CASFAA NEWS

California Association of Student Financial Aid Administrators

June 2014 • Volume XXXI No. 2

Inside Edition

Summer

Plan Ahead!
CASFAA 43rd
Annual Conference
November 2-4, 2014
Anaheim Marriott

President's Update

Lynne Garcia
CASFAA President
Director, Financial Aid
Corinthian Colleges

I'll finally see a summer breeze blow away a winter storm
And find out what happens to solid water when it gets warm…

Where does the time go? It seems like we were wrapping up our wintery time together in San Francisco just yesterday and yet I now have a list of graduation gifts to purchase, grass to cut and summer weekends to plan… (Ok, if you were to ask my husband, he'd tell you I've never actually touched the lawnmower, but pretend with me for a minute.)

Soon enough, we'll be enjoying Labor Day and buying school supplies and, for the first time in forever (you're all with me on the Frozen train, right?) we'll be convening our annual conference in Autumn.

And welcoming our 2015 Executive Council under the esteemed leadership of Sunshine Garcia.

Like Olaf, I think we'll all be ready to make the change, to look forward to 2015 and find out what happens when a new Executive Council takes charge.

Assuming our ever-patient Newsletter Editor (I'm looking at you, Kerri!) can cajole our current EC and contributors to stick to our publication schedule, you'll be reading this with enough time to volunteer to run for a leadership position under Sunshine's tutelage.

CASFAA needs leaders. Our organization needs newbies and seasoned professionals alike, not only to reflect our growing membership but to move forward in a way both balanced and diverse.

For those of you currently active on a 2014 committee, I would kindly ask that you consider running for an elected office. For those of you who are new to the profession or the state of California – **CASFAA needs you**. To my colleagues that were once active and have drifted away, come back!

I've been in conference sessions with many of you, seen you argue your points on Facebook, heard your testimony on behalf of California students: You are a passionate, outspoken, hard-working group of professionals and CASFAA needs your passionate, outspoken leadership. CASFAA needs you to lead the charge, to lead the change.

You. Reading this. Right now.

I'm not sure what you're waiting for, but nominations are due June 30. We'll save a seat for you on the dais at Tuesday morning's breakfast this year in Anaheim.

And, in the words of Princess Anna of Arendelle, 'But wow, am I so ready for this change!'

(PS – if the Frozen references are lost on you, I invite you to come to my house where you can watch and sing along with my 3 year-old. We have fruit snacks.)

Seasons of Change

Deb Barker-Garcia
CASFAA Conference 2014 Chair

Seasons of Change……..you talked…we listened and yes…this is the Season of Change! This year our annual CASFAA Conference and Training event has been moved up to November 2-4, 2014 and will be once again held at the Anaheim Marriott. The proprietary workshop will commence on Saturday, November 1, 2014 and our Graduate and Professional Forum will still be held on that day as well. Your conference committee is in the midst of publishing the agenda… I think you'll be excited to see the sessions that we'll be offering this year. While we still have our core Federal and State training sessions, we switched things up a bit this year and put out an official call for proposals. What we received was a multitude of amazing, fresh and exciting programs that will be offered by some of our very own school teams in addition to taking advantage of the expertise that many of our vendor partners bring to the table. You'll be presented with fresh, new and innovative ways to learn about things like NSLDS, Gainful Employment, Repayment Plans – lots of interaction – lots of fun.

We're also excited to return to the Anaheim Marriott. The team at this hotel provides great service to CASFAA in addition is in a location which helps make your evenings fun. This year, you may want to take advantage of the Disneyland pre-sale tickets that are available on the link through our website. There are a number of options available. Perhaps you want to take advantage of a reduced rate twilight ticket or you may want to take advantage of the deals and let your whole family have fun while you join them in the evening.

Registration and housing is open now – don't delay to reserve your spot at this premier training event.

See you in Anaheim! November 2-4

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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?

Denise Hansford has her 25th anniversary in the Financial Aid & Scholarship Department at California State University, Northridge!

After 9 years in various roles at Point Loma Nazarene University (plus the mandatory 4 years of FWS before that), **Daniel Reed** has accepted the position of Director of Financial Services at San Diego Christian College. While sad to leave his alma mater, he is excited to take on these new challenges and opportunities at a small school with big dreams.

Ray Perris has been promoted to Vice President and Regional Manager at Higher One. Ray will be celebrating his 22nd year in higher education and 5th year at Higher One in June.

The California financial aid community suffered the loss of two very special women recently.

Nicole (Goreham) Aldrian passed away on May 12, 2014. Many of us remember Nicole from her days in student lending and she will be missed terribly. Nicole leaves behind two young sons; in lieu of flowers, the family requests donations be made to the non-profit Nicole founded in honor of her son, Trevor: www.peaceloveandtrevor.com

April Jace passed away May 20, 2014. April worked as a Financial Aid Counselor at Biola University since March of 2013. A memorial has been established for her family, including two young sons. Gifts can be made online at https://connect.biola.edu/ or mailed to:

Biola University
PO Box 3760
La Mirada, CA 90637-3760

CASFAA extends our deepest sympathies to both Nicole's and April's families.

Committee Updates

Graduate Professional Update

Lina Bojorquez
Grad/Prof Member at Large

Hello Summer Time!

On March 4th, I had the opportunity to attend the Day at the Capital along with 25-30 members of CASFAA and CCCSFAA.

Like most of you, I've always been interested to see what this day involved and was excited to take part in it. It was very interesting to visit and speak with the staffers and/or legislators. Our day consisted of a CSAC update and Q&A's, legislative and budget panel discussion, several teams in four rounds of legislative/budget visits, and ended our day with future planning and debriefing. I was happy to participate with my peers and advocate financial aid.

This experience has been wonderful, especially making decisions that will affect how we administer aid but also helping our student's with their financial needs. I hope many of you get the opportunity to participate at this event next year.

On another note, the GP committee and I are working on great topics to discuss during the GP forum. Looking forward to gathering our speakers for this wonderful event.

Please contact me to share your views on what you think is essential for CASFAA and for the GP sector. My email address is lbojorquez@swlaw.edu and my phone number is (213) 738-6719. I look forward to working with you.
Here's to a great year.

Access & Diversity Update

Tom Le
Access & Diversity Member at Large

I wanted to take this opportunity to share a terrific resource that a fellow colleague and committee member shared with me: The Minority Serving and Under Resourced Schools Division (MSURSD) in FSA's Customer Experience Office/School Experience Group. This group was formerly known as Special Initiatives Services.

Back in the early 1990's the Special Initiatives Services team was formed to act as a liaison with Historically Black Colleges and Universities during the initial implementation of the Direct Loan Program.

Over the years, this effort has expanded to include Hispanic Serving Institutions, Tribal Colleges, Asian American and Native American Pacific Islander, and Alaska Native & Native American, and Predominately Black Institutions.

MSURSD provides technical Assistance, offers on-campus site visits, specialized staff training, and provides internal assessments relating to:

- FISAP (Fiscal Operations Report and Application to Participate in Campus-based Programs)
- Verification
- Fund Reconciliation
- R2T4 (Return of Title IV Funds)
- Audit Resolutions
- Policy-Procedures Manual
- Loan Default Rates
- COD (Common Origination and Disbursement)
- GAPS (Grant Administration Payment System)

The team now works with over 700 post-secondary institutions across the country. Institutions receive a quarterly newsletter, which is now available under the Access & Diversity Resource Page on the CASFAA website, and invited to participate in their open forum at the FSA Conference.

The primary goals of MSURSD are to:

- Expand opportunities for these institutions to successfully continue their participation in the Title IV programs and work to proactively identify ways in which schools can more effectively manage their Title IV programs.
- Encourage collaboration with the Department of Education and other government agencies to strengthen these institutions and increase their funding levels.

Committee Update

UC Segmental Update

Annie Osborne
UC Segmental Representative

Greetings from foggy UC San Francisco! As we diligently move forward during this most hectic time of year in financial aid, I write to extend a special invitation to meet, greet, and engage with our new UCOP Director of Student Financial Support, Chris Carter during the upcoming UC Segmental Breakfast held at the CASFAA's annual convention in November. I also want to make you aware of some legislative updates specifically related to UC in addition to outlining some valuable CASFAA training and conference opportunities.

As a friendly reminder, the 2014 CASFAA Annual Conference will be held from Sunday, November 2nd to Tuesday, November 4th in Anaheim. Our CASFAA/UC committee is working hard on collaborating, planning, and organizing an awesome UC Segmental Breakfast on Sunday morning, November 2nd. We are thrilled that our very own, Chris Carter, has kindly agreed to be the keynote speaker during our breakfast. This is an awesome opportunity for us to truly engage with our new UCOP Director of Student Financial Support. Please register for the CASFAA Conference and the UC Segmental Breakfast as we would love to provide a great opportunity for so many of you in the UC Community to network in addition to providing a well-represented diverse UC contingent for Chris!

In early March, CASFAA representatives met with legislative officials in Sacramento as a part of the Day at the Capitol annual event to discuss hot topics impacting our financial aid community. Susan Taylor, Student Loans Coordinator at UCOP, kindly joined us and provided invaluable assistance in advocating on behalf of all UC and on behalf of the entire California financial aid community. We are well familiar with UC President Janet Napolitano's $5 million financial aid and special counseling commitment in 2013 for undocumented college students enrolled in the UC system. In addition to this substantial commitment, UC has recently sponsored and supports Senate Bill 1210 (Senator Lara). This bill establishes a campus-based California DREAM Loan Program to serve UC and CSU students who qualify for a nonresident tuition exemption under AB540 but who lack access to federal student loans. For more information on SB1210, please visit: https://leginfo.legislature.ca.gov/faces/billHistoryClient.xhtml

In CASFAA's March newsletter, I had mentioned that one of my goals as your UC segmental representative was to work to increase our CASFAA/UC membership. Our 2014 CASFAA Executive Council and Conference Team have really made a concerted effort to insure we are providing valuable training, development, and networking opportunities for all UC members. We currently have 77 CASFAA members from the UC community and hope to increase our involvement to 90 members in 2015. As the largest state financial aid membership organization nationwide, CASFAA provides a quarterly newsletter, we are on Twitter (@mycasfaa), Facebook (California Association of Student Financial Aid Administrators (CASFAA) group), and LinkedIn – connect! In addition, the CASFAA Training Committee is providing 36 different web-based training topics for financial aid administrators provided by industry partners in June alone (which are free of charge for CASFAA members). And our annual conference provides great training and professional development opportunities while allowing you to network with your peers, policymakers, and other educational partners. Below is a listing of all UC campuses and their respective number of CASFAA members to date:

University of California - Berkeley 14
University of California - Berkeley Haas School of Business 3
University of California - Berkeley School of Law 2
University of California - Davis 9
University of California - Davis School of Law 2
University of California - Hastings College of the Law 4
University of California - Irvine 5
University of California - Los Angeles 13
University of California - Los Angeles - The Anderson School 2
University of California - Los Angeles School of Law 1
University of California - Los Angeles School of Medicine 3
University of California - Merced 2
University of California - Office of the President 2
University of California - Riverside 5
University of California - San Diego 1
University of California - San Diego School of Medicine 3
University of California - San Francisco 1
University of California - Santa Barbara 2
University of California - Santa Cruz 3

As your CASFAA UC Segmental Representative, I am eagerly asking you to stay involved. And if you're not involved, get involved! We would love to see all of you at the CASFAA conference in November! Should you have any questions related to the conference, memberships, and/or want to connect in more detail, please don't hesitate to reach out to me directly: annie.osborne@ucsf.edu. Thank you for all that you continue to do for California's financial aid community! Keep up the great work and I look forward to seeing you soon!

Committee Update

CSU Segmental Update

Mason White
CSU Segmental Representative

Hello CSU colleagues! I was fortunate to attend the Day at the Capitol (DATC) on March 4th along with members of CASFAA's Executive Council and CCCSFAA. This was my first DATC experience and I must say it was very interesting! I learned a lot! Our group met the evening before to go over our itinerary and it was changing up to the last minute with schedule changes from legislatures and staff.

Our state capitol is truly beautiful. I have visited the capitol before in junior high school, but I had a different experience this time. Northern California has been my home for all of my life. I have walked the capitol grounds before. This time I paid close attention to the atmosphere. It was unique. It was fast-paced. The energy was almost contagious. There were people in business suits and skirts everywhere and it was clear they were on a mission. It was refreshing to witness citizens advocating for a cause. It was also special to see people dressed in purple on every floor, advocating for Alzheimer's awareness. It was really remarkable and put things into perspective for me. The event was a great reminder of our democracy and freedom of speech. It was a positive experience and I hope to be able to participate at a future DATC event.

The CSU is monitoring and supporting the following bills:

SB1210 (Lara)-This bill would establish the DREAM Loan Program to serve CSU and University of California students who meet the AB 540/130/131 eligibility criteria, but who lack access to federal student loans. By implementing this bill, AB 540 students would have access to a financial assistance program that would further support their ability to complete and afford a college degree.

SB 2160 (Ting)-This bill would streamline the state financial aid application process by requiring high schools to electronically submit grade point averages (GPA) for all graduating 12th grade students to the California Student Aid Commission (CSAC).

Now for a quick update on the annual Conference. It will be here before we know it. I invite all the CSU members to attend the 2014 CSU Segmental Breakfast and update on Sunday, November 2, 2014, at the beautiful Anaheim Marriott. This will be an opportunity to enjoy a full breakfast with colleagues across our segment. Dean Kulju, Director of Student Financial Aid Services and Programs from the Office of the Chancellor will be our speaker. Don't miss out on this great opportunity! Please don't hesitate to contact me if you have any questions or suggestions for our breakfast at mmwhite@csuchico.edu. I hope to see you there!

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

Independent Segmental Update

Eileen Scully Brzozowski
Independent Segmental Representative

Summer marks the transition between academic years and the midway point in the CASFAA year. As you set your goals for the 2014-15 academic year, I encourage you to think about how CASFAA fits into those plans. Would you like to serve as a committee member? What about running for the Executive Council or encouraging a colleague to do so? Nominating is just around the corner! How about joining us for the Annual Conference and Independent Segment Conference Breakfast in November? As you look forward to next school year, please consider how you can be involved with CASFAA to assist with your professional development and advocate for the students you serve.

Budget Update

The budget is a major topic of interest within the independent segment. Late last month both the Senate and the Assembly budget committees voted to repeal the reduction of Cal Grants scheduled to take effect July 1. The 11% reduction would reduce the Cal Grant for new students at independent colleges from $9,084 to $8,056. This proposal to restore the Cal Grant cuts will be presented to each respective house as part of the 2014-15 state budget. The Legislature has until June 15 to approve its proposed state budget and the Governor has until June 30 to review, sign, or veto that budget proposal. Please check the Segmental Resources page on the CASFAA website for updates throughout the summer.

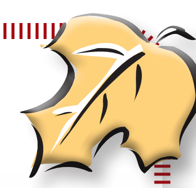
Legislative Highlight

The Senate Education Committee will hear Assembly Bill 1318 on June 11. The bill, authored by Assemblymember Susan Bonilla and sponsored by the Association of Independent California Colleges and Universities, seeks to reestablish a formula for a maximum Cal Grant award for students at WASC accredited independent schools. Currently the amount is determined annually through the budget process. This bill intends to create predictability for students, families, and institutions in regards to the amount of Cal Grant awards. Please check the Segmental Resources page on the CASFAA website for updates on this bill.

Independent Segment Breakfast at CASFAA Conference

This year we are excited to bring the Independent Segment Breakfast back to the Annual Conference! Please mark your calendars for the morning of Sunday, November 2. Guest speakers from the Association of Independent California Colleges and Universities will give an update on trends and issues within the segment and field your questions. This is a unique opportunity to meet your colleagues throughout the state and expand your network!

As your Independent Segmental Representative, I look orward to hearing from you! You may contact me at (213) 740-4644 or emscully@usc.edu to express an interest in volunteering on the committee or to share comments, concerns, or questions.



Join us...

Independent Segment Breakfast

November 2, 2014

Anaheim Marriott

Committee Update

Community College Segmental Update

Robin Darcangelo
Community College
Segmental Representative

Approximately 300 people attended the CCCSFAAA conference in San Diego where the theme was 'Serving Students' and Spring Break! Financial Aid Director at Santa Barbara City College, Brad Hardison, who has been serving as a primary negotiator for the nation's community colleges, provided an update on the 'Program Integrity and Improvement Negotiated Rulemaking' meetings. Similar to California, the major hot topic was debit cards.

The conference began with beach balls flying around the room, and music to kick off the general session getting everyone excited for the conference—as well as the party later that night—and Dr. Bryan Reece, Vice President of Instruction at Crafton Hills College, challenging the attendees to think about organizations and how we communicate. Wednesday evening we had an unbelievable steak dinner (thank you John Muskavitch) that was served to all; steaming hot and butter-knife tender. This was followed with a Spring Break themed dessert and dance party. Robin Darcangelo, Associate Dean of Students, Financial Aid, EOPS, and Veterans from Solano Community College, went over the top in decorating the room with balloons, beach balls, flip flops and beach towels, as well as snacks on all of the tables, with the help of her Admin Amber Cheatham, and staff: Francesca Sisto, Tracy Gross, and Brittany Benefield. As normal, the financial aid folks partied like Rock-Stars and closed down the dance floor.

Regina Morrison, Director of Financial Aid at Skyline College, created an awesome program that met all the attendees' needs from state policy, federal regulations, and office assistance. She even helped with decorating the day of the Big Presidents party! The good looking President, Brian Heinemann, provided comic relief throughout the conference, and Jeff Baker, from the Department of Education, spared no words with telling it like it is.

A special thank you to the Vendors that attended the conference:

Academic Works, Blackboard Transact, Financial Aid TV, Great Lakes Education Loan Services, Inc., Higher One, 13 Group, a Ceannate Company, I Can Afford College, Inceptia, National Student Clearinghouse, Nelnet, Smart Hires, Solutions at ECMC, USA Funds, and possible a few more. "Financial Aid; Changing Lives and providing opportunities for students **Every Year!**"

SHOW US!

What's new at your school?
Has your office participated in any exciting events lately?
Gone to any trainings or events?

We want to see and share with your colleagues!
We're still trying...surely you will have summer pics/stories for us...?
Submit your pictures and stories to Kerri... Khelfrick@cci.edu

Day at the Capitol

Tom Le
Access & Diversity
Member at Large

On March 4, I had the opportunity to attend my second Day at the Capitol event in Sacramento along with members of CASFAA and CCCSFAA. What truly impressed me this year was that there were many more members in attendance from schools in addition to the Executive Councils. I was also surprised and happy to meet one of my committee members in attendance, Wilbert Ileses, Director of FA – Notre Dame De Namur University, whom I had the pleasure of having on my team during our legislative visits. I was truly impressed with his wealth of knowledge in Title IV and of his passion for advocacy.

Having attended last year, I knew what the expectations were and was well prepared to speak on the various proposed bills. I came in with cliff notes I created on every bill in current legislation affecting financial aid in higher education and shared them will the Executive Council members so we were better equipped to advocate on the pros and cons with the issues at hand.

Our day consisted of a CSAC update, higher education policy panel discussion, The Institute for College Access & Success (TICAS) update, four rounds of team legislative/budget visits to a total of 34 Senate and Assembly members, and ended the day with a future advocacy planning and debriefing.

This year was more fun as I was able to mentor first time attendees on my team as we went from floor to floor to various legislatives offices and was able to lead discussions sharing our stance and support of Cal Grant programs, student support programs, and opposition of unnecessary duplicate reporting of disclosure and consumer information as already mandated by federal agencies.

The Day at The Capitol event is open for all members of CASFAA and CCCSFAA to participate in every year. We need your support and I highly recommend this wonderful, rewarding and fun experience. Our voices are needed to help shape decisions that will impact not only how we administer aid but ultimately affect our students. We welcome and look forward to seeing you next year!

iTunes or a Cassette Tape?

Making Financial Literacy "culturally relevant"

Javier Labrador
ECMC

In the recently released COHEAO whitepaper on "Financial Literacy in Higher Education" http://www.coheao.com/taskforces-committees/financial-literacy/, it was stated, "The need for financial literacy education on college campuses is of paramount importance to the future financial health and stability of today's young adults. Without exposure to financial education, college students may understand that student loans represent a lot of money, but don't quite grasp the impact this debt may have on their lives after college."

Every college student I come across is making major financial choices daily that will impact their future, regardless of how small the decisions seem to be. The concern I have after visiting campuses and speaking with students is not always a lack of desire to become financially literate, it's that students (at times) don't feel the information is engaging or relevant. I have always said you can't reach the iPhone, iPod, iTunes generation with a cassette tape, yet that is what many schools are trying to do. If we want to reach students with this vital information, we have to meet them where they're at. It's time we begin to look at how we become or remain culturally relevant as we offer and engage students in financial literacy.

It's easy to see why we're not seeing results in our efforts. I know I am guilty of delivering presentations where students were not engaged, because I did not engage them. I am not proposing that we sacrifice the quality of the information we deliver, but rather examine how we can present and package the information in order to connect with students. In our "connected" society, the last thing we want is students disconnecting from what we know will impact their future. I can't say I have all the answers or even any innovative ideas, but I want to offer you some suggestions that may be a seed you water that grows into something great. Take a moment in the next week and study your students, your campus and society around you. What do your students relate to? How are they receiving information? How are they spending their time? All great questions to ask as you prepare to engage them in new ways.

Here are some practical ideas to jumpstart your thinking:

1. Be creative—Forget the box…there is no box!

People say, "Think outside the box," yet that is still confining. There is no box when looking for new ways to deliver financial literacy. Rethink everything, from how you invite students to workshops to who you choose to present to how you deliver the information. One school I know developed a financial literacy mud run. They had more than 250 students sign up; each student received financial literacy questions to study in preparation for the run. During the run, before they could go through an obstacle, students had to answer one of the questions correctly or could not continue. They also used it to raise money for a local charity that supports youth education.

2. Don't communicate…connect.

Author John Maxwell said, "Many communicate, few connect." This is true when it comes to how we deliver our presentations. Look for ways to connect with the student through humor, games, students sharing stories and using videos. Students are very visual and tactile and often connection comes through being able to see and participate in something. A local school in my city created a financial literacy play about the effects of poor spending habits.

3. Use social media: Tweet it, Facebook it, Instagram it, YouTube it

If we miss using social media, we will miss the students. When planning and inviting your students to your new, creative financial literacy events, ensure you use all social media to connect. One way to increase students' excitement about financial literacy is to have them be your promoters. During presentations, ask them to post quotes and "ah ha" moments to Twitter and Facebook to create social media buzz. You can also have them tweet with a hashtag you create. The tweet then shows up on the screen as you present.

4. Allow texting during presentations with SMS Poll

This is my favorite idea to create a high level of interaction in the class during presentations. SMS Poll is a website/app that allows you to poll your audience instantly and have them respond by sending a text. The results appear on the screen right away. Almost every student carries a cell phone and many are on it while you are speaking…why not have them use it to engage in the presentation.

These are a few ideas to hopefully get you to think and view how we can connect with students in the culture we are in. We all agree that financial literacy is important. As our student population changes to adapt to changes around them, so must we.

Redesigning Financial Aid Documents for All

Brad Hardison
Director of Financial Aid
Santa Barabara City College

As many of my colleagues would agree, the delays caused when students submit incomplete, inaccurate, or illegible documents can be frustrating for students and staff. At Santa Barbara City College, we were having an especially difficult time with the student budget worksheet we created as part of our loan packet. We did not expect the arithmetic to be a challenge for students requesting loans. As staff started reporting that they were spending more and more time correcting the addition on the worksheet with students, we started wondering if there was a way to make it easier for everyone.

A staff member from IT suggested a solution. She created a PDF form that was fillable…and it did the math! This new and improved form was easier to use, or so we thought.

It has been years now that Santa Barbara City College has been working to make sure that our website is accessible to individuals with disabilities who use different kinds of assistive technology to access information. At first, we did not realize that our new form might not be as usable as we had hoped. Then a student wrote us an email and told us there were no labels on the fields. It just so happened that the student was blind and used software that read information from the screen out loud to her. In our excitement to get the math right, we did not know we had to add labels to the fields. Fortunately, we found some IT support and the student was willing to give us her feedback to make sure the form was good to go.

Since then, we have been converting more and more of the forms students submit to our office into PDFs that can be filled out and printed. Our BOGW, SAP Appeal, and all the verification forms are fillable PDF forms. We have done this for two reasons. First and foremost, it is easier for our staff. It saves us time because the forms are legible and easier to scan into our system. It also assists students by performing calculations. On longer forms, like standard verification, students are prompted by the form to only answer questions relevant to their circumstances, in addition to the written directions that we know all students dutifully read before filling out a document. This cuts down on the time we spend returning forms with basic errors or too many corrections to be legible.

Secondly, now all our forms are compliant with Section 508 of the Rehabilitation Act.

"When electronic forms are designed to be completed online, the form shall allow people using assistive technology to access the information, field elements, and functionality required for completion and submission of the form, including all directions and cues."

And the HowTo.gov website provides additional guidance: "Section 508 of the Rehabilitation Act's guidelines for Electronic and Information Technology apply to web–based intranet and Internet applications and information, including PDF documents."

We found a local non-profit, the Independent Living Resource Center, Inc., as a resource to convert all our forms. As accessible fillable PDF documents, our forms can be used by people with a variety of disabilities. The ILRC ensures that users of screen reading software can navigate and fill out the forms. If a person has a disability that makes using a pen difficult or impossible, these forms also provide an accommodation. Or if someone has a print disability, even if the person does not use screen reading software, the forms can be magnified and the "read out loud" function of Adobe Acrobat can provide another form of access to the information.

Accessible PDF fillable forms are accessible documents that are designed to be interacted with by users, allowing information to be entered and submitted. Accessible PDF forms work with both Windows and Mac operating systems when used with free software such as Adobe Reader. Accessible PDF forms can be read, navigated, filled out, saved, printed, and emailed using various assistive technologies including:

- Screen reading software, used by individuals who navigate computers non-visually
- Dictation software, used to navigate and fill-out a form using voice commands
- Software designed for individuals who benefit from highlighting sections of a document or reformatting a document for increased comprehension
- Adobe Acrobat "read out loud" function, a feature available for free in Adobe Acrobat for use by individuals with various types of print or learning disabilities.

Graduating with Grace:

Guiding Students Toward Successful Repayment

Heather Tapia
Senior Marketing Associate
Great Lakes Educational Loan Services, Inc

Helping your students with the transition to life after college is an essential part of student loan repayment success. What advice did you give graduating students that you most hope they heard? And now that they've left, what other tools and resources can you use to help ease the transition from grace to successful repayment?

If you didn't already share some of these tips with your graduating students, you may want to add them to your plans for next semester.

1) Review student loan repayment options right away. Connect with servicers or lenders to provide contact information and set up online accounts for access to free resources. Sign up for automatic payment plans to ensure obligations are covered, and you may even qualify for a reduced interest rate. Stay in touch when you move or circumstances change.

2) Tackle debt such as student loans and credit cards as quickly as possible. Yes, you'll be making more money later, but you'll likely have more expenses, too. Don't have loans? You'll want one for a house or car someday, so build your credit history slowly by opening a few accounts in your name, using them carefully, and making payments on time.

3) Beware of lifestyle inflation. Your parents worked for decades to get where they are. Make wise decisions on the major expenses like your housing and transportation, and remember that daily spending habits add up, and can jeopardize your financial future.

4) Negotiate for what you want or need. Most employers expect some haggling over salary and benefits, and, over time, small differences add up to large increased earnings. Factor in the value of benefits such as health insurance and retirement plans when comparing job offers.

5) Plan for the future. Once you have an emergency savings account set up, make sure you start contributing something toward a 401(k), trying to at least maximize any employer match.

6) Set up online accounts whenever possible to minimize the paperwork you have to deal with. Websites such as shoeboxed.com help you organize receipts, and mint.com can help you budget, and track spending.

7) Set up a side gig. Use extra time to capitalize on a talent you have, whether it's designing websites, tutoring students, or pet sitting. You'll have less time to spend money, help your financial situation down the road, and may even find new opportunities through this.

Financial Literacy Solutions

If you're lucky, your school may already use a variety of resources that are designed to help prospective, current, and departing students develop and maintain financial health. A financial literacy program such as one of Great Lakes' custom solutions—AccessReady, GradReady, and RepayReady—can prepare your students for the challenges ahead. If your school doesn't use FASTChoice, our online private loan selection and application tool, you may not be aware that it now includes a new, engaging financial literacy and repayment counseling flow to help students make financially healthy choices during and after college.

Data Management and Outreach Resources

If your financial aid office uses a data management system such as Cohort Management Essentials or Cohort Management Complete, you'll have help with reaching and engaging graduated students before they become delinquent or default on their loans. If not, servicers may offer free default management tools—for example, Great Lakes' Portfolio Navigator—and reports to help you analyze your portfolio and identify students most in need of your help before they become delinquent or default on their loans.

Once you've identified those students who may be struggling in repayment, there are outreach tools to assist you in providing them with assistance that will keep them on a good path. You'll also want to use servicers' tools that enable you to easily share changes in student contact information with the student's servicer so that they can reach students with support they may need, too.

How America Saves for College 2014

College Savings Rebound, says new study from Sallie Mae and Ipsos

In 2009, Sallie Mae launched the study *How America Saves for College* to understand how American families are planning for their children's higher education. After a decline in the proportion of families saving for college between 2009 and 2013, *How America Saves for College 2014* found that decline leveling off. Optimism and financial confidence appear to be on the rise for parents saving for college.

Some of the major findings:

Savings are Up

College savings funds are a high priority, having been established by more than half of families with children under the age of 18 (51%). While retirement takes the major claim on families' savings, college is second with approximately 10 percent of total family savings earmarked for higher education.

Among families saving for college, the average savings across all college savings vehicles is $15,346. This 30 percent increase from last year's $11,781 is driven by an increase in the value of college savings held by middle-and high-income families. While the proportion of low-income families saving for college this year is equivalent to 2013, the value of their college savings has dipped.

The average amount saved for college among families with teens, $21,416, is higher than amounts saved by families with children ages 7-12, $16,498, and families with children under the age of seven, $10,282.

College is an Investment

Parents strongly value higher education: 89 percent agree that college is an investment in their child's future.

Families saving for college are more likely to believe in the value of higher education than families not saving. Among college-savers, 95 percent agree college is an investment, compared with 83 percent of non-savers. In fact, 90 percent are willing to stretch financially for their child to attain a college education compared with 70 percent of non-savers.

Where Parents are Saving

More parents save for college using a general savings account (45%) than any other method. However, most families (57%) use multiple vehicles to save for college. Even among families who use instruments designed specifically for and dedicated to college savings (36% of college-saving families), there is overlap in the use of 529 plans, prepaid state college-savings plans, and Coverdell Education Savings Accounts (ESAs). Twenty-nine percent of families saving for college are using 529 plans.

New to the report this year is the use of juvenile life insurance policies as a college-savings vehicle. Usage is highest among families with children aged 0-6 (17%); 9 percent of families with children aged 7-12 and 10 percent of families with teens have these policies.

Families Not Saving for College

Although half of families with children under the age of 18 are saving for college, the other half are not. The primary reason given by non-savers is that they don't have the money (58%). Families not saving for college are more likely to be in the low-income group, and the parents are less likely to have earned a college degree than parents who save.

Each of the following is cited by one in five parents as reasons for not saving: they expect their child to qualify for enough financial aid or scholarships, they are focusing on other saving priorities, or they haven't gotten around to it.

The Role of Planning

Forty-one percent of parents have started planning how they will pay for college—but not all planners have started saving, and not all savers have created a plan. Planning tasks other than savings include researching college costs and financial aid, investing in a child's skills to increase his/her chances of winning scholarships, and enrolling in an AP course in high school to earn college credits.

More parents who have a plan feel confident they will be able to meet the costs of college for their children (69%) than parents without a plan (25%). Families with a plan expect to pay 40 percent of their child's college costs through parent savings and income, much more than those without a plan who expect to pay 23 percent from those sources.

Non-planners anticipate a greater share of their child's college to be paid from grants and scholarships (36%) and student loans (22%) than planners (26% and 12%, respectively). Parents who are saving and have a plan in place are more likely to have set a savings goal (52%) than non-planners (34%). Planning parents have saved 83 percent more dollars in their college-savings fund ($18,518) than savers who don't have a plan ($10,105).

The report, "How America Saves for College," is based on a nationally representative survey of 2,020 parents of children under age 18 conducted in November and December 2013. The full study and related infographic are available at www.SallieMae.com/HowAmericaSaves.

How America Saves for College 2014

A snapshot of the national study by Sallie Mae® and Ipsos

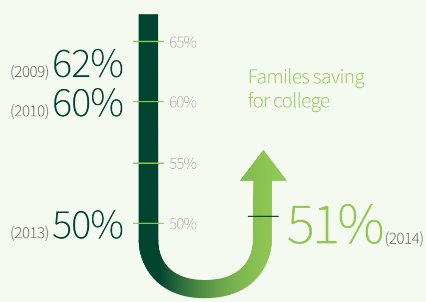
Discover the choices and habits of more than 2,000 American families, with children under 18, who are saving for college.

American families are saying...

We continue to believe that college is an investment in a child's future.

89% of parents surveyed in 2014

After several years of recession and declining college savings, we seem to have turned a corner.



Overall, we're saving more than we did last year. And we're saving more for college, too.

Overall savings ↑ 7%

College savings ↑ 30%

$15,346 2014

$11,781 2013

Saving for college is a high priority for us, exceeded only by "rainy-day" funds and retirement funds.

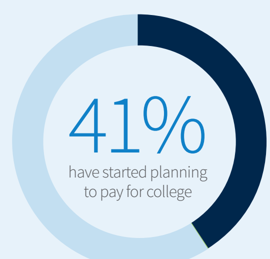
College	Retirement	Rainy Day
51% of parents	55% of parents	57% of parents

Most of us are using several types of savings accounts to save for college.

- 45% General savings accounts
- 29% 529 college savings plans
- 24% Checking accounts
- 20% Investments
- 18% Rewards programs

There are a few common reasons we're not saving for college.

Many of us have started planning how we'll pay for college.



In addition to saving, we're also:

- Researching college costs and financial aid options
- Investing in our child's skills to increase their chances of a scholarship
- Having our high-schoolers enroll in AP courses to earn college credits

If we have a plan to pay for college, we've saved significantly more in our college savings fund than those without a plan.

For the full study, please visit **SallieMae.com/HowAmericaSaves**

#HowAmericaSaves

The Sallie Mae "How America Saves for College 2014" national study, conducted by Ipsos, is based on extensive interviews with 2,020 parents of children younger than 18.

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Survival tips to give your Graduating Students

Kevin Harris
TG Director of Customer Operations and Administrative Support

Graduation can be a surreal moment in a student's life. One minute, you're living on campus where the basics — shelter, food, creature comforts — are taken care of. The next, it's time to find a new home, prepare meals, pay bills, and do all the other things independent adults do. The shift from life in a bubble to life on the outside can be jarring.

Even worse, this dramatic change comes at a vulnerable period. Most new graduates are also just starting a career, establishing their finances, and repaying that first long-term, substantial debt — student loans. Studies show that if loan delinquency occurs, it often happens during the first year of repayment.

The following key suggestions can you help your students lay a strong financial foundation right out of school.

- **Price check on Aisle 10 —** After four or five years of relative austerity, students might have an appetite for spending and spending big. When the paychecks start rolling in, the temptation is clear: What do I want? The trick is to satisfy that pang on the cheap, and as with so many things these days, there's an app for that. Eyeing the latest tablet computer? Tired of hand-me-down college furniture? Need a new appliance to replace a dying one? Smartphone apps like BuyVia, RedLaser, PriceGrabber, and ShopAdvisor can compare prices for an item, recommend a good time of year to purchase, store credit card information, and even scan barcodes to check for alternate product choices.

- **Budgets made easy —** Recording purchases and carefully saving for a rainy day are necessary but dull tasks. Online tools that streamline money management can help. Xpenser lets you import your bank statement, analyze purchasing patterns, create reports, and even track car mileage. Budget Tracker works similarly but also lets you compare interest rates on credit cards and create email reminders on bills. Both apps are easy to use and — best of all — free.

- **Spending too much? Step (it) down —** Have a need but not the cash? Satisfy your desire with a cheaper version. Better yet, reduce your expectations and take steps to spend less for what you need or want. Do you like to eat out? Settle for your favorite restaurant fewer times per week, or eat at a less expensive establishment, or cut out items like desserts and appetizers. You could even make yourself the same things at home using online recipes. Need to find a place to live post-college? Renting a house would be ideal, but not budget-friendly. How about an apartment? How about an apartment with a roommate? Or how about renting a room for a while? Your income and expenses, along with what's most important to you, will dictate how you "step down."

- **Let your priorities do the talking —** That last suggestion brings us to a priority-setting exercise, which can serve as a foundation for setting up a spending plan. Take an expense like housing or a car and compare it to a series of other expenses, like vacation or college. With each pairing, pick the item you value more. Once you've completed comparing and choosing, count up the number of times you picked the item (i.e., housing or a car) under evaluation. Do this exercise with a whole series of needs or wants like clothing, retirement, cars, dining out, etc. You can then rank all these items in a list by the number of times chosen, highest to lowest. This ranking serves as a priority list, showing you where you might spend more money in order to satisfy your needs.

- **Options! Options! You've got repayment options —** As you know, one of the advantages of federal student loans is that they come with emergency parachutes, also known as repayment plans and options. Sometimes, the best way for a former student to cut costs is to choose a different repayment plan. A great example is Income-based repayment (IBR). Say you made an adjusted gross income of $18,000, had a debt of $35,000, and a family size of one. Under IBR you would pay about $10 per month. Sounds affordable, right? However, repayment will keep pace with income. Deferment and forbearance, which postpone repayment for a time under certain conditions, are other options, but offer short-term solutions.

Now put it all together — Exit counseling is an essential last task for departing and graduating students. How about adding some of the information described above to that last in-person or online counseling session? You could even turn the recommendations provided here into a small portfolio of resources that students can take with them — a folder stocked with vital loan contact information, brochures on repayment options, and tips on money management and post-college budgeting. After the dust of graduating and relocating has settled, this resource could serve as a guide on life after college and be as important, in its own way, as a diploma or certificate.

Six steps to a Default Management Plan

Kevin Harris
TG Director of Customer Operations and Administrative Support

If you're worried about cohort default rates (CDRs), you're not alone. Many schools are concerned about 3-year CDRs, given a sluggish job market. What are the consequences? A series of high CDRs or one very high rate can push a school closer to sanctions, including provisional certification or even a loss of Title IV eligibility.

Whatever your rate, there are things you can do now to tackle default. First and foremost, draft a default management plan. If you have a plan already, consider how to make your plan even better. Default prevention is a major task for most schools, and a good plan can do multiple things to boost your effort. It can work as a blueprint for your default management activities, help establish accountability, and document your work on behalf of borrowers. It can also be useful in persuading campus administration to devote more resources to the default prevention cause.

How can you go about creating this all-important document? Here is a high-level summary of steps.

1. Get management on board — Persuade your campus management team of the need for a plan, and you've got some instant credibility in the eyes of the rest of the campus. If management isn't already enlisted in the default prevention cause, schedule a meeting with senior administrative staff and work up the chain as you can. The objective is to make your case quickly and succinctly, showing how default affects your students and even the financial viability of your institution. You should also show how effective default prevention practice can improve the student experience and help safeguard your institution's long-term educational mission.

2. Gather staff feedback and form a committee — Talk with campus departments that affect students, which could include the registrar, bursar, admissions, enrollment management, faculty, career placement, and financial aid or student services, to name a few. From these areas, you should draw representatives and form a team. Once your team is formed, make explicit the ramifications of default and start building consensus on how to help borrowers succeed in repayment.

3. Understand borrowers' needs and assess school practice — Analyze borrower data related to default. Generally, an effective statistical analysis will look for trends among borrowers whose loans enter default. For example, borrowers who leave school prematurely without a degree may be prone to delinquency and then default. You should also perform an institutional self-assessment. Ideally, the assessment will provide a baseline for your school's default prevention efforts, showing what your school does to tackle default and how well it performs. To find this baseline, you could consider how effectively your school helps students graduate on time ready to manage loan repayment. You might put together a history of your institutions' default rates. And you could talk with students on what your school can do to better engage students so they feel supported and prepared when repayment comes due.

4. Appoint a default prevention point person — Along with setting such goals, you should consider focusing at least one person on your school's default aversion efforts and training that individual in the details of CDRs, financial aid, and the consequences of default. This person will manage the day-to-day work of default prevention, including monitoring rates. He or she should also be responsible for drafting the body of the report using input from campus assessments, staff interviews, default data analysis, and other information.

5. Establish goals — In creating a plan, be sure to set goals that meet the S.M.A.R.T. objectives. You've probably heard of this business management acronym for setting goals that are Specific, Measurable, Attainable, Relevant, and Time-bound. You have a ready measure in your school's CDR, but you should set other objectives — for example, providing a given number of student workshops on managing debt or completing an analysis of a borrower cohort. Remember: you'll have to keep pace with the changing needs of your students and the priorities of your campus.

6. Outline, then draft a plan — Create the structure of your school's plan and then draft, revise, and rewrite as needed. The heart of the plan should be tactics and strategies for addressing weak points in borrower support. But what if your school doesn't have the staff to write a plan? Or perhaps you'd like to tap into the knowledge and resources of an institution devoted solely to default aversion? In this case, your school might consider outsourcing at least some of your default aversion responsibilities, including creating a default management plan, to a third-party servicer. Third-party servicers can be affordable given what they can offer, including consultation and a focus on strategies for delinquency prevention and default aversion.

Resources to tap now

TG's HigherEDGE™ Default Aversion Solutions can help you draft a default management plan tailored to your school's needs. HigherEDGE consultants can evaluate your campus default aversion practices and provide a fresh perspective on empowering staff to reduce default. Together, you can incorporate these ideas into a succinct document on your school's default prevention initiatives, one that shows how seriously your school takes default prevention and how you have a concerted plan to reduce it.

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Default Prevention Articles

Dianne Fulmer,
USA Funds Account Executive

Five Key Reasons Why Default Prevention Matters to Everyone

Financial aid administrators are well aware of the importance of keeping their schools' cohort default rates low. But everyone on campus — and all taxpayers — benefit when fewer students default on their federal student loans. When you're making the case for everyone on campus to make student loan default prevention a priority, here are five key points to share:

1. Retention and default prevention go hand in hand. Nationwide, more than 70 percent of federal student loan borrowers who default on their loans left school before completing their programs. With retention playing such a strong role in students' ability to repay their loans, it's vital that offices such as admissions, student affairs and academic affairs join the effort to help students succeed in school, receive their certificates or degrees, and get a job.

2. Taking on student loan debt is a big responsibility. When students have student loans, they also have the many responsibilities that go along with taking on that debt. Educating students about financial literacy, student success and repayment options — as well as their options for repayment relief — requires messages that come not only from the financial aid office but throughout the campus.

3. Successful students are good ambassadors. Students who graduate, find employment, and successfully repay their loans are likely to have positive things to say about your institution and even give back financially — but those who don't may not. Remind your alumni relations and development staff of those repercussions, and encourage them to assist in your student success and default prevention efforts.

4. Title IV financial aid participation is important to your institution. If your cohort default rates are high enough, your school risks being ineligible to provide federal Title IV funds to help your students pay for their education. That lack of funding could have dire consequences for an institution — another reason why preventing default is a call to action for an entire campus.

5. It's about the students. In my years working in partnership with schools to assist with default prevention through USA Funds®, I've learned that faculty and staff have a common priority: the students. When you consider the negative impact that default has on a student — consequences ranging from added fees, to wage garnishment, to damaged credit — helping students successfully repay their loans is in the best interest of everyone involved with your institution.

Take a Proactive Approach to Default Prevention

As you evaluate your school's draft 2011 cohort default rate, you may be seeking ways to improve your rate — now and in the future.

Let's take a longer-term look.

Often a proactive approach, emphasizing debt management and student success, is a more effective way to keep your default rates low. By working to prevent default, you'll help your school enjoy the benefits of a lower cohort default rate — while also helping the students you serve to avoid the consequences of default.

Here are tips, gathered from USA Funds and the U.S. Department of Education, that can help you ensure your students repay their loans and succeed in their postsecondary education or training:

1. Communicate with borrowers at key decision points. From counseling and orientation to ongoing communication and online tools, tailor your default prevention tactics and messages according to each borrower's specific stage in the life of a student loan. Those stages are: application and the first

continued on next page

90 days; in school; final year and program completion; and post-graduation.

2. Introduce financial literacy programs. The Department recommends that schools teach students about debt management strategies and tools, loan repayment options, and the potential income for their chosen fields. USA Funds offers financial literacy training tips in our Teachable Moments for Personal Finance Education guide. The guide is available from the Resource Library at www.usafunds.org under Financial Literacy.

3. Maintain communication across campus. Default prevention is not the responsibility of the financial aid office alone. Communicate with other departments on campus about the impact of cohort default rates and the importance of collaborating to manage those rates. Then develop a default prevention plan to guide your team effort.

4. Focus on retention and student success. More than 70 percent of defaulted borrowers left school without earning degrees, so consider having dedicated default prevention and retention staff members who focus on fostering student success. Your goal should be to provide services that students will need — even before they know they need them.

5. Employ early identification and counseling for at-risk students. Analyze borrower data to determine which students at your school are most likely to default, and develop interventions that will address their specific barriers to success. Because the majority of those who default are those who withdrew — and typically within their first three terms — default prevention and debt management should begin when the student first walks in the door at your school.

6. Use timely and accurate enrollment reporting. Performing this regulatory requirement helps ensure that borrowers can take advantage of their full grace period before entering repayment, and that they receive repayment assistance that is timely and appropriate.

7. Review NSLDS and repayment information to ensure accuracy. Regulations also call for regularly checking report, enrollment and repayment information in the National Student Loan Data System. These reviews verify that the Department's cohort default rate data for your school is accurate — and put you a step ahead when preparing draft rate challenges.

8. Maintain contact with former students. Encourage those who withdrew from school to return to complete their academic programs. Conduct borrower outreach, ideally starting during each borrower's grace period, to ensure successful repayment.

Creating a Default Prevention Plan is Just the First Step

If your school has a default prevention plan, when is the last time you reviewed it?

If it's been awhile, I recommend that you grab that plan off the shelf and take a look. Is your school sticking to the tasks outlined in its default prevention plan? Are campus demographics described in the text still up to date? Do the goals documented still make sense?

It's important that you review the document regularly because, when it comes to successful default prevention, establishing a plan is the first step. But it can't be the only step.

Regular reviews of your default prevention plan allow you to:

Be informed. As you're delving into the information you'll need to update your default prevention plan, you'll be gathering key data that can help you target your default prevention efforts.

Be accountable. Knowing that your progress toward your goals is being tracked will help keep your efforts moving forward. Carefully note what's working — and what's not — when you review your default prevention plan.

Be adaptable. Adjust any of your efforts that aren't producing the results you'd like, and add tasks that would better address your needs. Regular checks of your default prevention plan help you determine when it might be time to make a change.

Be prepared. Keeping your default prevention plan up to date means that anytime you need to share the plan — if you're keeping another department posted on your work, or your school's president requests the document, for example — you'll be ready.

Be timely. Many schools include in their plans timelines for specific default prevention activities. Select an interval for reviewing your default prevention plan that allows you to keep tabs on those deadlines.

Be consistent. Scheduling your default prevention plan reviews around regular, specific events can help you remember to keep the plan up to date. I recommend updating the plan at least once a year, so, for example, the group that created your plan could plan a retreat timed to the end of each spring semester.