

CASFAA NEWS

California Association of Student Financial Aid Administrators

March 2015 • Volume XXXII No. 1

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President's Update

Sunshine Garcia
CASFAA President
 Director of Financial Aid & Scholarships
 California State University
 Channel Islands

Happy Spring!

Spring is the time of plans and projects and I know each one of you and your offices are busy preparing for the 2015-2016 award year. As always I want to thank each one of you for the work you do for students, parents and your institution. Without your dedication, students would not be able to reach their dreams of higher education. I ask that each of you take a step back take a deep breath and take in the sunshine and the beautiful smell of the spring flowers. Take a walk during your day to clear you mind and enjoy this beautiful time of the year!

The last three months have been busy for the CASFAA Executive Council. Our first executive council meeting was in January, several members of the executive council represented all segments at Day at the Capitol in Sacramento and a few executive council members went to D.C. to advocate for students and federal student aid programs. The site selection committee has been traveling to different venues to ensure we solidify future CASFAA conference sites and it looks like we will be heading to Anaheim for 2016 and Monterey for 2017. Our 45th conference in 2017 will be held in Monterey and it will be like going home. A little history, our very first CASFAA conference was held in Monterey in 1972.

Kim Thomas, our training chair has been hard at work planning our 1040 Workshops in partnership with Jim Briggs, which are in full swing. We were able to offer nine workshops throughout California and hopefully you were able to attend this important and valuable training event.

The next couple of months will be focused on planning a great training event for the upcoming conference in November. I hope to see everyone join us for this exciting conference, which will consist of training, a chance to network with your peers, hear federal and state updates and fun!

I am blessed to have such a wonderful executive council with such passion and great ideas. I look forward to the rest of the year as President and especially our annual conference in November.

I look forward to seeing you in Sacramento at

“Portraits of Success”!



Think. Explore. Know.

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SOCIAL MEDIA

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Half Page	\$250.00 each
Full Page	\$500.00 each
Back Page (Premium)	\$1,000.00 limited to one per issue

Preferred format is high quality resolution PDF

Articles & Advertisements (PDF's) can be emailed to Susan Allison, the CASFAA Newsletter Editor
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CASFAA NEWS

VOLUME XXXII, Issue 1

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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In Memoriam

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



George Kenneth Tenopir, 90, passed away September 21, 2014 in Whittier at his home of 61 years.

George served as admissions counselor and then Dean of Admissions and Director of Financial Aid from 1952 until his retirement in 1989.

George was a President of

CASFAA and a CASFAA honorary life member and supporter. George is remembered by his longtime friend, Laura Carlson, who considered him a dear friend and amazing human being. George's full obituary is available on the [White Emerson funeral home website](#).



Dr. Toni Dubois-Walker,

59, of La Habra, CA, passed away on November 7, 2014.

Toni most recently served as the Vice President of Student Services at Fullerton College. Before moving to Fullerton, she was the Dean of Financial Aid, EOPS, and Veterans Services at Long Beach City College. She was actively involved in a number of

professional associations and was previously a school trainer for the U.S. Department of Education. Toni is remembered as an incredible woman who touched many lives during her lifetime. Toni's full obituary is available on the [Orange County Register](#).

CASFAA extends our deepest sympathies to George and Toni's family.

Giving Back! 2014 Conference “Seasons of Change”

casfaa

Each year during the conference, CASFAA adopts a philanthropic organization to assist with donations to those in need. For the 2014 Conference “Seasons of Change,” President **Sunshine Garcia** chose **Caterina’s Club**. So CASFAA raised \$1,500 and 200 pounds of spaghetti. In partnership with our Platinum Conference Sponsor ECMC, they contributed \$1,700 toward the fundraiser, bringing the total to \$3,200 and 200 pounds of spaghetti!

About Caterina’s Club: Feeding the Kids in America

In 2005, **Bruno Serato** and his mother, **Caterina**, visited the Boys and Girls Club of Anaheim located down the street from his restaurant, the Anaheim White House. Where Bruno’s mother noticed there was a six-year-old boy eating potato chips for dinner because his family could not afford a proper meal. Caterina insisted Bruno make some pasta for the child. They soon realized there were many more of these “motel children”.

Bruno began making pasta for 72 children, five nights per week, and from this effort formed their charitable program “Feeding the kids in America.” The program has expanded and now serves 1200 children daily. Feeding the children was not enough, so Bruno began a second program called “Welcome Home.” This program provides qualified families living in the dark environment of a motel with the necessary



Pictured are Rosemary Martinez-Kepford (Solutions at ECMC), Bruno Serato (founder of Caterina Club), and Joanne Brennan (CASFAA Conference chair).

resources to move into the safety and longevity of an apartment or condominium.

I personally want to thank everyone who contributed to this organization and to ECMC who matched our donations. This success truly represents what financial aid professionals do best giving back to others!

If you would like to learn more about **Caterina’s Club**, visit their website at <http://thecaterinasclub.org>

What’s the Scoop?

In January 2015, after twenty four (24) years with the California Student Aid Commission, **Bryan Dickason** accepted a Specialist position with the Community College Chancellor’s Office in the Student Financial Aid unit.

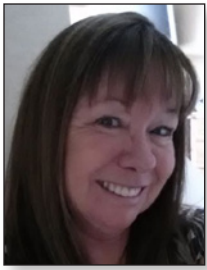
Louise C. Jones, MPA, has been promoted from Financial Aid Advisor (SSPII) to Compliance and Training Officer (SSPIII) at CSU San Bernardino effective March 1, 2015.



Edgar Martinez accepted a Financial Aid Specialist position with California State University, Channel Islands in January 2015. Edgar previously served as the Lead Student Assistant in the Financial Aid & Scholarships office.

Tom Bailey joins ECMC as Senior Financial Literacy Trainer for California. Tom has over 25 years working with students. Welcome Back to California Tom!

Day at the Capitol



Melissa Moser
Past President
Coast Community College District

CASFAA was busy advocating for students at two capitols in March – Sacramento and Washington D. C. The Sacramento CASFAA representatives for “Day at the Capitol” held on March 3rd were:

Anafe Robinson, Vice President, Federal Issues;
Michelle Rodriques, CSU Segmental Representative;
Melissa Moser, Past President;
Daniel Reed, Treasurer; and
Beryl Schantz, Vice President, Stat Issues.

Planning for Day at the Capitol was coordinated by **Beryl Schantz**, **Melissa Moser**, and **Angelo Williams** and facilitated by **Patti Colston**.

The agenda for the day included opening remarks and welcome from Diana Fuentes-Michel, Executive Director, California Student Aid Commission followed by panel presentations and discourse regarding financial aid policy and outreach. Panel discussions included updates from CSAC, perspectives on financial aid policy stemming from legislative and budgeting to implementation matters.

The CASFAA contingency felt that this was a productive interaction with CSAC. The interaction with policy panels proved informed as well as a professional discourse regarding financial aid within California. There were opportunities discussed regarding Single Stop U.S.A. that is making a difference in student persistence and completion; as well as an expanded Cal SOAP effort that is reaching out to more of California’s youth.

As financial aid administrators, it is important to support our professional organizations in their advocacy efforts. Without advocacy, financial aid policy (state and federal) will be decided by politicians. Let’s work for our students, support CASFAA at the state level; and, at the federal level support WASFAA and NASFAA. Let’s all offer ourselves as resources so that our state and federal representatives have contact information to ask questions regarding possible policy changes. This is the year – probably years – of reauthorization, let’s get involved and stay involved for our students!



NASFAA Leadership & Legislative Conference & Expo



Dewayne Barnes
Treasurer-Elect
California College of the Arts

Early in the month of March, CASFAA Executive Council members **Sunshine Garcia**, **Robin Darcangelo**, **Dewayne Barnes** and **Annie Osborne** attended the annual NASFAA Legislative and Leadership Conference & Expo in Washington, DC. The conference serves a twofold purpose, first to give some valuable training to Association Leadership or Aspiring Directors, and second it serves as a platform for attendees to go straight to the nation's Capitol to participate in what is most important to us as financial aid administrators - an advocacy effort on behalf of the many students that attend our institutions today.

Attendees were addressed by many constituents including NASFAA President **Justin Draeger** and NASFAA's Director of Policy and Federal Regulations **Megan McClean**. Other presentations came from NASAA partners who have in depth expertise and knowledge of how things happen on the Hill. These experts offered their insight on how they see the future of pending legislation playing out. Armed with that perspective and our own CASFAA/WASFAA approved talking points, several groups of aid administrators set out to have congressional visits on Capitol Hill.

CASFAA teamed up with members from the WASFAA region, attending two meetings in the Senate and one meeting in the House on the final day of the conference. We discussed issues that we felt needed immediate attention in this next legislative cycle such as FAFSA simplification, the burden of ever changing origination fees, the seeming end of the Federal Perkins program, the use of prior prior year data on the FAFSA and timing for the next Reauthorization of the Higher Education Act. We had the opportunity to hear varying opinions on what the future holds as seen from those who are on the Hill daily, and that opinion differs greatly depending on whom you speak to. The one common theme was that our voice on the ground coupled with first hand student perspective are very important artillery as they enter into discussions.

I must say that having a chance to sit across the table from staffers from both House and Senate Educational Commit-

tees is one of the most rewarding experiences. They are extremely knowledgeable people and are open to hearing how we actually implement legislative mandates in our offices every day. They truly need to hear from our collective voice so they can throw some weight behind what we want Congress to do and why. When you hear the call for letter writing campaigns, whatever your opinion may be, I encourage you to take part so that your voice is heard. Trust me, those efforts do not fall on deaf ears.

Overall attending the Leadership Conference and attending Hill visits was a very valuable experience. My colleagues and I were honored to take part with fellow CASFAA and WASFAA colleagues. If you ever have the opportunity to attend or send some of your staff, by all means take advantage of this experience. I've come back with a greater understanding of how this puzzle works from the inside out - and now it makes a little more sense. Meeting and networking with other associations and NASFAA partners provided greater relevancy to the work we do every day. It also allowed more vision to creating better pathways for student success! Financial Aid...An educational journey!



Representation from CASFAA and WASFAA on Capitol Hill with Amy M. Jones, Director of Education and Human Service Policy for the U.S. House of Representatives.

Negotiated Rulemaking Update



Scott Cline
CASFAA President-Elect
California College of the Arts

The Department of Education kicked off the newest round of Negotiated Rulemaking February 24-26 in Washington DC. This is my first time sitting at the negotiating table and I am honored to be nominated by CASFAA as one of the non-federal negotiators representing financial aid administrators.

A quick background about Negotiated Rulemaking (or “Neg Reg” for short). The Higher Education Act of 1965 (as amended) requires that the Department of Education engage with its constituents (i.e. financial aid administrators, students groups, schools, etc.) in a negotiating process when any new legislation is passed or when current regulations need to be updated.

Ideally, the hope is that the constituents and the Department of Education will be able to come to consensus on regulations that will better serve everyone’s needs.

Under current discussion for this NegReg is Title IV Loan Issues. The Department of Education proposed two separate topics for negotiations. The first proposal is to expand the Pay as You Earn repayment plan to those borrowers not covered by the existing Pay as You Earn repayment plan. The second proposal is to establish procedures for the FFEL Program loan

holders to identify U.S. military servicemembers who may be eligible for a lower interest rate on their FFEL loans.

This round of NegReg was developed out of two public hearings this past fall, including the one held at the conclusion of the CASFAA 2014 Conference in Anaheim, California back in November.

During the first day, 14 additional proposals were made by the non-federal negotiators for inclusion in the agenda. The Department of Education tentatively selected the following additional five issues for consideration:

1. Cohort Default Rate Participation Rate Index Appeals
2. Required renewal notifications to borrowers in Pay as You Earn
3. Lump Sum Payments from the Department of Defense
4. “Warm transfer” from loan rehabilitation
5. Technical change for two items that are in legislation but not in the regulations

The remainder of our time was spent discussing the issues and ideas surrounding the original two proposals. We also saw many productive talks about the complexity and issues surrounding income-based loan repayment.

The second session of Neg Reg is schedule to start March 31st back in Washington, DC. The third and final session is scheduled for April 28 to 30, 2015. You can find all of the information and details on the Department of Education’s website (<http://www2.ed.gov/policy/highered/reg/hearulemaking/2015/index.html>).

Do you have thoughts on the issues? Ideas on how to make Pay as You Earn better for students, our schools, and the important work we do? Get in contact with me and let me know. I would love to hear your input so I can best represent the membership and our students at the negotiating table. Email me directly at scline@cca.edu.

Also, be sure to check out the CASFAA Facebook page and Twitter for updates over the next two sessions!



Segmental Update



CCC Segmental Update

Robin Darcangelo
CCC Segmental Representative

The conference opened with Keynote speaker Dr. Kim Bateman. Channeling Bob Marley, Dr. Bateman told the story of how we fit into the lifecycle of students followed by the tale of the "Skeleton Women". This story spoke about the cycle of life, what awakens our spirits and what drives us to endure. Dr. Bateman spoke from her experience of working in higher education, and her words of strength were inspiring. What a way to start a conference!

We had something for everyone in the professional development arena. Sessions were full and interactive learning was the theme.

We can't learn it enough times: How does financial aid fit in with SSSP? How does enrollment priority impact the Board of Governness Fee Waiver? How does academic success fit with financial aid? What does financial literacy have to do with anything? We answered these questions and much much more. A few of the sessions offered were:

♦ **3SP & Student Equity** were prominent subjects throughout the conference. Sandra Slane, Dean of Student Services from Shasta College, spoke during her breakout session about reasons why students struggle to succeed and ways that we should be working to help them reach their goals. Some suggestions include: **1)** front counter staff can ask students if they have attended Orientation, Assessment & Ed Planning, **2)** notifying students now about the possibility of losing their BOGG **3)** hiring designated FA Counselors and **4)** getting Faculty more involved in Student Success.

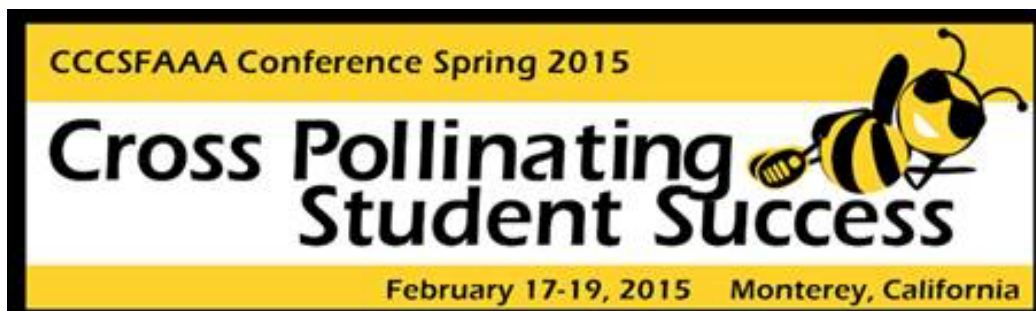
California Community Colleges Love Monterey!
February 17-19...Was a Great Time!
CCCSFAAA Conference alert!
"It was awesome!"

(Linda Williams-CCCSFAAA President)

♦ **Academic Success vs. Financial Aid:** Connie Barton, Director of Financial Aid at Shasta College, spoke about ways the Financial Aid office can get more involved with student's academic success and how other departments can feel more in tune with the Financial Aid office. One suggestion was to have 1 or more Counselors on the SAP Appeal committee. This provides counselors with a better understanding about what is going on our students and provide additional support or assistance outside of the financial aid process. Connie also suggested providing a checklist for students on the FA website, showing them the exact steps they need to take to obtain financial aid and how to keep it. Sounds simple and it is if you look at this from the student perspective.

♦ **Financial Literacy-Cash Course:** John Pierson along with Rhonda Mohr and Ruby Nieto from the Chancellor's Office talked with attendees about a system-wide default prevention initiative as well as the new implementation of Cash Course that NEFE has provided free to the Californian community colleges. The Chancellor's office goal is to launch a system wide financial literacy campaign to help our students borrow smartly and to decrease default rates for those schools at risk.

The conference was rounded out with Jeff Baker, U.S. Department of Education, Terry Hartle, American Council on Education and Rhonda Mohr, Dean of Student Services, CCCCO. We have posted most of the session PowerPoints at our website. Looking forward to a great year!



Committee Updates



CSU Segmental Update

Michelle Rodriguez
CSU Segmental Representative
California State University,
Fullerton



Greetings colleagues and fellow CASFAA members! My name is Michelle Rodriguez and I am the new 2015 CSU Segmental Representative. I would like to take this opportunity to introduce myself and thank you for this amazing opportunity to represent the CSU sector for the coming year.

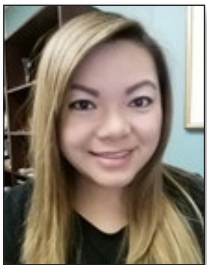
I have spent a total of 22 years helping students achieve their dreams in the private, proprietary and public sector, where the paths of students may differ somewhat, but the goal is always the same: success! I started my career at USC, School of Medicine, moved into the proprietary sector at ITT for a short period of time before finally settling into the CSU system almost 10 years ago, first at Cal Poly, Pomona and then on to my current position as the Federal Grants Administrator at California State University, Fullerton. I am

hopeful that my experience in both multiple institutions will make a positive contribution to CASFAA so all of the segments we represent can benefit.

My goals for this year are twofold: I want to be sure to represent all of the CSUs and be a positive voice within CASFAA, as well as being CASFAA's voice to the CSUs. Open, two way communications are essential for a successful dialogue, and I will be working with my fellow CSU members and representatives from other CASFAA segments to ensure all voices are heard and understood.

I look forward to an exciting and busy year! If you have any questions, or if I can assist you in any way, feel free to drop me a line at mlrodriguez@fullerton.edu.

Thanks and have a great day!



Grad/Professional Member at Large Update

"Mary" Mi Hoang
Financial Aid Counselor
Samuel Merritt University

Hello Colleagues and CASFAA members! I am excited and honored to be your 2015 Grad/Professional Member at Large Rep serving from Samuel Merritt University.

I have worked in financial aid for over ten years with the time served both at College of Alameda and Samuel Merritt University. I started out as a work study student and became a financial aid counselor because I fell in love with the role, purpose and mission to higher education.

With all the frequent changes of federal regulations, my goal is to obtain any issues and concerns related to Grad/Professional and bring them into discussions so we can have

a better vision on how to enhance students' financial aid experience.

I welcome volunteers to serve on the GP Committee to assist me with these goals in 2015. This will be an awesome opportunity to network and build your professional development in leadership.

Please contact me to get involved in the GP sector. My email address is mhoang@samuelmerritt.edu. I look forward to working with you all at the CASFAA Conference this November.

Committee Update

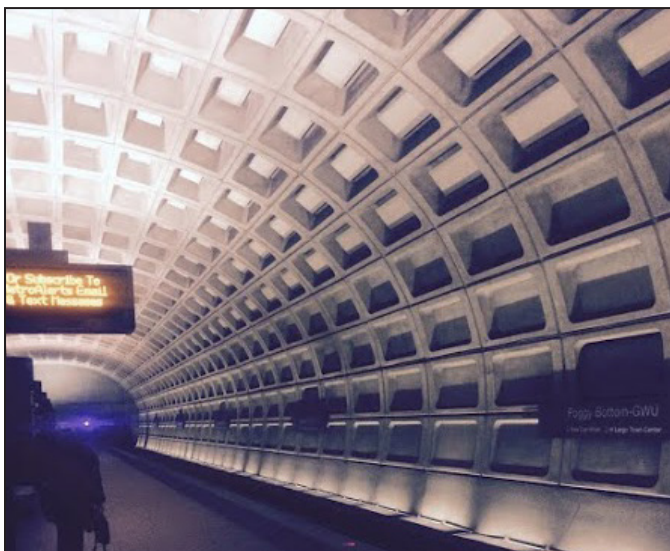


UC Segmental Update

Annie Osborne
Student Academic Affairs
UC San Francisco

I am honored to again serve as your UC Segmental Representative for CASFAA for 2014-15. How awesome it was to see well over 40 UC campus-wide financial aid representatives at the UC Breakfast during CASFAA's Convention in Anaheim just a few months ago. Congratulations to UCLA and UC Riverside who sent a whopping seven (7) representatives from their fine institutions. We were also very fortunate to have our very own Chris Carter, Director of Student Financial Support at UCOP be our keynote speaker. Chris delivered a very informative presentation detailing the general history and trends of certain funding sources used for grants in UC institutions' student financial aid packages. He also clearly described UCOP's general structure and broad responsibilities. We are very appreciative to have Chris on board as he offers a plethora of leadership experience and insight.

This year's CASFAA Convention will be held at the Hyatt Regency in Sacramento from Sunday, November 1st to Tuesday, November 3rd. We will again be offering the UC Breakfast to be held the morning of Sunday, November 1st and we look forward to seeing a great representation from all UC constituents.



Last week, I was fortunate enough to have attended the 2015 NASFAA Leadership & Legislative Expo in Washington, D.C. The leadership training was phenomenal but the best experience by far was advocating on Capitol Hill on behalf of CASFAA and all students on financial aid in California. As Justin Draeger, President of NASFAA, was prepping us for our visits, he told us that our group (187 student financial aid representatives from all over the country) represented the largest contingency that had ever descended on Capitol Hill at once. How invigorating it was to feel the great energy and passion from so many others advocating all for one purpose – on behalf of our students!

Finally, we have formed a CASFAA/UC Committee to meet monthly to stay connected and prepare for an awesome UC Breakfast this coming November. There is still plenty of room on the committee for others to join in! If you are interested in being a part of a great group, please contact me directly (annie.osborne@ucsf.edu).



(Above) Our very own Nancy Coolidge and Chris Carter from UCOP advocating on behalf of our students to save the Perkins' Loan. (Left) Washington DC Metro

Committee Update



Proprietary Segmental Update

Lissa Wayne
Financial Aid Director
New York Film Academy

It is a joy and honor to serve the California financial aid community this year as your Proprietary Segmental Representative. I am very fortunate to share this role with the others that have volunteered to serve as members of this committee. I hope to put my 30 plus years of financial aid experience to good use by developing a series of training events that are both fun and useful to the members of our sector.

Many of the issues related to the proprietary sector that will be incorporated into these training sessions include, gainful employment reporting; financial literacy for first generation college students; effective default prevention strategies; support and mentoring efforts for fellow financial aid colleagues; choosing a third party servicer; compliance round-

table and US Ed listening session; managing student and parent expectations and California Bureau of Private Post-Secondary updates.

Another topic I hope to promote this year includes mentoring, guidance and support for members of our sector. Together we make up a rich trust of valuable experience and information that when shared, strengthens our ability to serve students. The proprietary workshop will once again be offered at the annual 2015 CASFAA conference and will include a fun and interactive opportunity to share our ideas for a stronger support system for our community. Please join me in making the 2015 annual CASFAA conference a "portrait of success"

Save the Date

April 12 - 14, 2015: WASFAA Annual Conf., Northern San Diego County, CA

April 26 - 27, 2015: CASFAA EC Meeting, Camarillo, CA

June 7-12, 2015: WASFAA Sister Dale Brown Summer Institute, Tacoma, WA

July 19-20, 2015: CASFAA EC Meeting, Camarillo, CA

July 19-22, 2015: NASFAA Annual Conference, New Orleans, LA

November 1-3, 2015: CASFAA Annual Conference, Sacramento, CA

November 15-16, 2015: CASFAA EC Meeting and 2016 Transition Meeting, Northern CA

December 1-4, 2015: Federal Student Aid Conference, Las Vegas, NV

The Treasurer's Treasure

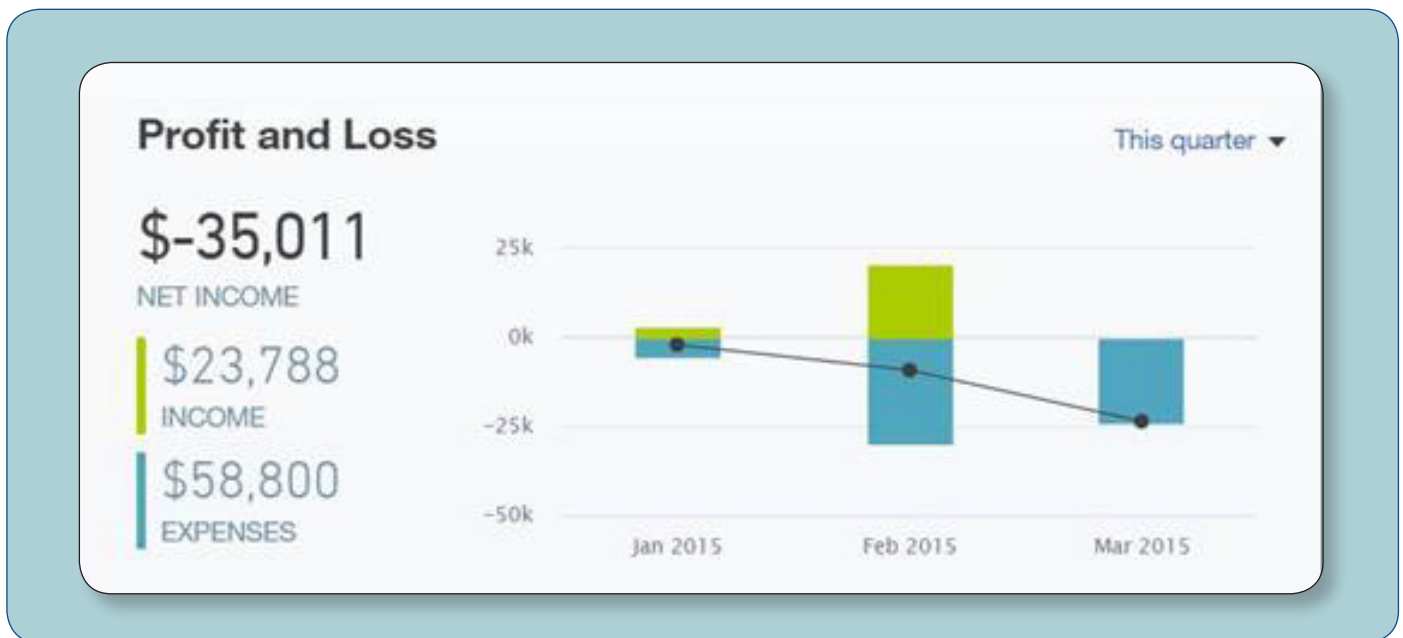


Daniel Reed
2015 CASFAA Treasurer
San Diego Christian College

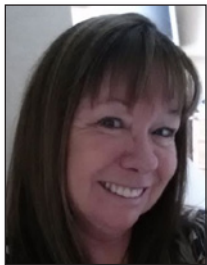
Hello all! I hope 2015 is bringing you joy and fulfillment that 2014 left wanting – or at least that you have an ample supply of coffee and sugar keeping you sane. Life as CASFAA's treasurer is busier than expected; this is surely one of the larger roles in CASFAA's Executive Council. From paying recurring bills and coordinating with bookkeepers, to reconciling income and expenses and reimbursing costs for the rest of our busy EC members, there is weekly work to be done. This role gives me insight into (and great respect for) all of the work that our CASFAA EC and Committee members do to provide outreach and leadership throughout the state and the country. Be assured that CASFAA is working on behalf of California's students throughout the year.

Overall, CASFAA is in good shape financially. We have strong reserves, are looking at ways to reestablish some short term investments, and considering teaming up with NASFAA in their investing strategies. Income and expenses do swing throughout the year though. Here's the snapshot of the last quarter:

In preparation for the 1040 workshops there are many costs, but once registration is finalized, this tends to even out. While many CASFAA events are self-sustaining (like the newsletter and the 1040 Workshops), some are purely outreach (primarily the High School Counselor workshops) and are ultimately funded through proceeds from the annual training conference. It is a delicate task to maintain a balanced budget over the year, which is why we are glad to have a significant amount of cash on hand (currently \$132,356.03 in checking) and investments (recently valued at \$869,799.88) to call upon as needed. If you are interested in learning more about CASFAA's finances, look out for more updates here, and consider running for Treasurer in 2016! We could use an inquisitive mind like yours.



CASFAA Elections are Coming!!



Melissa Moser
Past President
Coast Community College District

casfaa

Elections are coming!!

CASFAA is a volunteer organization that has over 1300 members representing all of California's higher education segments. Nominations will be opened in July; and, the ballot will be opened for voting in August. Newly elected officers will begin their term of office at the close of the annual business meeting at the conference in Sacramento, CA. The positions that will be open for election and a brief outline of duties are:

President-elect — three year term.

- ♦ Serves as Executive Council liaison to the CASFAA Conference Committee.
- ♦ Performs special tasks as requested by either the CASFAA President or the Executive Council.
- ♦ Learns the duties of the CASFAA President in preparation for assuming the presidency.
- ♦ Serves as a voting member of the CASFAA Nominations and Elections Committee.
- ♦ Represents the overall interests of the CASFAA membership and the students served by the various aid programs.
- ♦ Completes the term of the President, pursuant to Article X, Section 2, should the presidency be vacated.
- ♦ Serves on the Fiscal Planning Committee.
- ♦ Serves as the CASFAA Liaison to the CSAC Grants Advisory Committee (formerly P.P. & O. Committee.) In 1999, it became the discretion of the President and President-elect whether to appoint someone to this position or whether the President-elect would sit on this committee.
- ♦ Serves on the Executive Council Executive Committee.
- ♦ Attends California Student Aid Commission Meetings.

Vice President, State Issues — one year term

- ♦ Participates in the meetings and activities of the Executive Council.
- ♦ Contributes to the formation of policies and procedures of CASFAA.

- ♦ Serves on the Executive Council Executive Committee.
- ♦ Serves as Chair of the State Issues Committee.
- ♦ Ensure that segmental, proprietary, graduate/professional and ethnic diversity members are represented on the committee. Also to be considered is geographical representation.
- ♦ Coordinates the annual Day at the Capitol Project
- ♦ Drafts CASFAA responses to state issues as approved and requested by Executive Council.
- ♦ Reports recommendations of the State Issues Committee meetings and activities and recommendations requiring Executive Council approval at each Executive Council meeting and to the membership, after approval.

Vice President, Federal Issues — one year term

Chairs the Federal Issues Committee. In conjunction with the Federal Issues Committee members, drafts CASFAA's response to federal issues as requested by Executive Council. Reports Federal Issues Committee meeting activities and recommendations requiring Executive Council approval. Serves on the Executive Council Executive Committee. Participates in NASFAA's Leadership Conference and federal advocacy.

Secretary — one year term

- ♦ Clearly and accurately records the minutes of the Executive Council meetings. Compiles a "To Do" list from each meeting and distributes to the Executive Council Members with minutes, electronically. Copies of the minutes are also distributed to the CSAC Liaison, CLFE Liaison, three Committee Coordinators, Newsletter Editor (s), Fund Development Chair, Loan Study Liaison, and Committee Chairs. Reminds President to review "To Do" list from the last meeting and to review current meeting "To Do" list before the meeting is adjourned. Takes minutes at the Fiscal Planning Meetings, Transition Meeting and Leadership Retreat.

continued on next page

CASFAA Elections are Coming!! (continued)

Secretary — one year term (continued)

- ♦ Provides minutes for viewing on the CASFAA web site.
- ♦ Participates in all activities of the Executive Council and reports to the Executive Council and the membership, when directed.
- ♦ Attends all Executive Council meetings as well as the annual CASFAA conference.
- ♦ Serves as the Executive Council liaison to CASFAA committees, as assigned.
- ♦ Serves on the Policies and Procedures Committee.
- ♦ Coordinates meeting rooms, guest rooms and roommates at hotels, in conjunction with the Site Selection Chair.
- ♦ Prepares minutes from the transition meeting and from the meeting held at the conference with the full membership in attendance (usually at breakfast on the last day of the Conference).
- ♦ Orders Association stationery, business cards and envelopes very soon after taking office. Both sidebar and regular stationery, 9" x 12" envelopes and business size envelopes should be ordered. When determining the quantity, the secretary should take into account the stationery needs for all the Committees. All Association stationery and envelopes are printed in "reflex blue."
- ♦ The Secretary may also create an electronic copy of the CASFAA stationery to provide to authorized members to reduce the cost of printing.
- ♦ Send an electronic copy of the minutes to the webmaster to be posted to the CASFAA website.
- ♦ Serves on the Executive Council Executive Committee.

Treasurer- elect — two year term

- ♦ Chairs the Fiscal Planning Committee.
- ♦ Reports results of Fiscal Planning Committee meetings and activities. Brings recommendations from the Committee to Executive Council for discussion and potential approval.
- ♦ Learns the duties of the CASFAA Treasurer in preparation for assuming the treasurer position the following year.
- ♦ Assists with the formulation of the Association's annual budget; works closely with Committee chairs to assist them in developing budgets appropriate to the association's long range goals and objectives.
- ♦ Participates in all activities of the Executive Council and the membership, when directed.
- ♦ Assists any Association committee or sponsored activity needing advice or financial services.

- ♦ As requested by the President, Executive Council, or the Treasurer, cooperates with auditors appointed by the Executive Council.
- ♦ Performs other functions as requested by the President, the Executive Council, or the Treasurer.
- ♦ Segmental Representatives
- ♦ Regularly attends all Executive Council meetings as well as the CASFAA Conference, and organizes the segmental meeting at the conference.
- ♦ Represents the interests and perspectives of the segment to the Executive Council.
- ♦ As a member of the Executive Council, represents not only the segmental perspective, but also participates as an active member of CASFAA.
- ♦ Serves as the contact person for segmental members requesting information and references concerning the Association and for Association members requesting information concerning segmental activities.

California State University Segmental Representative — one year term

University of California Segmental Representative — one year term

Independent Segmental Representative — one year term

Proprietary Segmental Representative — one year term

- ♦ Regularly attends all Executive Council meetings as well as the CASFAA Conference, and organizes the segmental meeting at the conference.
- ♦ Represents the interests and perspectives of the segment to the Executive Council.
- ♦ Communicates CASFAA plans and activities to the segment.
- ♦ As a member of the Executive Council, represents not only the segmental perspective, but also participates as an active member of CASFAA.
- ♦ Serves as the contact person for segmental members requesting information and references concerning the Association and for Association members requesting information concerning segmental activities.
- ♦ Shares segmental activities and committee reports with the Executive Council.
- ♦ Works to maintain and increase CASFAA membership among segmental staff from institutions, especially those who are not currently members.
- ♦ Serves as a voting member of the Nominations and Elections Committee.

continued on next page

CASFAA Elections are Coming!! (continued)

California State University Segmental Representative — one year term

University of California Segmental Representative — one year term

Independent Segmental Representative — one year term

Proprietary Segmental Representative — one year term

(continued)

- ♦ Serves as a voting member of the CASFAA Scholarship Committee.
- ♦ Ensures that the President and the Executive Council are informed of segmental actions or decisions that may impact the state or region.
- ♦ Provides articles to the CASFAA Newsletter about segmental activities.
- ♦ Performs other functions as requested by the President or the Executive Council.
- ♦ May serve on the Executive Committee of the Executive Council if appointed by the President to ensure segmental balance.
- ♦ Proprietary Representative Chairs Proprietary Issues.

Member-at-Large, Ethnic Diversity — one year term

Participates in the meetings and activities of the Executive Council.

Contributes to the formation of policies and procedures of CASFAA.

Gathers opinions from aid administrators from underrepresented ethnic backgrounds.

Serves as a voting member of the CASFAA Scholarship Committee.

Serves as Chair of the Ethnic Diversity Committee.

Appoints members of the Ethnic Diversity Committee to serve as active members of other CASFAA Committees.

Represents an ethnically-diverse perspective on financial aid and CASFAA issues.

Provides written input on diversity issues and activities to the CASFAA Newsletter.

Performs other functions as requested by the President or the Executive Council.

Serves as a voting member of the Nominations and Elections Committee.

Member-at-Large, Graduate and Professional

Participates in the meetings and activities of the Executive Council.

Contributes to the formation of policies and procedures of CASFAA.

Gathers opinions from graduate and professional aid administrators.

Coordinates the Annual GPIC Forum, a half-day pre-conference activity preceding the annual conference and the annual Summer Do-Talk workshops.

Serves as Chair of the Graduate and Professional Committee.

Serves as a voting member of the CASFAA Scholarship Committee.

Represents graduate and professional perspectives on financial aid and CASFAA issues.

Provides written input on graduate and professional issues and activities to the CASFAA Newsletter.

Performs other functions as requested by the President or the Executive Council.

Serves as a voting member of the Nominations and Elections Committee.

Getting Bored on the Job? Get on the Job Board!

If you haven't checked out CASFAA's Job Board, you are missing out. In just the last month, 18 new jobs and 11 new resumes were posted. That means that new employer listings outnumbered new job seekers; honestly, when does that happen? It is quick and easy to log in, keep your resume info up to date and set up your own personalized job alerts. If you are looking for that next step up, feeling like you need a change, or even just keeping an eye out for a friend, be sure to check out casfaa.org/jobslink

Let employers find you

Grant Delivery System Modernization



Diana Fuentes-Michel
Executive Director, California
Student Aid Commission

The California Student Aid Commission is modernizing its nearly 40 year old Grant Delivery System (GDS) to integrate the processing of its financial aid programs into one new interactive system. Governor Brown has included \$840,000 in his 2015-16 Proposed Budget for the initial year of planning for GDS Modernization Project.

There are three main external users of the Commission's GDS system: 1) students; 2) high school administrators; and, 3) participating post-secondary institutions. The Commission recognizes that early communication with our stakeholders is essential to ensure success of this multi-phase project. Currently, the capacity of the existing GDS system is being over-taxed and the numbers of records are expected to increase exponentially over the coming years. With the system's current workload, and with anticipated future demands, the existing GDS system is at risk of reaching capacity and not being able to process and store additional student data and records.

The new GDS system will be developed by a combination of Commission information technology and program staff; new hire staff; contractors; and, collaborative stakeholders that will together design the requirements for the **GDS Modernization Project** system. Throughout 2015-16, our staff will be consulting with you, our financial aid partners, as well as student focus groups, in preparation of developing a technologically advanced system that is:

- ◆ Student Centered,
- ◆ Simplifies Processes, and
- ◆ Flexible for future changes to the programs administered by the Commission.

A *Special Alert* was issued by us on February 11, 2015 announcing the **GDS Modernization Project**. We have consulted with segmental representatives from the University of California Office of the President (UCOP), the California State University (CSU) Chancellor's Office, California Community College Chancellor's Office (CCCCO) and Association of Independent California Colleges and Universities (AICCU). We have also had initial conversations with representatives of CASFAA and CCCSFAAA, including providing presentation and update on the GDS Modernization Project at the CCCSFAAA Conference, "*Cross Pollinating Student Success*" in Monterey, CA on February 18, 2015 (view the presentation by clicking on the link: <http://www.cccsfaa.org/docs/conferences/2015/presentations.html>) and to the CCCSFAAA Executive Council on March 4, 2015. An overview of the GDS Modernization Project was also presented at the Commission's February 19, 2015 public meeting (view the presentation by clicking on the link: <http://www.csac.ca.gov/comm/comm/2015021920/exh3.pdf>).

The Commission will soon be engaging students and high school counselors for input on the modernization effort. Input will also be sought for project planning during the development of the business requirements for the new system by establishing workgroups, including representatives of the vendors, in an effort to support existing institutional financial aid management systems.

The Commission will soon be engaging students and high school counselors for input on the modernization effort. Input will also be sought for project planning during the development of the business requirements for the new system by establishing workgroups, including representatives of the vendors, in an effort to support existing institutional financial aid management systems.

The California Technology Agency (CTA) has statutory oversight authority for all large state technology projects. CTA recently adopted a new process for reviewing technology projects known as the State Technology Approval Reform (STAR) Project to replace the Feasibility Study Report (FSR) process. The STAR project is intended to ensure projects are undertaken with clear business objectives, accurate costs, and realistic schedules. The new process will include multiple stages that are separated by "gates" which require CTA approval before projects can advance. While CTA will not fully implement the STAR process until next year, the Commission's GDS Modernization Project has been selected as a pilot for the STAR/GATE mode.

The STAR model has four stages:

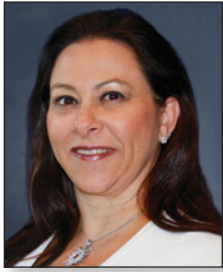
- ◆ Stage 1 - Business Analysis: Establish Business Case
- ◆ Stage 2 - Alternatives Analysis: Conduct Market Research
- ◆ Stage 3 - Procurement Analysis: Build the Request for Proposal (RFP)
- ◆ Stage 4 - Solution Analysis: RFP Solicitation

We submitted the GDS Modernization Project FSR to the CTA in fall 2014. With the establishment of the new STAR process, CTA also required that a Stage 1: Business Analysis also be submitted – CTA has approved Stage 1. Now Commission staff is proceeding to work on the Stage 2: Alternatives Analysis phase and will begin Stage 3: Procurement Analysis later this fiscal year. Stages 2 and 3 will be completed with the assistance of the contractors and stakeholder consultation in 2015-16. Stage 4: Solution Analysis: RFP Solicitation and the awarding of a contract is anticipated in 2016-17.

The Commission has established weekly conference calls with CTA and internal weekly meetings to discuss project planning and other issues. GDS Modernization Project updates will be presented at the Commission's Legislative, Audit and Budget Committee meetings during regular Commission meetings.

Janet McDuffie is the Commission Liaison on the Grant Delivery System Modernization Project. Should you have suggestions or comments regarding the proposed new GDS system, please contact Ms. McDuffie at jmcduffie@csac.ca.gov.

13 Tips to Relieve Spring Stress in the Financial Aid Office



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

While closing the door on winter should be a relief, spring brings one of the busiest seasons to the financial aid office. If you're feeling exhausted or overwhelmed, check out 13 tips we've compiled to help you streamline your work, control your environment, and take care of yourself to optimize your mental, physical, and emotional well-being.

- 1) Minimize distractions so that you can complete important projects.** Forward your phone to voice mail for a brief amount of time, and turn off email and mobile device notifications to minimize interruptions and create concentrated, productive time. Checking the most difficult or important tasks off your list gives you a huge mental boost, leaving you in a better mindset to handle all the other things that crop up.
- 2) Don't let email clutter slow you down.** Create folders to organize your emails as you get them, and use the search feature in Outlook to find them more quickly. If you're working in an Outlook environment and have colleagues who overuse the "reply to all" option, look into the [NoReplyAll Outlook add-in](#) to help your office reduce email clutter.
- 3) Leverage existing channels to help your students help themselves.** Record a walk-through training of your online counseling tool, for example, or provide a quick tutorial at orientation, and then use your office's social media channels to let students know how it may be accessed to save you—and them—time.
- 4) Know when to go old school.** If you've gone back and forth three times on something via email, pick up the phone instead, and get it sorted out in a real conversation. Better yet, get up from your desk and visit a colleague if they're not too far away.
- 5) Feel too busy to take lunch?** Low blood sugar does not help concentration, mood, or energy, making it a bad idea all-around to skip lunch. If you must, keep working during the quiet time when others are at lunch, but **be sure to take a lunch break** when they return. And, if you're having a particularly rough morning, a short time away with a colleague for lunch may help your perspective or even identify a way to ease the stress.

- 6) Investing time to learn to use your tools** can have a huge, repeat payoff in time saved later. For example, consider using a [Microsoft Word merge feature](#) that lets you send a document to multiple people, allows them to make changes, and then merges everything back into one document, letting you select the changes you want to keep.
- 7) Take a walk outside or do some simple exercises** at your desk, like breathing or stretching, to get the blood flowing. It will give you a fresh outlook, renewed energy, and release some of the tension that may have built up in your body while you worked. A few minutes invested can make you immensely more productive.
- 8) Automate repeatable tasks and simplify projects** by using shortcuts, bookmarks, and speed-dial for your most frequently used resources. Create templates for your most commonly used documents. Record work processes on paper so they can be shared easily with others who may be able to help with them. Look for apps that reduce your workload. Financial Aid Director Scott Cline, for example, has been able to **toss out the legal pad and sticky notes with an app** called Drafts for iOS.
- 9) Not everything can be handled electronically** in the aid office. **Set up a left-to-right workflow** for paperwork on your desk. It comes in on the left, is processed in the middle, and goes out on the right.
- 10) Take a tip from one of your colleagues**, who shared this suggestion in our Listening Sessions. **Set up an account with SignUp Genius** and share the link with students who need to make an appointment with you. With students scheduling their own appointments, you'll save time—and with automatic reminders, students are more likely to keep the appointment they set.
- 11) Laughing and smiling** release chemicals in your body that improve mood and energy. If you've ever laughed in the most stressful of situations, you may remember how good it felt. Looking for and acknowledging the humor in any stressful situation with a laugh or a smile, even to yourself, helps you keep things in perspective—and keep going.
- 12) Pick up other tips through free training.** Consider signing up for Great Lakes' free [SmartSessions™](#) or other servicers' trainings, in quest of guidance for you and your stressed colleagues.
- 13) At the end of the day**, take a few minutes to **clear the electronic and paper clutter**, so that tomorrow you can avoid the aftermath of today. A fresh start offers the promise of a better day.

Challenges, Adjustments and Appeals:



Covering the Basics

Ron Lee
Inceptia Strategic Business
Director



With the recent release of the FY 2012 3-year draft Cohort Default Rates (CDR), this is the ideal time to examine your draft Loan Record Detail Report (LRDR). This data is the foundation piece of your school's official CDR. Once you examine the data, you can take action to correct any errors or inconsistencies before they become part of the official report. For some schools, challenges, adjustments and appeals are a much needed process that can have a positive impact on the all-important CDR. For others, it's more of an optional step to help keep a slowly increasing CDR in check, before it grows into a bigger issue. The process can seem complicated, so we thought we'd break it down.

The Types of Actions

According to the U.S. Department of Education, there are 10 categories of actions a school may take to avoid the sanctions associated with high CDRs.

Actions for Draft Rates Received in February

- 1. Incorrect Data Challenge** – A school believes that the LRDR for the draft CDR contains incorrect data.
- 2. Participation Rate Index Challenge** – A school believes that it may be subject to loss of eligibility (or, after September 2014, potential provisional certification based on 3-year CDR) with the release of the official CDR but also believes it should not be subject to sanction or potential provisional certification because of its low participation rate index.

Actions for Official Rates Received in September

- 3. Uncorrected Data Adjustment** – A school believes that the LRDR for the official CDR contains data that should have been corrected as a result of its Incorrect Data Challenge.
- 4. New Data Adjustment** – A school believes the LRDR for the official CDR contains new, incorrect data.
- 5. Loan Servicing Appeal** – A school believes that the LRDR for the official CDR contains defaulted loans that were improperly serviced for cohort default rate purposes.

6. Economically Disadvantaged Appeal – A school believes that it should not be subject to loss of eligibility (or, after September 2014, potential provisional certification based on 3-year CDR) because of the number of low-income students attending the school and the school's placement rate (for a non-degree-granting school) or the school's completion rate (for a degree-granting school).

7. Participation Rate Index Appeal – A school believes that it should not be subject to loss of eligibility (or, after September 2014, potential provisional certification based on 3-year CDR) because of its low participation rate index.

8. Average Rates Appeal – At least two of the three CDRs were calculated as average rates and would have been less than 25 percent for the 2-year calculation or 30 percent for the 3-year calculation using only data for those cohort fiscal years alone. Or, a CDR that is greater than 40 percent and was calculated as an average rate.

9. Thirty-or-Fewer Borrowers Appeal – A total of 30 or fewer borrowers entered repayment in the three most recent cohort fiscal years used to calculate its CDR.

Other Action

10. Erroneous Data Appeal – A school believes that the LRDR for the official CDR contains new, incorrect data and/or contains disputed data that was included in an Incorrect Data Challenge. Timing: After the school receives loss of certification or notice of provisional certification.

Two Important Challenge Windows

Now that you have your FY 2012 3-year draft Cohort Default Rate, you should consider these two challenge options.

- 1. Participation Rate Index Challenge** – This is your school's opportunity to demonstrate that the number of students who obtain loans is minor in relation to the

continued on next page

Covering the Basics (continued)

number of regular students at the school. Any school can submit this type of challenge, but only schools subject to sanctions will benefit, since it doesn't change or reduce the rate. Any challenge is submitted to the Department of Education.

2. Incorrect Data Challenge – For this challenge, you'll want to look at specific factors that will change one of two things:

- ♦ Data are incorrect and the loan is in the wrong cohort year. For example, the less-than-half-time date for the student is incorrect in NSLDS. Once corrected, it will place the borrower in a different cohort year.
- ♦ Data are incorrect and the loan should not have defaulted. An example here: the borrower should have been coded as disabled on NSLDS but is coded as defaulted. Or it could be that the borrower rehabilitated before the end of the cohort default measurement time period, but is still coded on NSLDS as defaulted.

Most Incorrect Data Challenges will come from the Less-Than-Halftime (LTH) date. This means that the date the school has reported differs from the one NSLDS is holding. It's important to make sure that the dates in NSLDS match what the school has reported. It's also important that your school has reported the correct date. Sometimes, actions such as a leave of absence can be seen differently by enrollment and financial aid.

Remember that if either of these challenges isn't granted, you can appeal it again. But if you don't challenge your draft, you can't appeal the accuracy of that same cohort data in September when you receive your official CDR. In addition, once the

draft rate is released, you only have a limited amount of time to complete and file your challenge. Schools must send their completed challenge within 45 days of the timeframe begin date (the "timeframe begin date" is the sixth business day after the cohort default rates are released).

Should Your School Challenge?

Consider your motivation before you decide to challenge. Sanction points are set at certain levels: 30 and 15. If you score 31 and want to get to 29, those few digits make a significant difference. However, if your CDR at 18 and want to get to 16, your priority may be the same, but not as urgent.

The most common reasons for early action through a challenge involves recruiting and peer measurement. As your institution compares itself to competing institutions, a competitive cohort default rate is one factor that can be calculated and compared. Even if your rate is still technically acceptable, CDRs are the new measure of an institution's reputation. Pressure from administration due to this may drive a need to file a challenge to lower your CDR.

My best advice? Be proactive, and keep NSLDS updated throughout the year. [Our Cohort Activity Report](#) uploads the NSLDS School Portfolio Report to provide a current look at your school's CDR. That means you can consistently monitor your data and make the changes at any time.

There's no question: it's much easier to correct an error before rates are even calculated. You shouldn't wait for your draft CDR to unearth inconsistencies in your data. For more information on the Challenge, Adjustment and Appeals process and to discover three key questions to ask yourself before deciding to challenge the data, download [Inceptia's research brief](#) today.



Tell Us!

What's new at your school?

Has your office participated in any exciting events lately?

Gone to any beneficial trainings?

What is your "Portraits of Success"! story?

Submit your pictures and stories to Susan.....

susan.allison@csuci.edu



“Portraits of Success”!

Outreach Madness! Keep Calm and BOGG On!

Solano Community College Associate Dean, **Robin Darcangelo** uses several different modalities of communication & marketing to reach students. This year, her Team (**Zyra Larot & Francesca Sisto**) designed t-shirts with **“I ♥ FAFSA”** on the front and **“Keep Calm and BOGG ON”** to promote and encourage students to apply for Financial Aid.

January through March Madness; California Community Colleges Making a Difference!

January 1, 2015 began the busy season for the Financial Aid offices throughout the state who hosted, presented, and assisted events on and off campus to help students and their parents apply for financial aid and scholarships as well as to educate students about basic money management and avoiding excessive student loan debt. These events provide students with group and one-on-one assistance with the financial aid application process to meet the California deadline for state programs.

The March 2 deadline is key to meeting state Cal Grant award opportunities, and the Cash for College workshops help students and families meet the application requirements. The California Student Aid Commission will begin notifying students about their Cal Grant awards in early April.

Many Community College campuses throughout the state are still hosting Financial Aid Awareness events in conjunction with the **ICANAFFORDCOLLEGE** branding campaign from the Chancellor’s Office throughout May. Community Colleges are continuing to bring about awareness and opportunities for students and families to apply for college and understand **“College Affordability”**.

Let’s continue to Empower and Serve our Global Citizens — Our students!



Five Tips to Strengthen the Scholarship Process

Ron Radney, Ed.D.

**Director, Office of Financial Aid & Scholarships
California State University, Bakersfield**

At California State University, Bakersfield (CSUB), we wanted to strengthen our academic scholarship application, selection, processing, and reconciliation procedures. So in 2014, we implemented a scholarship software called AcademicWorks, that has helped increase our applications by 15-to-20%, streamlined our reconciliation process, and provided a better experience for our students. Below you will find five tips that will help make your scholarship process easier for your students:

1. Align your Scholarship Filing Period

If your scholarship application is separate from your admissions application, like it is in the CSU system, then consider synchronizing your scholarship priority application filing period with either your admission application priority filing period or the FAFSA priority filing period. You can then add scholarship information in your admissions and/or FAFSA communications, and the deadline will be much easier for students to remember.

2. Create One Location for all Scholarships Information

In order to provide clear direction for students, it is important to consolidate all scholarship information in a single location. This includes the ability to advertise all campus and departmental awards, as well as external scholarships.

At CSUB, we have provided a scholarship link on our website that includes:

- ♦ Our AcademicWorks scholarship database that includes:
 - ♦ All campus-based scholarship opportunities and minimum qualification criteria
 - ♦ Access to all college and departmental scholarship awards
 - ♦ A donor recognition page to access further information on all scholarship donors
 - ♦ A list of external scholarship opportunities
- ♦ Links to free scholarship search engines
- ♦ Information on scholarship scams
- ♦ How to certify enrollment for scholarship donors

3. Make the Scholarship Application Easy to Find

Students email inboxes are constantly overfilled; therefore you cannot rely on e-mail alone to communicate scholarship information. It is important to communicate to students often and through a variety of mediums.

Examples of how scholarship information is communicated to current CSUB students includes:

- ♦ Financial Aid Facebook page
- ♦ Campus twitter page
- ♦ Direct e-mail notifications to all students encouraging them to apply for CSUB scholarships, as well as inviting them to one of our Scholarship Workshops for more personalized assistance

- ♦ Student handbook
- ♦ Student newspaper
- ♦ CSUB First Year Experience classes
- ♦ Campus Catalogue
- ♦ Financial aid checklists brochure
- ♦ Electronic lobby monitor
- ♦ Developing a Quick Links section on our website landing page to easily direct students to CSUB academic scholarships.

4. Simplify the Application Process

In order to get the highest application rate, make the application easy for students to complete. This means students should be able to search for scholarships and complete their application on-line 24 hours per day, 7 days per week. This also means that students should not have to manually enter information that can be easily imported from your student information system such as Student ID, Major, GPA, SAT/ACT, etc. Using the right technology, linked to an active directory student authentication, CSUB is able to make the application process so easy — students complete one simple application (most questions are quick drop-down menu and radio button format) to match them to the majority of our campus-based scholarships. With a nightly import from our student information system, CSUB scholarship committees can be confident that their award decisions are being made based on current and accurate student data.

5. Use the Scholarship Process to Aid Recruitment Efforts

In order to ensure that incoming freshman students can incorporate scholarships into their decision making process, spend time communicating key processes and dates to incoming freshman and high school counselors in your service area.

Ways that CSUB have strengthened the promotion of scholarships include:

- ♦ Provide information during campus visits
- ♦ Coordinating with University Outreach to offer information, demos, and/or Scholarship Workshops at feeder high schools in the service region
- ♦ Provide promotional scholarship communications such as posters and bookmarks to the Principals and Senior Counselors at each high school in the service region
- ♦ Targeted scholarship communication to students who have applied for admission

California State University, Bakersfield, along with several other campuses in the CSU system, use AcademicWorks to improve our scholarship process. AcademicWorks has proven to us to be the most comprehensive and flexible out-of-the-box solution to create an efficient process and the best experience for our students. Using these tips, and the right technology, you will be on the right track to a much stronger and more efficient scholarship process. To learn more about how AcademicWorks visit them online.

Gainful Employment—The Disclosures

Dennis Christich
Inceptia Strategic Business Director

This article will cover required disclosure information and the disclosure calculations.

Current Disclosure Information

Schools are required to disclose certain information to prospective students on school websites and also on promotional materials. These requirements are outlined in the Department of Education’s (ED) Program Integrity Regulations published on October 29, 2010, and went into effect on July 1, 2011. Please examine the table on page 19 to learn more about the required disclosures and view applicable calculations that may be needed to determine specifics for each disclosure.

A disclosure template was released in September of 2014, and institutions were to publish their 2013-14 information by January 31, 2015. The goal of this initiative is to

create transparent, and easy to locate, standardized web page that contains detailed information for gainful employment programs, so students are better prepared to make informed decisions about selecting a program.

Best Practices

In my experience, there are a couple of main areas where institutions routinely struggle to comply with Gainful Employment. Here are some tips to help avoid some of the pitfalls:

- ◆ Your institution’s website may have a main page that contains all your consumer information, including Gainful Employment metrics. That’s great, but you must still provide the completed program specific disclosure template on each individual academic page.

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Gainful Employment Program Sample Disclosure Template

Special Education - Deaf and Hard of Hearing

Program Level - Bachelor's degree
 Program Length - 4 years

<p>COST</p> <p>Q. How much will this program cost me?*</p> <p>A. Tuition and fees: \$36,000 Books and supplies: \$4,800 On-campus room & board: \$24,000</p> <hr/> <p><u>What other costs are there for this program?</u></p> <p>For further program cost information click here.</p> <p><small>*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.</small></p>	<p>SUCCESS</p> <p>Q. How long will it take me to complete this program?</p> <p>A. The program is designed to take 4 years to complete. Of those that completed the program in 2012-2013, 58% finished in 4 years.</p> <p>Q. What are my chances of getting a job when I graduate?</p> <p>A. Both the institution's state and accreditor require the calculation of a job placement rate for this program.</p> <p>State Rate: The job placement rate for students who completed the program is 80%. For further information about this job placement rate, click here</p> <p>Accreditor Rate: The job placement rate for students who completed the program is 80%. For further information about this job placement rate, click here</p>
<p>FINANCING</p> <p>Q. What financing options are available to help me pay for this program?</p> <p>A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:</p> <p style="margin-left: 20px;">Federal loans: \$6,000 Private education loans: \$3,500 Institutional financing plan: \$3,500</p> <hr/> <p><small>The school has elected to provide the following additional information: 80% of program graduates used loans to help finance their costs for this program.</small></p>	<div style="border: 1px solid #ccc; background-color: #fff; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="font-size: small; text-align: center;">Click here for more information on jobs related to this program.</p> </div>

For additional information related to this program and/or the information provided above, [click here](#). Date Created: 11/5/2013

Source: Department of Education, FSA 2014 Conference Session #30

Required Disclosure	Details	Calculation(s)
Occupations	<ul style="list-style-type: none"> • Must list occupations by name and SOC codes that the GE program prepares the students to enter • Must link to the O*Net site to the occupational profile (http://www.onetonline.org) • Must use a representative sample if more than 10 possible occupations 	N/A
Normal time to complete program	<ul style="list-style-type: none"> • Must specify how long it takes to complete the program • 100% of time it takes to complete, not the 150% of the time that is contained in the "Student Right-to-Know" metrics 	Program length in weeks, months or years
On-time graduation rate for completers	<ul style="list-style-type: none"> • Must specify the percent of students who completed in the most recently completed award year within normal time • Includes leaves of absences • Time if a student withdrew and then returned • Enrollment in other programs if the student did not complete the other program 	<p>Step 1: Determine how many students completed in the most recently completed award year.</p> <p>Step 2: Determine the number of students in Step 1 who completed within the normal time.</p> <p>Step 3: Divide the number in Step 2 by the number in Step 1. Then divide by 100.</p>
Educational costs	<ul style="list-style-type: none"> • Provide tuition & fees charged for completing the program within normal time • Provide typical costs for books & supplies (unless included in tuition and fees) • Provide room & board (if applicable) • Other expenses are optional, but you must provide a link or information to program cost information under "Student Right-to-Know" 	Calculate total fixed and typical variable costs by category
Placement rate for completers	<ul style="list-style-type: none"> • Must disclose accrediting agency and/or State, placement rates and methodologies • If not required by an accrediting agency or the State, then you are not currently required to disclose a placement rate 	Use Accrediting Agency and/or State methodologies
Median loan debt	<ul style="list-style-type: none"> • Must specify the median (not the mean) loan debt incurred by student who completed the program • There are three categories of median debts: <ol style="list-style-type: none"> 1. Title IV, HEA program loans (FFEL, Direct Loans but exclude Perkins Loans, PLUS Loans and TEACH Grants that converted to Unsubsidized Direct Loans and all loans taken out over the course of the program, NOT just one year of the program) 2. Private education loans (defined as "non-Title IV" loans provided by private educational lenders for post-secondary educational expenses) and all loans taken out over the course of the program 3. Institutional financing plans (include any loan, extension of credit, payment plan, or other financing mechanism provided by the institution or a related party for attendance that is not otherwise reported as a private education loan and any debt the student owes the school as of the day they completed the GE program) 	<p>The median is the middle value in a distribution of values, above and below which lie an equal number of values.</p> <p>Step 1: Determine which students completed the GE Program in the most recently completed award year.</p> <p>Step 2: Arrange each student's debt in ascending order, including students with zero debt.</p> <p>Step 3: Identify the middle value since the median is the middle value in the distribution of all values. If there is an even number of values in the distribution and thus there is no middle value, calculate the mean (average) of the two values at the halfway point.</p>
Other program information provided by the Secretary	This category is the catch-all and currently there is nothing to disclose under this provision.	N/A for now

Gainful Employment (continued)

- Communicate with your Admissions, Marketing, Communications Offices, etc. to ensure they are aware that anytime an individual GE program is written out in any format (T.V. commercial, course catalog, radio, advertisement, social media, etc.) you must also include the exact URL of the Gainful Employment disclosure template for that program. In some cases it may not be feasible to include the live link or URL; however, you should clearly explain where the information can be found on your website.
- Always keep in mind that your institutional website is viewable 24/7. Therefore anyone, including Department of Education staff, can access your information without ever leaving their regional office. Make sure your website is current and precise – at all times!
- When in doubt, always go back to the actual regulatory language to ensure you are meeting the requirements. Do not rely solely on guidance from ED, or even a trusted colleague.
- Meet all published deadlines by planning for them in advance. It may sound obvious, but it's surprising how people procrastinate when they don't agree or understand rules and stipulations. Be as proactive as possible, and perhaps assign a detail-oriented staff member the responsibility of administering the Gainful Employment requirements.

Disclosures Under New Final Rules

The new disclosure requirements that were published in the [Final Rule](#) dated October 31, 2014 will not go into effect until January 1, 2017, allowing ED sufficient time to transition from the current disclosure requirements to those included in the final regulations. This will allow ample time for them to seek comments on the new disclosure template, conduct focus groups and consumer testing, or pursue guidance and technical assistance.

Institutions will be required to use the new disclosure template provided by ED for each of their GE programs. So at

this time, many new items are under consideration and are not yet finalized. Once determined, they will be published in the Federal Register. For a list of potential disclosure categories that may be included, you can refer to FSA 2014 Conference Session #30, slides 47-49, referenced below.

Potential Audit and/or Program Review Findings

I would be remiss if I did not stress the potential risk for audit and/or federal program review findings. In fact, in 2014, §668.6 *Reporting and disclosure requirements for programs that prepare students for gainful employment in a recognized occupation* finding is included in **both** the Top 10 Audit and Top 10 Program Review Findings provided by ED. This particular finding was new this past year to the Program Review list as finding #7 and it came in as #10 on the Audit findings list. Consequently, this is an area to ensure your institutional compliance with constant vigil. Please note: the findings are found in **both** the GE disclosure and reporting areas.

Summary

If your institution does have any Gainful Employment programs, please double check to make sure you are complying with the current disclosure regulatory requirements. And don't forget to prepare your institution for the new requirements effective January 1, 2017. For more information about Gainful Employment and Financial Literacy visit the [Inceptia Institute](#).

Resources and References

[Gainful Employment Information page on IFAP](#)
[Gainful Employment Disclosure Template](#)
[FSA Assessment – Activity #11 – GE Disclosures](#)
[FSA 2014 Conference Session #30](#)
[Federal Regulations](#)

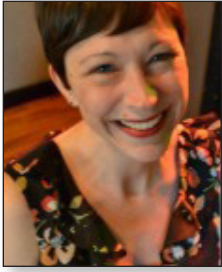


Save the Date CASFAA Annual Conference

“Portraits of Success”!

November 1-3, 2015 in Sacramento

Insights on How Students Approach Budgeting



Sarah Arslanian
Regional Account Executive
American Student Assistance

As financial aid professionals, we want to help our students and recent graduates financially succeed over the long haul. Students who are more in control of their finances increase an institution's retention and completion rates because they are less likely to drop out due to financial strain; likewise, they're less inclined to suffer academically if they're not constantly worrying about money. Students who learn how to budget during their college years, meanwhile, become older alumni who can manage their loan repayment, which makes them less likely to feel resentful about the debt they incurred for their education, and more likely to one day give back to their alma mater.

So while developing students' financial capabilities is the natural tendency of the financial aid officer (it's in our blood!), it also brings some pretty important benefits to the institution's bottom line. But as every financial aid office knows, it can be incredibly hard to engage with students on money matters. To do so effectively, we must first understand our students' mindsets.

Through a series of focus groups, surveys, discussions, and web chats with students and recent graduates, my organization has gleaned numerous useful insights about students' thoughts on finances and debt.* Recently, we asked students for their take on budgeting. We learned that this topic elicits a range of emotions for our members, from hope and determination, to disappointment, depression, anxiety and fear.

Challenges

Much of the emotion is due to being uninformed and overwhelmed. Many shy away from budgeting because they simply don't know how to begin, especially those who may be starting out on their own for the first time during/after college.

Some think budgeting will require too much time and energy for too little return. Those living paycheck to paycheck often don't see the need, since little is left over after paying for

**The nonprofit American Student Assistance® provides SALT®, a financial education program that gives students money knowledge for college and beyond. The program has nearly one million student and alumni members.*

necessities, and others are present-tense focused, meaning they aren't often planning ahead or saving for the future.

Others find it too scary and depressing to look at their financial big picture, so they avoid the issue altogether: *"Does anyone else have the issue where money just gets away from you?" said one SALT member. "Seeing my credit card statements and my bank statements is literally a pain and a major source of anxiety. My budgeting skills are clearly lacking. I have a spreadsheet (so at least I don't overdraw), so I know what I owe to where, but for some reason I just can't get it together."*

Still others try their hand at budgeting but set such unrealistic saving and spending goals at the onset, they're frustrated when reality doesn't meet their expectations. Meanwhile, students or alumni with spouses/partners face a whole different set of challenges when the couple's not on the same page about budgeting shared finances.

Solutions

There are numerous online resources and budget worksheets you can share with students to get them started, and many are showing positive results in changing students' attitudes. For example, 73 percent of the users of one of our own lessons on budgeting reported they planned to continue tracking their expenditures and income.

Another great piece of budgeting advice you can impart is that it's not a one-size-fits-all exercise. The term is widely interpreted – even among those who do successfully keep a budget, there is variation in what they track and how frequently they update their finances. Some want to track every penny, while others want a bird's eye view of trends over time in order to find opportunities for improvement.

Explained one focus group participant: "I don't keep a formal budget, but when I get paid I pay the bills I need to pay with that check right away. Then I put some in savings. And I try after that not to go less than a specific number in my account depending on how much is in there at the time. Keeping a formal budget seems too complicated."

continued on next page

Insights on How Students Approach Budgeting (continued)

The trick, then, is to help the student find the budgeting method that's right for them. You also need to teach your students budgeting's not about perfection or deprivation – it's about persistence. Universally, those who did a budgeting project with us over the course of two months found the experience worthwhile, even if they made some mistakes along the way.

Along those lines, here are some ideas on making budgeting top of mind throughout the year, helping students both in the moment with their current stressors and in preparation for the months ahead:

January to March:

- Take advantage of the post-holiday season, when many students are looking to rebuild savings and feel motivated to start the new year on a good note, to disseminate budgeting how-to's and motivational material.
- Offer resources on how to make the most of tax returns.
- Help students budget for upcoming travel (spring break/summer vacation).

April to June:

- Help students plan a summer job or internship to bring much needed income and motivate them to use their time away from school to get organized financially.
- Provide guidance on managing that first full-time paycheck.
- Offer how-to's on setting up a budget to help make the most of their income.
- Help students budget their income and expenses over the summer in order to save for the upcoming school year (tuition, books, travel, moving costs, etc.)

July to September:

- Ease the stress of a new semester (and likely reduction in income) with budgeting how-to's and money saving tips
- For alumni in their student loan grace period, offer material on loan repayment and incorporating monthly payments into a budget.

October to December:

- Remind students to plan ahead for gifts and/or travel, and offer tips for buying gifts on a budget.
- For alumni who are repaying loans, make it seem less overwhelming with actionable resources such as worksheets and calculators.
- Encourage students to get a head start on budgeting New Year's resolutions.

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/>

Making ¢ents: How to Create a Shoebox Budget



Abril Hunt
Senior Financial Literacy Trainer
ECMC

Running out of money is one of the most common reasons students come into our offices. They have had little to no exposure to budgeting or paying bills. College students owe almost half of the nation's \$285 billion credit card debt. In fact, the fastest growing group of bankruptcy filers are people 25 years of age or younger.

When coming to college oftentimes students don't understand how financial literacy is connected to more than just a savings account. College is expensive. It's important that students understand the choices they make today will impact the rest of their lives.

The most important step in getting a hold on one's finances is to set up a budget. But the truth is that people have no idea where to start. Sure, there are tons of resources on how to build a budget on the internet, but the templates don't always fit each individual lifestyle, the calculations can get complicated and the whole process ends up becoming way more intimidating than it should be.

Most personal finance books will tell readers to sit down and come up with a dollar limit for all aspects of their lives right off the bat. This advice is especially pointless for new budgeters because in order for them to set a realistic goal, they need to know how much they're spending right now.

Enter the idea of a shoebox budget—it's simple, practical and efficient. To begin, just grab two shoeboxes, a notepad and a pen.

Step One: Save your receipts

Get a shoebox or other container and create a pile for money coming in and a second pile for money going out. The "in" pile includes paychecks, pay stubs and other income; the "out" pile should include checks, bills and receipts.

Every single penny spent or earned must be documented in some way. Save all bill statements and receipts, and keep copies of all checks written and debit card transaction. At the end of each day, put all notes and receipts into the appropriate shoebox. Continue this for one month.

Step Two: Sort your receipts

Group your expenses in "like" piles, such as transportation, food and clothing. Choose categories that reflect your spending habits.

Step Three: Add up everything

Once you've added all your categories individually, add them all together. Do the same thing for your earnings for the month. These two numbers indicate where you stand financially. Hopefully you're spending less than you earn.

Step Four: Try to reduce your spending

When your expenses are categorized, it's much easier to go through them and see where you could be saving money. Be realistic. Some categories are easier to modify than others. The key is finding little manageable things that you can do to curb your spending.

Step Five: Set your budget

Start by writing out the categories for the next month and include the amount spent during the current month. These will be your target numbers for the next month. Also, try to add an additional category called "flexible," and give it a dollar amount equal to 5% of your earnings. This is the money you can use to cover any unexpected expenses next month. At the end of next month, if you have any money left over in the flexible category, put it into a savings account.

Step Six: Try it

For the following month, do everything as normal. The budget you've created should be pretty realistic, so you should be able to meet your goals.

Make it a habit to go over your budget at the end of each month. See whether or not you're making your targets. If you are, take your surplus money and create a new category—savings!

Don't be afraid to adjust your numbers. If you're struggling in a category, adjust that number upward and lower the amount that you're putting into savings. Even if you can't put away a ton of money, it gets you in the habit of saving something.

Most students don't expect the standard of living they enjoyed while being supported by their parents ending quite so quickly. That's why understanding how to manage their money (or lack thereof) is so vitally important.