



CASFAA Synergy 2010 What to Expect at the Conference

Joanne Brennan
Career Colleges of America
CASFAA Conference Committee Chair

On behalf of the 2010 Conference Committee we are very excited about putting together a fabulous conference full of quality training, growth opportunities, networking, and social events at the beautiful Grand Manchester Hyatt Hotel in San Diego.

We begin the festivities with our pre conference sessions on Saturday, December 11th.

Private Sector Workshops (*Proprietary Schools*).

Saturday, December 11, 2010 from 9:30 AM to 4:30 PM
Sunday, December 12, 2010 from 9:30 AM to 11:30 AM
\$25 cost includes a refreshment break

Sessions include but not limited to: Consumer Information, Best Practices/Ethics, FAFSA, Audits, The Student Process, COD, NSLDS, and more.

The Leadership Track with Terry Everson

Sunday, December 12, 2010 from 1:00 PM to 5:00 PM
\$25 cost includes a refreshment break

The leadership track will include: Principles for Rising Financial Aid Leaders, Leading Change Across a Financial Aid Team, and Project Management: The Secret to Financial Aid's Impact.

Graduate Professional (GP) Symposium

Sunday, December 12, 2010 from 1:00 PM to 5:00 PM
\$25 cost includes a refreshment break

We have over 63 different sessions for you to attend during the conference which are spread out over 9 separate breakouts. You CAN count on a program that has diversity and be assured that you will return home smarter than when you arrived.

Financial Aid Basics Track Examples:

Calculating the EFC
Return of Title IV Funds

Advanced Financial Aid Track Examples:

Two Pell Grants in an Award Year – Beyond the Basics
1040 Review (with a look at assets)

Federal Aid Training Sessions Examples:

Direct Loan Reconciliation and Year End Closeout
Professional Judgment for Families Impacted by the Economy

Leadership Track Examples:

The Art of Mentoring and Staff Development
Managing and Motivating a High Performing Team

Student Loan Administrative Track Examples:

Finding Synergy in a World of Split Servicing
Understanding Cohort Default Rates
Financial Literacy and Debt Management Examples:
Income-Based Repayment
Helping Students Plan Their Road Trip to Financial Freedom

Legislative and Global Issues Track Examples:

NASFAA Project on Professional Certification in the Financial Aid Industry
Net Price Calculator

Business Officer's Track Examples:

COD and G5 Processing
Direct Loan Funding and Cash Management

A reminder the Ethnic Diversity Committee is working on their reception on Sunday evening and you can bet it will be filled with fun and food!! After working all those sessions during the day, don't forget we have a DJ on Sunday and Monday evenings!

Also, you'll see some old vendors as well as new vendors in the Exhibit Area.

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Social Media tools Are They Right for Your School?

Gretchen Bonfardine
American Student Assistance

How often are you on Twitter? YouTube? Facebook? Do you subscribe to any blogs? Well, think about how often you interact with any of these social media tools and realize that your students are on them even more than you are!

With much of their attention focused on social media sites, it's logical to ask whether or not these sites would be worthwhile tools for you as a school to reach out to your target audience. Whether it's to try to attract new students or engage current ones, is it worth your resources to delve into this world?

Buy-in / ownership – To be successful on a social media site, you need buy in from all areas of the school. It will be difficult for one area to pull off a successful social media campaign by themselves. While one area should 'own' the project, it will be necessary to have buy-in and participation from other offices as well as the administration.

Goals / strategies – Before jumping right in just to have a presence, make sure to identify your goals. What is it that you are trying to achieve by entering into the world of social media? Bigger freshman class? Retain your current students at a higher rate? Provide debt management tools to your students or educate them about financial literacy? Engage alumni to increase alumni giving? All of the above? Your goals must be specifically identified before you can create your strategy and determine which social networking tool, or which combination of tools will help you achieve your goals.

Consistency - Just with any website, the content you provide has to be engaging and dynamic in order for anyone to bother looking at it and returning to it time and again. You need to engage in whatever tool you choose on a consistent basis. Make entries regularly and be sure to respond in a timely fashion to any comments that may be posted. Throwing one comment or link out there does not equal success.

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Dear Colleagues A Note from Your CASFAA President

Yvonne Gutierrez-Sandoval
Pitzer College
CASFAA President

The Fall semester/quarter is well underway—can you believe it is another “year” already? CASFAA was also busy during the summer and fall. Our Conference Committee headed by Sunshine Garcia and Joanne Brennan, Co-Chairs has been busy putting the final touches on the registration process which is now available on-line. We will be back at the Manchester Grand Hotel by Seaport Village in fabulous San Diego—we hope to see you there. Ron Lee and his Program Committee have put together a sensational program (as usual) which will include a number of pre-conference activities. The committee is currently working to nail down our keynote speakers and information will be available on the website soon. One of the speakers that we do know about is Justin Draeger, the new NASFAA President, and Sandi Guidry, the WASFAA President, will also address the membership about what WASFAA has been doing this year.

You may want to consider coming to the Conference on Saturday and staying through Jeff Baker's Federal Update on Tuesday after a sit-down breakfast. Besides, who wouldn't want to spend an extra few hours in gorgeous San Diego? With the holidays right around the corner, Horton Plaza is conveniently located within walking distance and Seaport Village has many boutique shops for unique gifts, so you can get some shopping done in your free time.

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From the Fund Development Team Ralphs Rewards & More!

Merilyn Sweet
NTMA Training Centers
CASFAA Fund Development Committee Chair

To CASFAA Southern California members:

We would highly appreciate your participation in the Ralphs Reward Program.

Each time a registered participant uses their Ralphs Rewards Card, CASFAA will receive rebates. The amount of rebate to be paid to CASFAA at the end of each three-month period shall be determined in accordance with the following scale:

Up to \$200 per month of eligible purchases	1%
Between \$200.01 and \$350 per month of eligible purchases	2%
Between \$350.01 and \$500 per month of eligible purchases	3%
Over \$500 per month of eligible purchases:	4%

Let's start shopping with our registered rewards card and help CASFAA fund our outreach efforts with the rebates generated. Our combined efforts will generate funds to subsidize our CASFAA sponsored trainings and community outreach.

To all CASFAA members:

You may have been seeing the emails about our online auction. We began taking tax-deductible donations for a wide variety of items such as:

- Hotel Stays in Cool Locations
- Tickets to movie, games, etc.
- Gift Cards
- Paintings

So make a bid for one or more items on the online auction. You can possibly get something nice for yourself or a loved one while helping to raise funds for CASFAA.

Contact our fund development team at FundDevelopmentTeam@Gmail.com. Thank you!



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This may require significant resources to make consistent and timely entries as well as monitor regularly for comments.

Engaging and meaningful content - There has to be a reason for students / potential students / alumni to follow you on Twitter, or go to your blog page. "Just getting something up" is not going to win you any followers. Your content has to be what the audience is searching for and it must be authentic. It has to have meaning for them and can't just be fluff. Before jumping into the social media world, do some research. Find out what is being said about your school already. Identify needs and create strategies to meet those needs. This may also require significant resources if you are using staff to do it.

Credibility – The audience needs to see you as credible. The more your audience sees your name tied to other credible sources, the more your credibility will increase. Be a presence throughout the web. Provide meaningful answers and comments on other blogs or websites so that readers will see your school's name and recognize it as one that is a provider of information that is of value to them. Again, this may require considerable resources because someone is going to have to regularly monitor related websites, newspaper articles, blogs, etc. to see where your school might provide some feedback / comments. That person or someone else has to form acceptable answers – answers that fit in with your school's marketing strategies, and that will provide value to the reader.

Social media tools may be a great way to expand your reach, but they can also be a quick way to make your school look bad if not used properly. Before jumping in, be sure that you have a comprehensive plan and the resources to back up that plan.

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This year at the CASFAA Conference we are happy to say we have chosen Shoes that Fit for the Philanthropic Charity. Come and spin the wheel for a prize in the vendor area, and all donations will go to Shoes That Fit.

Remember that the conference will be at San Diego Manchester Grand Hyatt Hotel. The guest room rate is \$165 single or double occupancy, exclusive of applicable state and local taxes, plus any additional fees and charges assessed by hotel. Parking is \$34 per night for valet parking. \$24 flat fee for self-parking. Please check with the hotel for additional services and fees.

We hope by the end of the conference you will have had the opportunity to learn, to share experiences and knowledge with your colleagues and build new and renew long-lasting friendships.

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Some may know that Denise Donn, our 2010 Treasurer had spinal fusion surgery and has had to resign her position as the Treasurer for the balance of this year. Joanne Brennan, 2010 Treasurer-Elect has assumed her 2011 Treasurer position a bit early. Also, Sunshine Garcia, 2011 Treasurer-Elect, has assumed her position as of September, so there is no interruption in services to our membership. We all wish Denise the best with a speedy recovery.

The High School Relations Committee is putting together the High School Counselor Training sessions. There will be ten this year, so the counselors will be up-to-date on the new FAFSA and new federal regulations.

I hope you are having a wonderful fall. See you at the Conference!



TRAINING CALENDAR

Great Lakes

R2T4	Nov 16	Webinar
Satisfactory Academic Progress	Nov 17, 18	Webinar
Default Prevention Tools	Nov, 19, Dec 10	Webinar
Final Rules	Dec 9, 16	Webinar

Nelnet

Delinquency Management	Nov 17	Webinar
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NSLP

The Impact of Program Integrity Rules	Nov 17	Webinar
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US Department of Education

Default Prevention and FSA Loan Servicing Overview	Nov 18	Webinar
FSA Conference	Nov 30-Dec 3	Conference

CASFAA

Preconference Workshops
Dec 11
Conference
Dec 12-14

WASFAA

Cost of Attendance Webinars
Dec 14, 16

Professional Judgment Webinars
Dec 15, 17

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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Online Resources Help Student's Help Themselves

Frances Campbell
SimpleTuition

With the tight economy, budget cuts, loss of staff, and more work than ever before, college financial aid and high school counselors offices are finding it harder and harder to meet all the demands of students and parents when they are looking at planning for college. Students bombard these offices on a daily basis with questions concerning choosing the right college, filling out financial aid forms correctly, and how to determine which schools the family can afford.

There are many free resources that college and high school counseling staff members can turn to help ease a large part of the burden. Many of these websites provide the excellent service to students and families as they struggle with huge decisions they must make for their child's future. Let's get the word out to students about how to take advantage of these resources.

Princeton Review

www.princetonreview.com/colleges-majors

Explore for colleges using filters about a student's academic and extracurricular history.

Cappex

www.cappex.com

Easy to use calculator which tells a student's chances for admission.

YOUiversity TV

www.youiversitytv.com

Take video tours of campuses across the nation.

Zinch

www.zinch.com/

Create profiles which resemble college applications which students can send to colleges and/or colleges can reach out to students.

Now that a student has researched colleges, "toured campuses", found out if they would be eligible for admission, created a marketing profile, it's time to determine how the family is actually going to pay the cost of education. Filling out the financial aid forms correctly can be a daunting task. Searching for scholarships can be overwhelming. Reading an award letter can be confusing. Knowing how much student/family debt to carry over 4+ years of study can seem impossible to figure out. There are free resources that are available that can help students and families make important decisions.

TuitionCoach

www.tuitioncoach.com/collegecost

Offers a series of free web tools to help students calculate the best way to lower college costs and avoid common mistakes on financial aid forms

Scholarships.com

www.scholarships.com

Comprehensive scholarship search for students of all ages

Scholarship Experts

www.scholarshipexperts.com

Comprehensive scholarship search for students of all ages

TuitionAdjuster

www.tuitionadjuster.com

Calculate your monthly loan pricetag and create a paying-for-college plan in 3 easy steps.

The earlier a family starts planning and researching colleges and universities and using free tools for planning and paying for that experience, the more prepared a student will be for their future.

Textbooks

New ways for Students to Save Money

David Levy
Scripps College
CASFAA Newsletter Contributor

Finding the most competitive prices on new and used textbooks and ebooks is now just a “touch” away. Book\$Price (<http://www.booksprice.com>), a new, free iPhone/iPad application developed by Direct Textbook, a leading textbook comparison site, is now available for download. The application facilitates the search of more than 200 online bookstores for price, availability and more. As their website points out, “The Book\$Price application makes it easy to comparison shop for textbooks from virtually anywhere, and ensure that you’re getting the best price on books.”

Book\$Price, the latest innovation from Direct Textbook, allows users to search hundreds of online bookstores by ISBN, title, author or keyword to find the lowest prices on college textbooks. Search results include new books, used books, ebooks and rental options to give users access to as many budget-friendly options as possible. Additionally, the application allows users to search more than 20 vendors to determine how much companies that purchase books will pay for textbooks that are no longer needed by the student. In the future, the application will expand functionality with the addition of a barcode scanner and include inventory from additional ebook providers.

There are now tons of applications that are available for college students to help make the transition to college life easier, improve study skills, prepare for exams, and more. “Book\$Price seems to fill a void by helping students save money this year by using it.

Device Requirements:
iPhone, iPod touch, and iPad
Requires iPhone OS 3.1.3 or later
0.1 MB

Pricing and Availability:
Book\$Price 1.1 is free and available exclusively

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HS Counselor Workshops A Special Thanks to EdFund & its Employees

Angelina Arzate
Palomar College
CASFAA High School Relations Committee Chair

On behalf of the CASFAA High School Relations Committee (HSRC), the thousands of school staff we represent, and millions of students, we would like to extend our appreciation to EdFund for providing key support to the California High School Counselor Workshop series the past 13 years. This annual series of half-day workshops, located throughout the state, provides California’s high school counselors and school site staff an in-person opportunity to learn about changes to the FAFSA, detailed information on federal programs and changes in regulations, Cal Grants, the Chafee Grant, in-state tuition assistance (AB 540), and the Cash for College workshop series.

Since EdFund’s inception in 1997, EdFund has made significant contributions including:

- Created and contributed to each year’s high school counselor workbook and presentation materials.
- Volunteered 50 veteran financial aid experts to train more than 32,000 attendees.
- Managed event facilities, registration and logistics for 180 workshop locations.
- Provided annual professional project management of the workshop series

In addition, EdFund produces and distributes more than

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2010 Summer Training Workshop's Overview for Northern & Southern CA

Lily Ana Marquez
Samuel Merritt University
CASFAA Training Committee Chair

During the summer, we had two training workshops - one on July 27th held at Samuel Merritt University and the other on July 29th held at Pitzer College. The total attendance at both workshops was about 70 people. The agenda topics were: Private Loan Session, NASFAA Update, Two Pell's in an Award year, Default Management and Successful Repayment, and a Federal Update by the Department of Education. For the first time, we had IRS representatives that were available to answer tax compliance questions as well as provide resources for financial aid administrators. After both events, we surveyed all attendees to make sure we are able to meet the current and future training needs for financial aid administrators. We will use all the data to evaluate the feedback given for both events, understand the current training needs and develop more training opportunities in the future. One attendee said the following regarding the workshop on July 29th, 2010 at Pitzer College: Yuliana Sandoval, Antelope Valley College said, "Attending CASFAA's Summer Training was a great experience. It is essential that we attend these training opportunities because they allow us to meet with fellow Financial Aid Administrators and discuss what is happening in the financial aid world. Having a trainer from the Department of Education give us a Federal Update is important because it keeps us informed on what is happening with the FEDS and gives us the opportunity to ask any questions and voice our concerns."

The 2010 Training Committee vision is to advocate and strive to provide training services that are beneficial to all financial aid administrators. Feel free to view all the meeting minutes for this committee on CASFAA's website. In addition, if you have any ideas as it relates to training services and resources please contact me: at lmarquez@samuelmerritt.edu.

CASFAA's Training Committee appreciates working with individuals who are able to volunteer, bring ideas, be creative and work in collaboration in providing valuable resources to our colleagues and affiliates. I personally thank all the individuals who have and continue to work in the journey of providing training resources to enhance the knowledge of financial aid administrators.



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through the iTunes App Store in the Education category. To search for textbooks directly from the Direct Textbook website, visit Direct Textbook. Multiple search options, a detailed FAQ and other resources are readily available, including guides on searching for books and coupon codes for dozens of online bookstores.

Visit Direct Textbook (www.directtextbook.com) for more information.

On a related note, Diane Schaffhauser writing in Campus Technology reports, "Barnes & Noble is making a play to broaden its reach into colleges and universities. The bookseller will be introducing a free application specifically for higher education that lets users manage all of their digital content on a computer. **Nookstudy** which will run on Mac OS X and Windows systems will allow students to manage all their digital content--electronic textbooks, class materials, and notes. The program, which the company said would be made available in August 2010, also performs downloads of textbooks and academic and trade titles offered by BN.com. Nookstudy lets the user view multiple books and sources at once and offers access to complementary content, including reference materials, and the ability to highlight and take notes and tag content. Diane wrote, "The program is currently being tested at Pennsylvania State University; University of Nevada, Las Vegas; Queensborough Community College; and Rochester Institute of Technology."

Nookstudy may be found at www.barnesandnoble.com/nookstudy/

How Are Families Paying for College? National Study Conducted by Gallup

Thalassa Naylor
Sallie Mae Campus Sales

Why go to college? Is it the allure of better pay or a more desirable job? Is it the personal benefit of academic enquiry and the shared experience of discussion with students who have differing viewpoints? Is it the chance to achieve a personal dream or realize societal ambitions? According to Sallie Mae's national study conducted by Gallup, How America Pays for College, any or all these reasons, to varying degrees, contributed to the decision by approximately 20 million Americans to attend college in academic year 2009-10.

These students were the first to begin the decision-making process for an academic year in the aftermath of the economic setbacks experienced in late 2008. These setbacks changed the financial circumstances of millions of

Americans and have certainly affected families' approaches and concerns about paying for college

Now in its third year, the study illustrates why families prioritize the investment in college and, more importantly, how those with students ages 18-24 meet the rising cost of earning an undergraduate degree.

Most strikingly, this year's families report that they are facing rapidly escalating college costs, are reaching across all funding sources to meet those additional costs, and are very worried about future tuition increases. At the same time, high majorities of families strongly agree that college is an investment in the future and that a college degree is more important now than in the past.

The proportion of costs from the various funding sources used by families is virtually unchanged from 2008-09. The significant change is the increase in funds used from all

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1.2 million copies of their Fund Your Future® workbooks, brochures and presentation materials annually to California students through high school counselors. Recent years have brought about various changes in the financial aid and higher education sectors and the same is true for EdFund. As you may know, the U.S. Department of Education is in the process of transferring the guarantee designation from the California Student Aid Commission (CSAC) to Educational Credit Management Corporation (ECMC). Moving forward this transfer will lead to further changes as it relates to the high school counselor workshops. You may have noticed that we have been moving toward some these changes the last two years by providing training at colleges, universities and public centers.

This year, look for Workshop announcements and volunteer recruitment from CASFAA, and registration management from the California Student Aid Commission (CSAC). HSRC, with support from CASFAA, CSAC, volunteers and host institutions, will continue its commitment to provide training and assistance to California High School Counselors, so they can help Financial Aid Administrators, and California students achieve their educational goals.

Thank you, again, to EdFund and its employees for their many years of dedicated support to California's high school counselors!



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sources to meet additional costs. Despite these costs and worries in the aggregate, there is no statistically significant shift in the overall enrollment by type of college, the major determinant of college costs. Instead, practically all families report taking at least one cost-saving measure and 78 percent report taking two or more. Most families report student lifestyle changes including reducing student personal spending (73%) or increasing student work hours or earnings (48%), but a remarkable 43 percent of families report that their student lived at home in 2009-10 to reduce costs.

The surveyed families report that their costs of attendance have increased 17 percent over last year and 28 percent above two years ago. Families across all income levels faced increased costs except, notably, the lowest-income families, earning less than \$35,000 a year. The cost of attendance for those families has stayed relatively flat, indicating, perhaps, that choices can be made at the family level to help contain costs.

On average, parents pay the highest share of college costs, including 37 percent from parent income and savings and 10 percent from parent borrowing. Grants and scholarships remain the second most important source of funding for college, making up an average of 23 percent of college costs. Students borrowed another 14 percent of the bill, and used their own income and savings to cover an additional 9 percent. Friends and relatives paid an average of 7 percent of costs.

Increasing costs and the effects of the economic recession appear to influence strongly parents' economic concerns and cost considerations. One of the most striking differences from the past two years' results was the sharp rise in parents' economic concerns. Nearly half (49%) are extremely worried that schools will increase tuition compared to less than one-third of parents two years ago. One-third of parents are extremely worried that their income will decrease due to job loss, up from 23 percent last year. Only 10 percent of parents were extremely worried two years ago that their child wouldn't be able to find a job, but that has risen to 27 percent this year. Hispanic families are much more worried about almost all factors.

This year, more families reported eliminating schools

during the college selection process based on cost after receiving their financial aid packages, steadily rising to 40 percent from 34 percent two years ago. Overall, 63 percent of families report eliminating colleges because of financial considerations at some point in the application process, compared to 56 percent in 2009. More families strongly disagreed (29%) than strongly agreed (26%) that they had a plan to pay for the desired college degree before enrolling.

Seventy-two percent of families completed the Free Application for Federal Student Aid (FAFSA), a similar rate as previous years. While the percent of freshmen completing the FAFSA has risen from 65 percent in 2008 to 80 percent in 2010, the percentage of seniors completing it has declined from 78 percent to 61 percent.

Despite the economic pressures of the past few years, parent and student attitudes toward the value of a college education remain very high. Eighty-three percent strongly agree (by rating 5 on a scale of 1 to 5) that college is an investment in the future, virtually unchanged over the past three years. Seventy-one percent strongly agree that a college degree is more important now than it used to be. Sixty percent strongly agree that they will stretch themselves financially to afford college. At the same time, families are looking for a practical return on their college education. Only 32 percent of students and 33 percent of parents strongly agree that they themselves or their children would attend college for the intellectual and social experience regardless of whether more money were earned with a college degree.

Considering all of the report data, important questions emerge: With families demonstrating a willingness to stretch financially to pay for value investments, can colleges and universities continue to demonstrate value in the face of countervailing financial pressures, such as reduced state appropriations and endowments? As the economic recession continues and the economic benefit of an undergraduate degree is increasingly scrutinized, will American families' worries about tuition increases translate into further cost-saving actions, including shifting enrollment to lower-cost institutions? Will the tolerance among families to continue to meet the increased cost of attendance abate if the economy fails to improve? The answers to these questions will have immense economic and social repercussions in the coming years.

For further information and a full copy of the report visit www.salliemae.com/HowAmericaPays.

September-November Transitions and Announcements

Colleen MacDonald
SimpleTuition
CASFAA Newsletter Editor



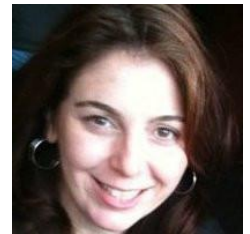
Maureen McRae (Occidental College) married Gary Goldberg on October 10th at Rincon Point in Santa Barbara. They enjoyed a beautiful honeymoon cruise through the Mediterranean staying at ports throughout Italy, including Florence, Rome and Venice.



Daniel Reed has been promoted to Senior Financial Aid Officer at Point Loma Nazarene University. While he will miss his great co-workers in Mission Valley, he is

excited to return to the beautiful beachside campus. Daniel is grateful to have his efforts as a Work Study student, Financial Aid Officer and Loan Coordinator recognized in this promotion.

Colleen MacDonald was recently hired as Assistant Vice President of School Channel for SimpleTuition. Prior to joining SimpleTuition, Colleen worked as a National Accounts Director for EdFund. She also worked as the Director of Financial Aid at Stanford Graduate School of Business.



CASFAA Conference 2010
December 12 - 14 • San Diego, CA

CASFAA

synergy [sin-er-jee]
noun, plural -gies
The interaction of two or more forces so that their combined effect is greater than the sum of their individual effects.

Renee Gullotto started working for US Department of Education based in San Francisco as an Institutional Improvement Specialist. She will be serving Region 9. Previously, Renee worked at EdFund as a Senior National Accounts Manager.

