and it may be particularly true for anyone working with college students: your website is one of the most important communication tools you have. There is information your students need to know, and the website is a great way for them to get that information. Whether that information is about a scholarship application deadline, a new work-study opportunity, or the need to schedule exit counseling, they need it, you've got it, and you want to make it available to them. The website is a great way to make that happen . . . if they're going to the website on a regular basis.

Beyond crucial elements like good design, clear, descriptive, concise page and document descriptions, and plenty of internal links to make your site easy to navigate, how can you keep visitors coming back? Here are some steps you can take to boost traffic to your site, so that your students will get the most benefit from your digital efforts.

Keep it fresh

Job one in the quest to boost Web traffic is to make sure that your content is worth your visitors' time. That means accuracy, of course, as well as easy-to-navigate design and reader-friendly text. But even assuming you're doing a beautiful job on all those things, people won't keep coming back if the content is always the same. You need to keep it fresh with new content added regularly.

This doesn't have to mean that you make Herculean efforts in writing or design. Regularly posted blog content will do nicely. This blog content could consist of easily generated lists (maybe "Five FAFSA Facts"), local reflections on national news stories ("The National Unemployment Rate vs. the Local Unemployment Rate"), or other regular features like a calendar update, or an education-related quote of the week.

The regular addition of fresh content — including very simple things like links to audience-relevant news stories — drives traffic. Bob Ugiansky, webmaster of TG's student-facing site Adventures In Education (www.AIE.org), says that these kinds of features are part of why his site saw a 35% increase in page views from 2011 to 2012!

Blow your own horn

Sending an email newsletter or a tweet, posting a Facebook status update, or sending a press release to local media outlets (including and especially your university's newspaper) are all ways you can get the word out about important Web content. Not only will it drive traffic to the site in this instance, it will remind people of the site in a more general way, and help build the habit of going there.

Jack Leblond, TG's Director of Internet Strategy and Operations, states: "These aren't different channels so much as they are spokes on the same wheel. It's to your benefit to have all these things working together for you."

Jason Falls, CEO of Social Media Explorer, makes a similar point: "We've got to stop looking at social media in a silo. Leverage your other communications channels to drive your customers to more deep connection points."

Synergize

Doing occasional interviews with students, professors, or university staff about a range of topics will create opportunities to benefit from promotional efforts others carry out on your behalf. These members of your campus community can then help promote that content (and, by extension, your website). They can do this on their own social media channels as well as directly to their classes, student organizations, and colleagues. What kind of content could this approach generate? Ask yourself, could an economics professor talk about how interest rates work on student loans? Could you get a psychology professor to talk about how to develop good personal finance habits? Could students who have studied abroad compare and contrast how higher education is financed in the U.S. and in the countries where they studied? Yes, yes, and yes. There are people on your campus with interesting perspectives and expertise. Much of what they have to say can be shaped to relate to financial aid. This is a way to generate traffic and interest, and remind people that your website is available as an informative resource.

continued on next page

Four Ways to Boost Your Web Traffic (continued)

Get people engaged

When people come to your site, they don't want to be completely passive; they want something to do. Opportunities for visitors to actively engage might include polls, surveys, or contests (try a gift certificate for the best clean limerick about scholarship applications). One of the best things about that kind of content is that it drives traffic twice: when you first post the item, and then again when results are announced ("There once was a student from Dallas...").

Another example of content that gets people actively engaged is a resource center. A group of easy-to-download documents on an important subject is a huge convenience for people who need to know about that topic. Jeff Foster, owner of social media marketing and website design firm WebBizIdeas, includes resource centers in his list of "types of content that Google loves." In a recent article on [Ragan.com](#),

Foster says that resource centers are a very popular feature and that "more people link to them, share them, and spend time on them." He adds that it's important to continually update!

There are multiple ways to do it, but the common thread is engagement. Give your visitors a way to interact with content, and they're more likely to be back.

Conclusion

You're a knowledgeable professional with access to information that your students would do well to absorb. From financial literacy workshops to the earnings prospects for particular majors to a hard look at debt-to-income ratios, your students will benefit from being regular visitors to your website. Using these practices can boost traffic, get the word out, and help students reach better outcomes.



I was Audited by the VA _____ and lived to tell about it!

Mary Frances Causey
CASFAA Contributing
Writer

Hello to my friendly neighborhood California financial aid administrators, do I have a story to tell you. Those of you at private colleges, remember four years ago when your admissions office started asking you about being a “yellow ribbon school”? Remember veterans coming to your campus in Fall 2009 and the VA just telling you – certify, certify, without much guidance at all?

We in Financial Aid were learning about Chapter 33, the Post-9/11 GI Bill, from potential students before we heard about it from anywhere else. We (or our Registrar’s Offices) struggled to keep up and certify to the best of our abilities. Only two months in, the Department of Veterans Affairs announced that already, over \$ 50 million had already been paid out to students and schools. By the end of the first academic year the expenditures were in the billions. The fact is that “the Post-9/11 GI Bill is the largest, most extensive educational assistance opportunity since the original GI Bill in 1944.” (<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=1778>)

Not only that, but the most complicated. Veterans can transfer from Montgomery to CH33, they can transfer to more than one dependent. There’s 100% eligibility, but there are also partials. Students have a clock ticking once they start. It pays for an activity fee charged to all students but not for the graduation fee. Oh wait, now it does pay for graduation fee. Let’s see if that changes again.

So, back to my own story. I moved to Arizona in November of 2009, having implemented Yellow Ribbon at my prior school in California, and ready to do the same for my new school. At my California school, the VA Certifying Official worked for the Registrar, so my involvement was minimal to none until CH33 and Yellow Ribbon came along. At my new position in Arizona, the VA Certifying Official works in Financial Aid. In January 2010, we had our annual visit by the State Approving Agency. I don’t know if that is the practice in CA, but here a representative would do an annual school visit and “audit” a few files. We would talk about our policies and procedures, go through a check list of items to review, and all was just fine.

Earlier this year, we were notified of an upcoming site visit by officials from the US Department of Veterans Affairs. They provided their sample list, students who were recipients of VA Benefits, whose files they would like to audit. Ok, no problem.

Yeah, right.

Things that our SAA representative said were appropriate were now open for debate. Ok, not even open for debate – we were just doing certain things incorrectly and they had to be fixed.

Granted, I work at a school that does some unusual things – we have a distance program that is not online, for example. Students work with faculty in their own hometown. Our semester for undergraduates consists of two smaller sessions. But even if you are the most traditional of traditional colleges, I still have some pointers for you.

First of all, a heads up. The VA is sending auditors to all schools nationwide. Not a matter of if, but when. So please, read on.

Before I get to my pointers, I want you to keep this in mind: the auditors have the Veteran’s best interest at heart. In fact, many are Veterans themselves. Their job is to make sure your school is certifying correctly so that Veterans receive the correct payments and get the most out of their benefits. The auditors are not trying to make your life difficult, in fact, if you are polite, respectful and responsive, as I know you all can be, I recommend you listen well, and ask a lot of questions. You can take advantage of a real and rare opportunity to learn as much as you would like about best practices and preferred processes for reporting to the VA.

I was Audited by the VA (continued)

OK, Here's my Tip List:

- 1. Pay attention to electives.** Be sure you can clearly demonstrate in a published document how each course counts towards degree requirements. The VA is not a big fan of students with undeclared majors, to put it lightly.
- 2. Be on the lookout for new fees & fee reversals.** Check your CH33 recipients' records regularly throughout the year. We got dinged on fees that were charged then later backed off – not only must you return the funds to the VA if they paid the fee but you must also report this change through VA Once. During our audit we found fees that were reversed (in one case, after the term was over!), then refunded to the student. Oops.
- 3. VA pays for Seat Time.** Students who stop attending even one class, at any point in the semester, whether it's before or after add/drop is over, you MUST identify and report the students' Last Day of Attendance (LDA). The VA will recalculate the students' benefit amount.
- 4. Ask Instructors about students who receive an 'F' or equivalent grade.** Did the student stop attending or were they present, but failed to meet requirements for a passing grade. If you don't get confirmation that they attended the entire term, VA treats it as if they never attended that class – the housing allowance is recalculated back to the first day. (We're working on adding a field for this question when instructors do online grading, where they can also report the LDA if not the end of term.)
- 5. Pay attention to Calendar dates – you know that committee you never cared to participate in?** Well you may care to help plan and build the Academic Calendar now. For example, a mandatory orientation that would qualify the student for "in-residence" status won't count for the VA if it takes place before the start of the term.
- 6. For CH33, consider certifying courses and enrollment dates before entering tuition and fees.** This will get the students' housing allowance started. Then, after add/drop is over, you can go in and enter their charges. Preventing you from having to amend multiple times and confusing the heck out of yourself and the VA.
- 7. Use the students' class schedule as your guide.** Silly me, I didn't even know we had those. It's so registrar – I've never been interested. Turns out it's our new best friend. This is a one stop shop for a Certifying Official. Tells you if the course is online or not, so you can report distance vs. resident easily. Gives you course start and end dates – especially helpful for schools with mini sessions within a term.
- 8. Show your work.** Yes, we live in a digital world, but when it comes to certifying courses for the VA, save it all and store it all. In a secured paper file. Yes, really. It makes life so much easier when they come knocking. Ask your Certifying Official to clearly write out the breakdown as they calculate the tuition, less institutional aid, the fees and YR portion. That way you won't have to redo the math and try to figure out where the total came from.
- 9. Question everything.** Remember that eligible students receive a housing allowance to assist with housing and transportation. Drill down on all fees charged to be sure a portion of or all of the fee is not going towards one of these before you bill the VA. Also ask yourself, is the fee required of all students in the program, and is the fee mandatory? Must be yes to both.