



**Lynne Garcia**  
Conference Chair

## Welcome To CASFAA's 41st Annual Conference!

Where has the year gone? After months of planning, it's hard to believe that the Annual CASFAA Conference is here. Weren't we all just in Sacramento?

I want to thank the entire 2012 CASFAA Executive Council—It was such a pleasure to work alongside so many people from different segments, different parts of the state of California, all of whom, however have the same goal in mind: To support California's diverse network of Financial Aid Administrators.

I also want to express my deep appreciation for the 2012 CASFAA Conference Committee. CASFAA depends upon a volunteer army and this committee gave their hearts and souls over to planning this event on top of continuing to work their 'day jobs.' My sincere thanks also to everyone in the community who stepped forward this year to volunteer, whether it be working the registration desk, presenting or moderating sessions; this organization and this conference depends upon you all and it has been so nice to see so many new faces over the course of the year.

There were many instances this past year when, in the midst of newsletter article deadlines, contract negotiations and regular business, I had to stop, catch my breath and remember the Cowardly Lion's word: **Courage!**



*...What makes the elephant charge his tusk in the misty mist, or the dusky dusk? What makes the muskrat guard his musk? **Courage!** What makes the sphinx the seventh wonder? **Courage!** What makes the dawn come up like thunder? **Courage!***

*-The Cowardly Lion*

I know I'm not alone – 2012 has been a momentous year, fraught with budgetary worries and culminating in a Presidential election. It has occurred to me that it seems

entirely fitting and appropriate that we end the year on a celebratory note.

Deb Barker-Garcia, our 2012 CASFAA President said in her acceptance speech last year that we all have the power to change lives in what we do. While we may not stop to ponder it every day while we rush to complete files and answer questions, each of us moves forward with courage, touching the lives of students and families in such profound ways, the extent of our impact such that we may never know it.

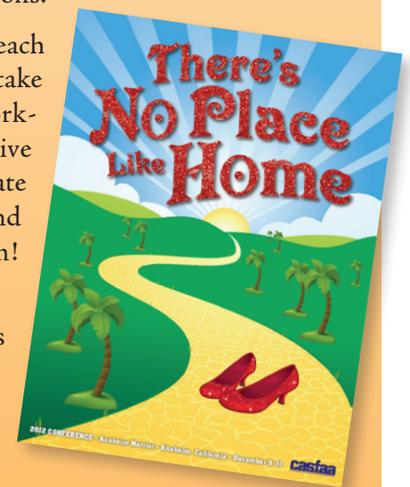


The 2012 EC and Conference Committee have put together an outstanding program this year, truly living up to the words on our conference logo: The Premier Training and Networking Event for Financial Aid Professionals in the Golden State. I am confident that there is something for everyone, a multitude of learning opportunities present in our general and break-out sessions.

In addition, I hope that each of you attending will take advantage of the networking opportunities and give yourself a chance to celebrate and unwind at Disneyland and our OzDust Ballroom! You deserve it!

Who provides thousands of students every year the opportunity to further their education and better their lives? Courageous Financial Aid Administrators!

There's no place like home... And no organization I'm prouder to be a part of than CASFAA!





## President's Update

**Deb Barker-Garcia**  
**CASFAA President**  
**Corinthian Colleges**

I find it hard to believe that my year as President of this amazing organization will soon be coming to an end. I think about all of the conferences when the gavel has been passed to the incoming president. It's usually the norm for the outgoing President to say something like "... I gladly give this thing to you..." all the while making fun of the fact that they are happy that their year as current President has ended. In all honesty, I can't imagine having that thought in my head as I pass the gavel to our new President for 2013. This year has been amazing and I can't wait to continue to work for the Association as I move into my Past President role.

When I delivered my incoming speech at the 2011 Conference, I outlined several goals for the coming year. My overarching goal was to reenergize and grow our Association by providing enhanced training opportunities, new vendor partnerships, revamped websites and increased membership. I truly believed that if we were going to grow and survive as an organization, then we needed to look at how we do everything and determine how we would pay homage to our history and build upon our foundations to become a bigger, better and more relevant state Association. This association is all about you, the member, and we must remain viable and relevant so that you can be provided the support, professional development and training that you need to succeed.

This year we were able to make significant progress on many of these goals. Our training endeavors were led by Rhonda Mohr, CASFAA Training Coordinator. She and her team were able to produce several significant events and enhancements this year. Our 1040 workshops and our Summer Federal training were once extremely successful, and led to increased membership numbers. Thalassa Naylor of SLMA was able to work in conjunction with our vendor partners to provide monthly, free of charge, web training events which allowed us to learn from the expertise of these subject matter experts. In addition, Robin Thompson, CASFAA Independent Segmental Rep hosted several workshops in conjunction with the College Board.

Our Web page is continuing to go through a redesign for increased user functionality. Wayne Mahoney and Dennis Schraeder, CASFAA Electronic Initiatives team, continue to

## Holiday Greetings!

drive this effort as we look for ways to increase usability of the web resource. Our Newsletter, led by Kerri Helfrick, Newsletter Editor also saw a redesign this year. Kerri's work in the redesign led to not only a better newsletter in terms of style and content, but also saved the Association money by migrating to a fully electronic format.

Last but certainly not least, is our annual Conference. Last year I made a commitment to membership that we were going to revitalize our annual training event. As I write this, we are still 3 weeks away from the actual event; however our attendance numbers are already surpassing what we've seen in recent years. In addition, we have worked hard to re-engage our vendor partners. This renewed partnership is being seen in the fact that we have also surpassed all vendor partnership exhibitor numbers from prior years. Lynne Garcia, Conference Chair and her committee have worked tirelessly to provide everyone in attendance with new opportunities. Not only do we have an excellent training agenda but we've also created some great networking opportunities to enhance your professional development!

Last, but certainly not least, is the work that our committees continue to do in support of our schools and students. I would be remiss if I did not once again, give recognition to the work that Craig Yamamoto and the State Issues Committee have done this year. The world of State Issues has been in an unending pattern of change this year. SB70 brought about new requirements that could potentially bring significant changes, both operationally and in cost, to our schools. Craig and his committee have continued to lead the role in advocacy for our schools and the students that we serve. Because of the work that he and his committee have done, our schools continue to benefit.

In closing, I want to thank the 2012 Executive Committee, our volunteers and vendor partners for all of the work and support they've given over this past year. In addition I also want to thank our members for their continued support and membership dollars. Without all of you, our house would be empty. You are the parts that make it a home!

**Remember... there's  
 No Place Like Home!**

## CASFAA NEWS

VOLUME XXIX, Issue 4

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

### EDITORIAL POLICY

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

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## What's the Scoop?



**USA Funds®** announces that *Dianne Fulmer* has joined its School and Student Services team to promote student success in postsecondary education.

Fulmer consults with college and university administrators in 12 Western states — Alaska, Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington and Wyoming — to support debt management, default prevention and financial literacy initiatives, as well as training and student aid policy support for financial aid professionals.

Fulmer has 12 years of higher education experience. She previously served as a university development representative for Grand Canyon University in Phoenix, as a client relations manager for EdFund, and as a market development manager at Southwest Student Services.

Fulmer earned a bachelor's degree from Arizona State University.

"Dianne has an exceptional track record of delivering attentive service, providing trusted advice, and supporting colleges with training and financial literacy services," said Denise B. Feser, USA Funds senior vice president, School and Student Services. "Higher education administrators can rely on her for solutions to enhance the success of their students."



**American Student Assistance** is pleased to welcome *Jesse Marquez* as the Regional Account Executive for Southern California. Jesse has dedicated the past 23 years working in higher education in the areas of management, business development, default prevention, operations and sales. Jesse's background as the recent head of default prevention for International Education Corporation (IEC), has provided him a unique perspective for institutions considering their on-campus education debt management and financial education initiatives. Jesse was instrumental in leading IEC to reduce their default rates by 50%! He resides in Orange County, with his lovely wife and three daughters. Jesse is tri-lingual in Spanish, English, and SALT and looks forward to discussing the SALT Revolution with you.



### In Memory—debi fidler

**debi fidler** passed away Friday November 9, 2012 after experiencing a stroke. debi (who preferred to spell her name in lower case) retired from a 30-year career in financial aid after serving as Director of Financial Aid at the UC Berkeley Haas School of Business from 1997-2010. As some know, in the past debi had endured multiple strokes and bouts with cancer but had persevered. In her two years of retirement, debi stayed active visiting friends and

family across the country, traveling overseas to Hungary, and participating in activities with the senior center in Alameda. She will be missed.

### An added note from the designer of the CASFAA Newsletter:

What a sad day for me as many years ago I worked with debi in helping her with financial aid publications at UCSD. She was great to work with and she was responsible for hooking me up with the WASFAA group which lead me to also work with the CASFAA group. I will miss her very much.

# Committee Update



## Graduate Professional Update

**Lily Marquez**  
GP Segmental Representative

**2012 GP Committee Members:** Cheryl Barnes, De-wayne Barnes, Heather Garcia, Shandel Roberts, Jamie Shrode, Kim Thomas and Sun Ow

This year has been a thrilling ride for everyone with all the Federal and State changes. The Graduate and Professional segment suffered with the following changes:

- Loss of the upfront interest rate rebate for the Federal loans
- Loss of the Federal Subsidized Loan eligibility for Graduate and Professional students
- Elimination of new loan assumptions for nurses and teachers programs

Despite these difficult losses, graduate and professional institutions are trying their best to do what they can with all the resources they have available for students. I truly believe that one of traits that will benefit us all in this always changing world is to be resilient to all the upcoming changes, be open to the opportunities available and work with others to obtain great accomplishments. The following is a summary of work accomplished to date by the 2012 Graduate and Professional Committee:

- Hosted conference call's once a month with the 2012 GP Committee
- Increased Awareness on GP Issues by sending CASFAA article updates
- Communicated with NASFAA regarding Graduate/Professional issues and/or concerns
- Provided a FFELP & FDLP Discharge and Forgiveness programs webinar training event for CASFAA members and non-CASFAA members
- Created a Graduate/Professional segmental page on CASFAA's website
- Provided updated GP information and resources on the new GP segmental page
- Organized the GP forum at the 2012 CASFAA Conference
- Advocated to have GP Sessions at the 2012 CASFAA Conference

I personally thank everyone on this year's committee, everyone who helped provide training opportunities and enhanced resources for the GP segment and CASFAA for this tremendous opportunity to serve as the 2012 GP Member at Large representative. This opportunity has allowed me to learn and grow and work with a group of individuals that have strived to represent financial aid administrators beyond the state level. I extend my congratulations to "Natasha Kobrinsky, Pepperdine University-Graziado School of Business & Management" for being selected as the 2013 Graduate and Professional Segmental representative. I am sure she will be an asset to CASFAA. Thank you again for your support throughout the year!

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## Committee Update

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### Community College Update

**Angelina Arzate**  
Community College Liaison

With the announcement of the 2013 CASFAA board and the advent of our 2012 fall training, I have some time to recollect the experience gained serving as CASFAA's 2012 Community College Liaison. This year has been a whirlwind with so many issues and changes that it seems to have gone by so quickly (I catch myself saying that a lot lately). Some of the issues affecting the segments included SB70 and AB130 & AB 131 at the state level while Pell and other Title IV eligibility changes and Shopping Sheet held our interest on the federal level. Serving on both the California Association of Student Financial Aid Administrators (CASFAA) and California Community College Student Financial Aid Administrators Association (CCCSFAAA) executive board was at times challenging because it requires careful planning to meet the logistical and content driven agendas...you learn how to manage your time and resources. However, I would not trade

any of it because of the knowledge and understanding gained by working directly and listening to not only other community colleges but other schools in all the segments. From multiple committees and workgroups schools shared not only their initial frustration, but their plans and strategies to both advocate for their students and implement the changes taking effect this year (and next). Throughout the meetings, conference calls and webcasts, individuals worked together to help each other ensure that the changes were understood and even generated strategic ideas for implementing plans and informing our students. Without a doubt the purpose of all our efforts was ultimately to serve our students in the best possible way. We as financial aid administrators and members of CASFAA and CCCSFAAA serve as knowledge resources in multiple arenas including, government, education, and community with a unified goal—success for our students. I am certain this will continue and encourage others to volunteer in whatever capacity they can to experience, grow, and teach others within the profession.

I am indeed thankful to have had the privilege of serving alongside dedicated and passionate colleagues on both the CASFAA and CCCSFAAA executive boards.

## Committee Update

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### CSU Segmental Representative Update

**Marcia Starcher**  
CSU Segmental Representative

This year has been the first time I have had the opportunity to serve on CASFAA's Executive Board. It has been a privilege and a great experience.

As the CSU Segmental Representative, I represented you on the State Issues Committee. This committee often went to bat for our California universities at the California State Aid Commission (CSAC) meetings. We were involved in the Cal Grant institutional Participation Agreement as well as in the SB 70 Reporting Requirements. We also represented our universities' opinions regarding changes that were put forth for the Cal Grant. At our most recent CASFAA Execu-

tive meeting, the CASAC representative shared how much CASFAA's opinions had influenced decisions made at CASAC and encouraged us to keep up the good work.

I also represented your interests to the CASFAA Executive Board. Through me you had a hand in selecting the topics that will be covered at our December Annual CASFAA Conference. It has been exciting to see this conference come together with the goal of serving your needs always in the forefront. I do hope you are able to take advantage of this great time of training and networking.

December ends my year of getting to represent and serve you. It has been a pleasure and a joy to have done so. I hope that someday you, too, will be able to experience this great opportunity and serve on the CASFAA Executive Board yourself. In the meantime, there are lots of opportunities for volunteers at the CASFAA Conference, so don't wait. Get involved today!

Thank you for the pleasure of representing you on the CASFAA Executive Board.

## Committee Update



### Proprietary Segment Update

**Laura Bouche**  
Proprietary Segment Representative

It has been a great year and it's hard to believe that it is already drawing to an end. The conference is just a short time away and we hope that many of you are registered and plan on attending. The line-up of speakers at the proprietary pre-conference sessions is strong and we anticipate that you will learn a great deal.

That being said, we need to remember that it wouldn't have all come together without assistance from the volunteers on the pre-conference committee. It was a pleasure working with the volunteers and our time spent collaborating enriched my experience as the Proprietary Segmental Rep-

resentative. I would like to thank the following volunteers for their dedication: Taisha Azlin-Wright, Dolores Basilio, Theresa Costa, Michael Marcos, Sharon McIntosh, Gilda DeLa Rodriguez, Emily Valdovinos, and Laurie Vulich.

I would also like to take the time to thank you for the opportunity to serve as your Proprietary Segmental Representative for 2012. It was more fun, challenging, and enlightening than I ever thought possible. With input from members of our segment, this year was a success and with your continued dedication and support our sector will flourish.



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**DELINQUENT**



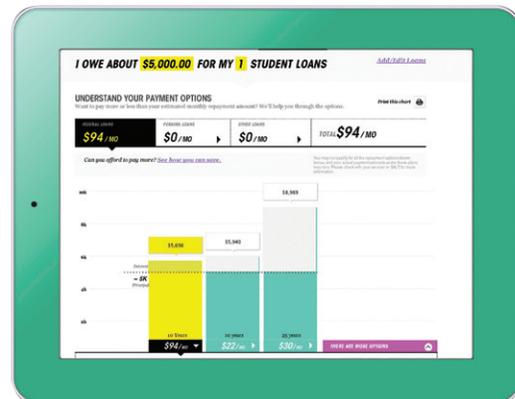
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Sources: Chronicle of Higher Education and *Delinquency: The Untold Story of Student Loan Borrowing*, Institute for Higher Education Policy



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## Scholarship Winners

This year, the 2012 CASFAA Executive Council reinstated the Segmental Scholarships. The scholarships allow an attendee to experience the CASFAA conference when they otherwise would not be able to due to budgetary constraints. The scholarship covers the cost of transportation to and from the conference, shared hotel costs with other scholarship winners, as well as a complimentary membership to CASFAA for one year. Many CASFAA Scholarship recipients are first time CASFAA conference attendees! Be sure to say hi to these scholarship winners and show them how wonderful CASFAA is!

### Access & Diversity Scholarship Recipient

**Sonia Chavez**, CSU Channel Islands



*"It has been over five years since I have attended a CASFAA conference and this training will not only allow me to gain additional knowledge needed to fulfill my daily tasks, but it will also allow me to grow professionally. I will be updated on any new federal updates that have recently been implemented or that are in*

*the process of being implemented that are key to assist me in being a successful professional. The different sessions that are in the process of being offered will give me the opportunity to gain additional knowledge in my field and allow me to share that knowledge among my colleagues back in the office. I will gain additional knowledge from colleagues that are in the same field as well as exploring volunteer opportunities. Building my network with colleagues is key because one can bounce ideas and share best practices instead of reinventing the wheel."*

Sonia is the Pell Grant Coordinator and Financial Aid Counselor at CSU Channel Islands. Sonia is responsible for managing the Pell Grant program from origination to reconciliation of the grant. Sonia's other responsibilities include processing verifications, income adjustments, performing professional judgments, packaging files, award adjustments, as well as serve as the liaison to special programs. Additionally, Sonia also conducts Financial Aid presentations as well as provide on-on-one counseling to current and prospective students, families, and the community through email, telephone, and in-person appointments.

### UC Segment Scholarship Recipient

**Daisey Urena**, UC Irvine



*"Even though I have been in Financial Aid for over six years, I know there is a lot for me to learn. I believe this training will help me provide better services to students and families. I want to learn about recent changes in policy so I can provide the most accurate information to our students. I want to be able to offer*

*more options and resources to students so that I can continue to help make college a reality, one that is accessible and affordable. I believe this conference will give me the opportunity to learn changes to programs and how they have, or will, impact our students. I also hope to share ideas for best practices amongst other financial aid professionals. I plan to share this information with my colleagues so that together we can prepare and make the best use of our resources while staying compliant with financial aid policies and regulations."*

Daisey is responsible for counseling students and families regarding all Financial Aid programs, eligibility criteria, and policies and procedures. Daisey interprets federal regulations, reviews student data, and allocates financial aid awards. Daisey also exercises professional judgment to determine treatment of exceptional circumstances and coordinates financial aid funds for the Education Abroad Program.

### CSU Segment Scholarship Recipient

**Mae Rhoades**, CSU Northridge



*"I worked in Financial Aid in the Community College setting about four years ago. I am just returning to this field and it would help me greatly to acquire new knowledge and information, especially working at the State University level. This conference will help me gain a deeper level of understanding with regard to*

*State and Federal guidelines given the current state of our budget. My goal in attending this conference is to apply everything I learn to better serve the students seeking to achieve their dreams with the help of Financial Aid."*

Mae is the first in line of contact when students inquire about their financial aid status. Sixty percent of her work entails assisting the students in this capacity. In addition, Mae also answers all inquiries students may have via telephone and email.

## Scholarship Winners (continued)

### Graduate/Professional Segment Scholarship Recipient

**Rosanna Woods**, UC Hastings College of the Law



*"Attending the 2012 CASFAA Conference will assist me in my position by equipping me with quality information, helping me develop leadership skills, and providing me with connections in the field that I love. In my new role as the Assistant Director of Financial Aid, I know that staying informed of new poli-*

*cies, procedures, and proposals will be the best way to maintain accuracy and quality in my day-to-day tasks. I also believe that developing and maintaining professional relationships is very helpful. Networking brings fresh perspectives and clarity to the ever changing procedures of Federal Student Aid. This CASFAA event will equip me with the information I need to assist students in achieving their educational goals."*

Rosanna's responsibilities in the Financial Aid office include verification, federal work study, awarding and revising awards, originating and certifying loans, file review, counseling students, and assisting with consortium agreements.

### Independent Segment Scholarship Recipient

**Rachel Hunter**, Point Loma Nazarene University



*"As a recently hired Financial Aid Officer, I welcome all the training I can get. While I do have previous experience as a student working in the Point Loma Student Financial Services office as a financial aid assistant, there are many procedures, policies, and areas of Financial Aid that I still have yet to discover*

*and embrace. The mission statement of the Point Loma Nazarene University Student Financial Services office is: "To give every student at Point Loma Nazarene University the best financial assistance possible." While short and sweet, it is a statement I carry with me each and every day as I grow as a Financial Aid Officer. Developing quickly into my role in the PLNU Student Financial Services is key to the success of our office, as well as my personal success in providing the best financial assistance possible to all of our students. That being said, I believe the conference could be a vital part of my transition from student worker to fully equipped Financial Aid Officer. Attending the CASFAA Conference will provide me with the opportunity to engage in discussion regarding the latest financial aid policy issues, develop*

*my leadership skills, and network with other professionals in my field. All of these opportunities are of great importance for me as a new and developing financial aid officer, and are ones I have not yet had the chance to participate in."*

Rachel has a multitude of different responsibilities. Under the large umbrella of Financial Aid, her specialties include, but are not limited to Federal Pell Grant and SEOG. Beyond that, Rachel works alongside her fellow Financial Aid Officers to perform file verification, packaging and awarding of financial aid program funds, review, evaluate, and verify financial aid applications and documents to ensure accuracy and equity, advise students and parents regarding financial aid eligibility, assist in or present financial aid information sessions for prospective students, parents, and community groups, make recommendations to the Director on financial aid office policies and procedures, forms, development and modifications, assist in audits, reconciliations, and federal and state reporting, attend seminars, workshops, and conferences to remain current on legislation regarding student financial aid programs, and demonstrate knowledge of and compliance with all PacWest Conference and NCAA rules and regulations as they pertain to student-athlete financial aid and entitlements.

### California Community College Segment Recipient

**Kristian-Lee Macaranas**, Los Angeles Pierce College



*"This training will enable me to receive federal and state updates, which I will need in order to assist the financial aid students better. Knowing this updated information will also enable me to assist my colleagues much better. This will also enable me to have an opportunity to learn about other state related topics such*

*as Cal Grant and AB 131. This conference will also enable me to attend sessions that will not only encourage professional growth, but personal growth as well."*

Kristian assists students with the financial aid process. Kristian also reviews and prepares financial aid files for packaging. Kristian informs students about the financial aid process as well as new policies and regulations such as the 600% Pell Grant limit. Kristian also assists with financial aid outreach events.

## Scholarship Winners (continued)

### Proprietary Segment Recipient

**Brenda Baker**, Career Colleges of America



*“I come from a very small financial aid office and it is very hard to attend workshops outside of the office. There is also not a lot of training in our budget. December is a very good month to be able to participate in a training event, such as CASFAA. This training will keep me updated on the current and upcoming changes to Financial Aid. Being knowledgeable to updates will ensure I can better assist my current and future students. I have always had a great interest in financial aid after I attended a Department of Education meeting many years ago when Judie Crumble was a speaker. Judie gave me an inspiration to keep going and she was my role model. Even though I follow the new regulations, seeing and hearing other Financial Aid Administrators makes these rules and regulations easier to understand. I enjoy sharing with other Financial Aid Administrators and hearing their opinions on the issues.*

Brenda has many responsibilities in her Financial Aid office, which include working with current and prospective students, evaluating documented financial need, accepting and reviewing applications, transcripts, test scores, and eligibility. Brenda also works closely with the Student Services and Business offices.

### CLFE Scholarship Recipient

**Sarah Regalado**, Azusa Pacific University



*“Attending this conference will give me the tools necessary to ensure my team is doing everything it can to provide the best service to our students. One of the ways I serve my teams is by assisting them in researching solutions to student issues as they relate to federal and state policies. The training sessions would give me the most up-to-date information on what is going on in the financial aid community and allow me to meet with the right people and clarify questions. I have attended federal conferences before but never the CASFAA conference. By going to this conference, I could get specific training and information on state programs such as the Cal Grant and CNG-EAAP that are not available at the federal conferences. I would also be able to meet other people with-*

*in the graduate community who I can relate with. This would give me a chance to learn how other schools handle certain issues and receive advice from others in my profession.”*

Sarah is responsible for reviewing student documents and awarding and revising financial aid to graduate students within federal, state, and institutional guidelines. As a senior Financial Aid Officer, Sarah's duties also include updating the policy and procedure manual, collaborating with the management team to analyze and improve processes, and researching federal and state policies to ensure accurate awarding among the financial aid and loan officer teams.

### CLFE Scholarship Recipient

**Adrienne Arguijo-Morgan**, UC Santa Barbara Office of Education Partnerships



*“I believe that in an ever changing and unpredictable economic environment it is critical to have detailed and up-to-date information in regards to helping make a post-secondary education affordable for low-income families. I want to be able to promote accurate information from experts in the field to program participants in a relevant and factual manner. Additionally, given the population served, many of our students are discouraged or afraid to pursue higher education due to lack of information or undocumented immigrant status. I would like to be able to help students and parents overcome these barriers, and I believe attending the CASFAA conference will help me with that.”*

Although Adrienne is not directly employed by the UC Santa Barbara Financial Aid office, she serves as a college outreach advisor in the local Santa Barbara area K-12 schools. Adrienne's primary duties include assisting first generation, low income students and parents with the college preparations and college application process, as well as assisting with completing financial aid applications. For program participants, Adrienne may be their only means of accessing this information.

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## New Promise for Higher Education:



### The California Dream Act

**Diana Fuentes-Michel**  
Executive Director  
California Student Aid  
Commission

The passage of Proposition 30 is like a breath of fresh air for California students and administrators. In early 2012, California faced the threat of severe cuts to higher education. Looking toward 2013, a sense of renewed promise has been restored. But, there are still challenges on the horizon. The 2012-13 budget debates revealed a number of proposals that advocated for a reduction in commitment to and resources for disadvantaged students. The California Student Aid Commission is committed to supporting a clear student-focused direction in 2013-14 that emphasizes a strong, simple foundation: Broad Access, Quality Education; and, Persistence and Completion. Our mission remains the same—to help make education beyond high school financially accessible to all Californians.

The California Dream Act. AB 540 students, who have been paying the state resident fees at California's public colleges and universities, will now be able to receive state financial aid and private scholarships administered by public institutions. Beginning with the 2013-14 academic year, California Dream Act students will also be eligible to apply for Cal Grant.

The passage of AB 131 in 2011 authorized the awarding of state-funded student financial aid to AB 540 eligible students. Eligible programs include University of California Grants, California State University Grants and, from California Community Colleges, Board of Governors (BOG) Fee Waivers, as well as other community college student financial assistance programs. The first financial aid assistance through AB 131 begins with school terms starting after January 1, 2013. The Commission, in consultation with campuses and the segmental offices of the University of California, California State Universities, and the California Community Colleges, developed an easy-to-use, online California Dream Act Application to act as a single financial aid application, similar to the Free Application for Federal Student Aid (FAFSA). This Dream Act Application gathers sufficient financial information to determine eligibility for institutional financial aid at campuses and to award state Cal Grants. For more information, you can visit [www.caldreamact.org](http://www.caldreamact.org).

Since the Dream Act Application was made available on April 2, 2012, over 9,500 students have applied for institutional aid at public institutions (financial assistance is issued starting with the winter and spring terms of the 2012-13 award year.) The California Dream Act application is complete with a “real-time” calculation for an Expected Family Contribution (EFC). The EFC incorporates the same federal methodology used to calculate an EFC from FAFSA data. The use of federal methodology is a requirement of state law for the Cal Grant program. In addition, California Institutional Student Information Records (Cal ISIRs) are being posted to your campus WebGrants accounts. These can be processed onto the campus Financial Aid Management (FAM) system or opened in Excel using the 2012-13 Cal ISIR Tool that is posted on the WebGrants Tools page. You can also find us the California Student Aid Commission on Facebook and follow us on YouTube or Twitter @CAstudentaid.

## California Dream Act of 2011

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**California Dream Act Application Apply Now!**

**Note:** For optimum results. Please use the following browser(s) versions:  
[Mozilla Firefox](#) version 10.0 and higher, or  
[Microsoft Internet Explorer](#) version 9.0 and higher

**California Dream Act Day CollegeWeek Live Video Event**

More than 2,000 high school and college educators, students, parents and community members participated in California Dream Act Day. [View and download the presentations here!](#)

**California Dream Act of 2011**

The **California Dream Act of 2011**, authored by Assembly Member Gil Cedillo (Los Angeles), became law through the passage of two Assembly Bills, [AB 130](#) and [AB 131](#).

**AB 130** allows students who meet AB 540 criteria ([California Education Code 68130.5\(a\)](#)) to apply for and receive non-state funded scholarships for public colleges and universities.

## Default Management: Borrower Repayment Trends



**Jon Potter**  
Nelnet

Our school partners are increasingly focused on providing targeted, pro-active education to their students about managing their student loans. As a servicer for millions of federal and private education loan borrowers, Nelnet has noticed some significant trends about borrower behavior that we'd like to share with you to help refine your borrower education efforts.

Nelnet finds that students who get into good patterns at the start of repayment are most likely to become on-time "repayers" for life. Those who see their loan servicer as a *financial partner* are more likely to reach out to their servicer if they run into financial challenges in life. This is so important – servicers have many tools to help when borrowers run into financial difficulties. If they view the servicer as a *bill collector*, the opportunity to develop a productive relationship is less likely.

### Details about borrower patterns include the following:

- Borrowers who get into *good and early repayment* habits are *less likely to default*. For these borrowers, if delinquency occurs at all, it is typically due to a life changing event.
- Intervention efforts are most *successful within the first 90 days of delinquency*. From then on, there is a higher likelihood of eventual default. This trend may assist schools who are deciding how to most effectively conduct outreach campaigns to delinquent borrowers.
- Setting up *auto-pay is a good determinant of repayment success*, as well as signing up for billing and electronic communications like Nelnet's "Manage My Account" service. Please encourage your students to sign up electronically with their servicer while still in school.
- *Good borrower contact information is critical*. Students in skip-trace status are much more likely to default. Schools that collect updated contact information after entrance or exit counseling are encouraged to share it with servicers.
- *Much of the default or late stage delinquency group is made up of borrowers with small balances*.

- *Late Stage Delinquency* – Borrowers in this category are very difficult for servicers to reach since they have avoided contact with us for so long. Schools may wish to reach out to students in this group to supplement servicers' efforts.

- Many *borrowers have a knowledge gap* when they go into repayment. They are unaware of what a servicer is, what deferments and forbearances are, that they have options in addition to standard ten-year payment, and that servicers can assist them if they run into repayment difficulties.\*\* *Please consider conveying this information to your students.*

Nelnet customizes its messages to borrowers by using the above trends and other critical data. We will continue to share default prevention information with you. By working together, we can better help students become financially successful for life.

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## Five things you can do now to manage default



**Amy Kasper**  
TG Regional Account  
Executive

It's been almost four years since the market meltdown of 2008, but casualties continue from that event. Consider the college classes of 2009 and 2010.

In late September, the Department of Education released official 2- and 3-year cohort default rates (CDRs) — the first time both rates have been available. The 2-year rate, which is 9.1 percent, reflects borrowers who entered repayment on their federal student loans in fiscal year (FY) 2010. The 3-year rate — 13.4 percent — counts borrowers who entered repayment in FY 2009. Both numbers are worrisome: the 2-year rate continues a trend up, and the 3-year figure is the first double-digit CDR since 1995. What's causing the increase? Here's one possible reason: Borrowers for both rates were caught in the seismic aftershocks of the recession and may be paying the price to this day.

To help, many schools are upping their default management game. All title IV schools educate borrowers in the repayment fundamentals, but more are intervening should borrowers need help after they leave school. At the same time, these schools are boosting on-campus default aversion, which ultimately serves the needs of students, borrowers, and the schools themselves.

If you're looking for ways to promote smart repayment and default management, you'll find inspiration in peer institutions. Here are just a few examples.

**A “take no prisoners” communication campaign** — The New England Institute of Technology is a technical college that offers associate and bachelor's degrees in fields like interior design, software engineering, and automotive service management. The school's 3-year CDR is an enviable 5.6 percent. What is New England Tech doing right to have a CDR that is less than half the national average?

According to assistant director of financial aid Diane Sadlier, the school's financial aid office conducts a grassroots communication campaign that does not take “no” for an answer.

“We contact the borrower before he or she leaves school,” Sadlier said. “We continue that contact during the grace period and repayment, and then on a daily basis if the borrower goes delinquent.” In the latter case, staff might even visit the borrower's home in order to prevent a default.

In all of this, the school is helped by two things: technology and a team of professionals devoted to default management. “We have four people who work with our borrowers,” said Sadlier. “We run delinquency reports that servicers provide and then use these reports as contact lists.”

The team practices a “divide and conquer” approach. Each staff member is assigned all accounts for a given lender or servicer. Staff members also take shifts and work at night and weekends so that they have a better chance of making a contact.

Technology brings particular advantages to the school's efforts. “We text all borrowers with delinquent loans,” said Sadlier. “We use a special school cell phone assigned to us so that borrowers may not recognize the number.”

The team will also approach delinquent borrowers via social media sites like Facebook. And, in a sort of corollary to visiting the borrower in his or her home, staff will even set up a conference call between the borrower and the lender or servicer to broker a solution to a delinquency issue.

**Mix of the new and the tried-and-true** — Texas State Technical College–Marshall (TSTC–Marshall) serves a population of more than 800 students pursuing a certificate or associate degree in such technical fields as cyber security, drafting, and welding. The school draws from resources within and without to supplement its default management work. Faculty members serve as a virtual arm of the financial aid office, gathering student addresses and using loan repayment to illustrate classroom discussion where appropriate.

“We try to enlist all departments in default prevention,” said Assistant Director of Financial Aid Susan Wingate. “We make clear how default harms our borrowers and our school.”

TSTC–Marshall has also hired a third-party default aversion servicer. More schools are contracting with servicers as the economy remains sluggish and CDRs climb. These organizations can bring a few advantages to the task, including a concerted focus on default management and trained call center staff.

In other regards, TSTC–Marshall relies on more traditional default prevention methods. The school has reverted to an in-person format for delivering loan counseling. According to Wingate, the in-person model offers advantages over online counseling, including the opportunity to gather borrower contact information.

“Students must take exit counseling in person with our staff,” said Wingate. “It’s part of our effort to touch all students in the loan education process.”

**An instant five-step plan** — If your school is grappling with default, you could take a page from the default management playbooks of New England Tech or TSTC–Marshall. You might also consider this short list of suggestions.

- **Know the stakes** — There are thresholds in terms of 2- and 3-year CDRs that can trigger sanctions on a school. For 3-year CDRs, if a school’s rate is equal to or greater than 30 percent but not greater than 40 percent, the school will have to establish a default prevention task force and prepare a detailed default prevention plan. A series of high rates, or single very high rate, may mean a loss of eligibility for the Federal Direct Loan Program.
- **Assess borrower needs** — Look for common traits among borrowers with delinquent or defaulted loans, such as grade point average (GPA), income, enrollment status, total school debt, and career field. Based on this analysis, you could focus more of your resources on students and borrowers who may be at risk of default because of these characteristics.
- **Draft a default management blueprint** — Develop a default prevention plan in order to set goals, establish accountability, allocate resources, document your work, and persuade campus administration to pay attention to default.
- **Turn faculty into default aversion allies** — Engage campus staff in your default prevention effort. Faculty see students on a daily basis and can serve as advocates for good repayment behavior, recommending training for debt management, financial literacy, and default aversion.
- **Measure progress and realign tactics** — Evaluate your school’s performance in default prevention according to goals

established in the default prevention plan. Have you completed the required number of student trainings? Have you reduced your CDR by the percentage you wanted? If not, consider how you have to change your approach to meet objectives.

**Resources to tap now**

The federal government offers many default prevention resources, including a sample default prevention plan. (You’ll find a reference in *Dear Colleague Letter GEN-05-14*.) Compare your school’s efforts with this plan. Also, consider how you can supplement your ongoing efforts with strategies mentioned in this article or that you discover in discussion with other institutions facing the same challenges.

Amy Kasper is a senior regional account executive with TG serving schools in CASFAA. You can reach Amy at (800) 252-9743, ext. 6739, or by email at amy.kasper@tgslc.org. Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).





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TG’s FAFSA Completion Search Tool can help principals and counselors determine their high school seniors’ FAFSA completion rates.

[TG Ambassadors give financial aid expertise to hundreds at New Future College Prep Fair](#)  
TG joined education, community-based, and government partners to participate in the Houston event.

[Balancing Passion and Practicality: The Role of Debt and Major on Students’ Financial Outcomes](#)  
The study examines the relationships between undergraduate major, student loan debt level, and post-graduation occupation and

**Resources for You >**

[HigherEDGE™ Default Aversion Solutions](#)  
TG’s comprehensive, fee-based service designed to help schools prevent federal student loan borrowers from defaulting on their loans.

[Cohort Default Rates 101](#)  
Learn the basics of 2- and 3-year cohort default rates, including how to challenge your draft rate.

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Stay up to date with negotiated rulemaking activities.

[Program Integrity Final Rules](#)  
TG offers schools new web resources on recently-implemented Program Integrity rules, most of which take effect on July 1, 2011.

[Shoptalk Blog >](#)

## Too Much Work, Too Little Time:



### How Financial Aid Offices are Outsourcing to Improve Service to Students.

**Judith Witherspoon**  
Edfinancial Services

Very few financial aid administrators got into the business of financial aid because they love regulations. While there are a few “reg hounds” out there (and thank goodness for each and every one of you), most of us entered the profession and stayed past the magic five-year mark because we wanted to work with students. When we can open the door to college and help a student overcome the financial obstacles that life throws in the way, we feel like we have done our job. The problem many administrators face is that the business of financial aid can actually prevent student interaction. Long days, long nights and long lines of students are just part of processing season, but increasing enrollments, regulatory changes and staffing constraints have created an almost insurmountable mountain of work. So what can you do?

Many financial aid offices are outsourcing call centers or financial aid processing to third-party servicers. When the phones are answered, the lines become shorter and the days are more productive. Likewise, when the verification files are processed in a timely manner, students are awarded sooner and that reduces call volume and shortens lines. School administrators report significant reductions in the number of students purged for non-payment which helps improve retention and promote completion. This in turn gives aid administrators more time to devote to special circumstance appeals and face-to-face counseling. Best of all, student satisfaction increases!

Outsourcing can produce great results. The likelihood of positive results increases when the chosen vendor has significant experience in higher education, when schools clearly communicate expected results and when financial aid office personnel are part of the purchasing process.

Experience in higher education and in-depth knowledge of federal financial aid programs are necessary attributes for third-party service providers. In order to build trust in your call center, agents must give accurate information to callers. Schools should clearly communicate expectations and build questions into the bidding process that will allow the school to determine the proficiency level of each potential vendor on

financial aid related subjects. Other helpful tips for evaluation include:

**Reference checks:** Ask about current customers but also about customers who no longer use the vendor. Many schools request a complete client list. Calls are made to multiple current and former clients to determine satisfaction with the service, technology and cost.

**Apples to apples:** Make every attempt to evaluate apples to apples. Ancillary services and technological enhancements may be attractive but should not distract from the purpose of the proposal and the service needed. Vendors are usually happy to conform to a specified pricing proposal.

**Security:** Vendors will have access to private student data. Be sure to involve your school’s IT and compliance teams and evaluate the vendor based on their ability to protect your data.

**Quality assurance:** Determine how the vendor checks the accuracy of the work produced for the school. Are calls recorded? Can the school listen to any call? What percentage is escalated back to the school for follow up? For file verification services, ask the vendor to describe their internal quality assurance process. Be sure to ask about error rates from the previous peak season.

Once you have decided on a vendor and have negotiated a mutually beneficial contract, be sure to hold your new partner accountable. If you feel that the service level is not up to your satisfaction, document your concerns and contact your vendor immediately. The best provider will quickly correct errors and may even make helpful operational recommendations.

Also, keep in mind that when your school enters into a contract with a third party servicer, you are obligated to notify the Department of Education of the agreement and update your participation agreement. (See 34 CFR § 668.25). You will need to include the name and address of the servicer. In addition, the same regulation requires that your school notify the Department upon any significant changes in the school’s agreement or relationship with the third party servicer.

Outsourcing works and can be managed just like you manage onsite staff. Just remember that successful partnerships rely on good communication and a common goal. When all eyes are focused on making sure students receive the best service possible, everyone wins.

## How Families are *REALLY* Paying for College



**Thalassa Naylor**  
Sallie Mae

Understanding how families are financing college is vital for effective financial aid counseling. A new national study by Sallie Mae® and Ipsos® Public Affairs, *How America Pays for College 2012*, explores the decisions that parents and students are making about choosing and paying for college — as well as how they put those decisions into action.

Decisions based on price begin early on in the admissions process. The percentage of families eliminating college choices due to cost rose to its highest level (69%) in the five years that the study has been undertaken. But families are still managing to tap resources to pay. Following are some of the highlights from the study:

### Students are paying a larger share

The majority of parents and students (83%) surveyed strongly agreed that higher education is an investment in the future. But given today’s economic realities, students are footing a larger percentage of the college bill than previously.

In the study, the way that families paid for college changed in three ways:

- **Parents spent 32% less** (compared to 2010) from their income and savings, while students contributed more from their own income — and borrowed more as well.
- **Fewer families used scholarships:** 35% in 2012 versus 45% in 2011. (This may be due to colleges awarding less than they had previously.)
- **Grant usage remained high** for the second year in a row, likely resulting from a substantial investment by the federal government to make Pell Grants available to more families.

Sources of student payment for college, AY 2011-12

Source	Percentage of total cost of college
Grants and scholarships	29%
Student borrowing	18%
Student income and savings	12%

As a percentage of total college costs, grants and scholarships covered 29% of college spending in 2012 — higher than in 2009 and 2010, but lower than last year.

### The cost-conscious reality of affording college

While being more resourceful in paying for college, parents and students are also trying to cut costs wherever possible. Nine out of ten families surveyed took at least two actions to make college more affordable. The most common were: having the student live at home (51%) or get a roommate (55%), reducing student spending (66%), reducing parent spending (50%), having the student increase their work hours (50%), and taking an income tax credit or deduction (45%).

### The need for an informed financial aid officer

Faced with financial realities, families are becoming more cost conscious and are seeking more value from their college choices. One of the more striking findings of *How America Pays 2012* is that advance financial planning for college is low — just 39% of families had a plan for paying for all years of college prior to enrollment. Now, more than ever, students and their families will need well-informed help, guidance, and reassurance to make the best decisions for financing their higher education.

For the complete *How America Pays for College 2012* study and an infographic of major findings, visit [www.SallieMae.com/howamericapays](http://www.SallieMae.com/howamericapays).

*See a Snapshot Graphic of How America Pays for College on the following two pages (18–19).*

Sources of parent payment for college, AY 2011-12

Source	Percentage of total cost of college
Parent income and savings	28%
Parent borrowing	9%

The remaining 4% came from relatives and friends.

# A SNAPSHOT OF HOW AMERICA PAYS FOR COLLEGE 2012

The national study, *How America Pays for College*, paints a picture of the commitment and resourcefulness of undergraduate college students and parents as they make the investment in higher education.



AMERICAN FAMILIES ARE SAYING...

COLLEGE IS IMPORTANT FOR OUR SUCCESS



Family expenditures for college vary significantly by type of school. Community college, the most affordable option, is drawing nearly one-third of the population.

ATTITUDES TOWARD COLLEGE



PARENTS



STUDENTS

Feel it is an investment in the future

77%

89%

Feel it is worth stretching financially

53%

61%

HERE'S HOW WE'RE MAKING DECISIONS



69%

ELIMINATED SCHOOLS BASED ON COST

Students are the primary decision-makers in choosing a school, while parents are most likely to figure out how to cover the cost.

CHOOSE SCHOOL: 79% STUDENT ONLY

CHOOSE HOW TO PAY: 42% PARENTS ONLY

WE'RE CUTTING COSTS WHERE WE CAN



Families paid 5% less for college in academic year 2011-2012 than in 2010-2011. Nine out of ten families take at least two actions to make college more affordable. The most common are:



51% STUDENT LIVED AT HOME



66% REDUCED STUDENT SPENDING



55% STUDENT ADDED A ROOMMATE



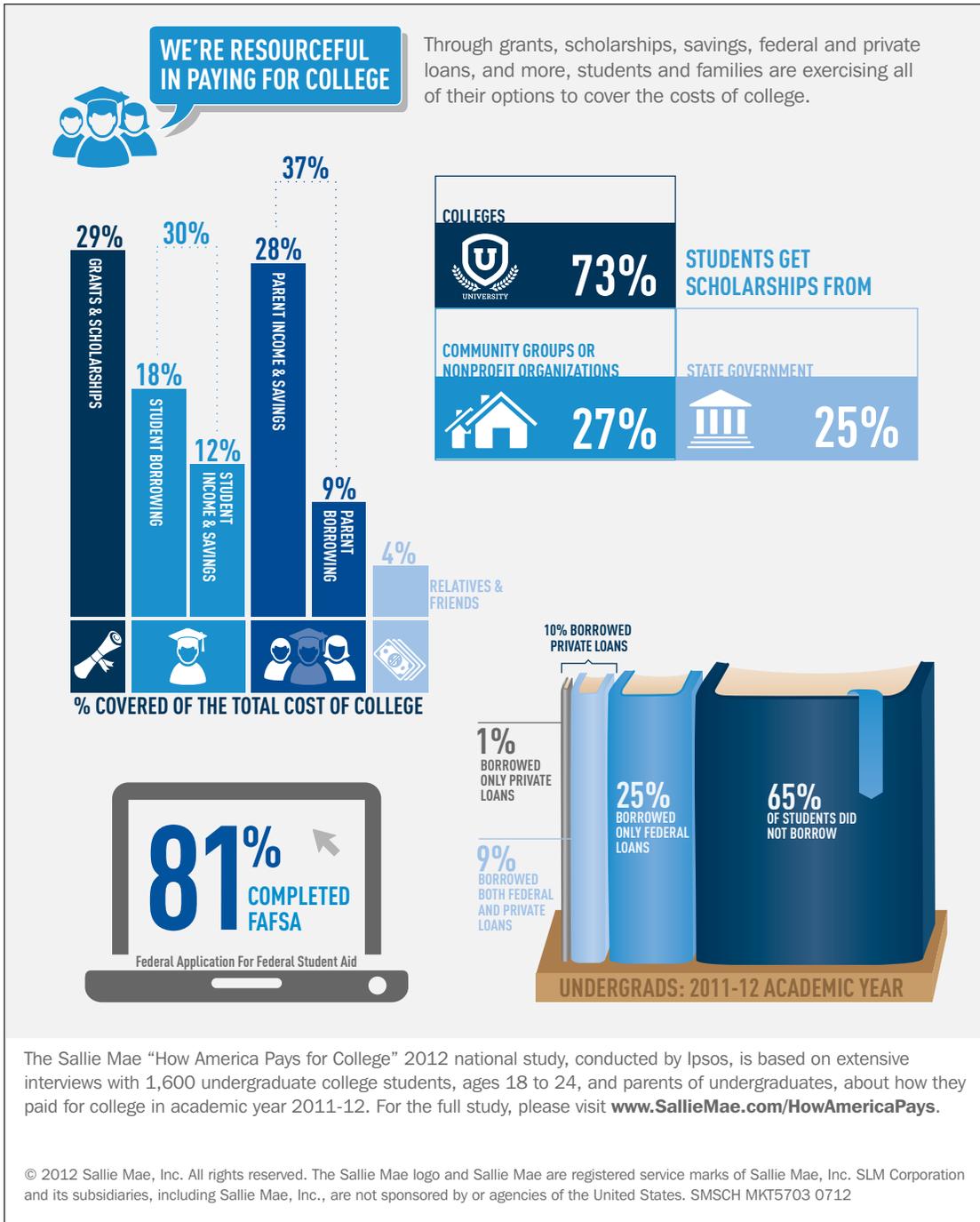
50% STUDENT INCREASED WORK HOURS



50% REDUCED PARENT SPENDING



45% TOOK INCOME TAX CREDIT OR DEDUCTION



## 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/>

## This year's conference theme says it all \_\_\_\_\_



### There's no place like home!

**Dennis Zanchi**  
ECMC Outreach and Financial Literacy



#### Help your students organize their housing search by sharing the tips below:

- 1) Rent should typically be no more than 30% of income. If renting a place takes more than 30% of your income, consider sharing a bedroom to reduce costs.
- 2) Consider the location, distance to work & school, deposits, amenities and whether rent includes utilities, cable and/or internet when shopping for a place to live.
- 3) Develop a rental resume. A rental resume summarizes your employment, previous tenant experiences, bank and credit accounts, references (rental, employer and personal) and additional information that shows why you are a good tenant
- 4) When calling to view a property briefly describe the unit you are calling about, and be prepared to share a short summary of yourself, basic financial information, and any special needs you have such as needing a first floor apartment, etc.
- 5) When viewing a property ask about deposits and move in costs: Security deposit, pet deposits, credit check fee, first and last month's rent, any other rental or monthly fees. Next, add up the total move in costs. Be sure to verify deposits are refundable.
- 6) Complete an application and have current/previous addresses, landlord phone numbers/email addresses, employer references and income sources easily available.
- 7) Review and understand responsibilities contained in the lease agreement.
- 8) Inspect property before move in noting any concerns in writing.
- 9) Move in and be sure to pay rent on time.



## Planning for the Shopping Sheet



### Make a List and Check it Twice

**Linda Peckham, M. Ed.**  
Great Lakes Higher Education  
Guaranty Corporation

The Financial Aid Shopping Sheet, developed by the Department of Education in conjunction with the Consumer Financial Protection Bureau, was designed to provide students with an improved comparison tool when making a college enrollment decision. The form is intended to help students better understand how much grant aid, versus loan and work aid, they are being offered. The form also provides information about the college, including graduation rates, default rates, and average student indebtedness, to help students make a more informed choice.

Although not mandatory for the 2013-14 aid cycle (except for institutions that must comply under E.O. 13607), over 350 institutions will adopt the Shopping Sheet and are actively planning for implementation, most without the support of their enterprise software providers. The Great Lakes Training team spoke with several of these institutions to learn more about why they chose to participate in this first year and to ask what advice they would offer their peer institutions who will implement the template next year.

Ryan C. Williams, Associate Vice President of Enrollment Management at Syracuse University, says the university embraced the new Shopping Sheet because “it really supports our core mission to provide financial literacy for students throughout their lifecycle with us — from pre-enrollment to graduation.” Reflecting on the usefulness of the Shopping Sheet for students, he noted, “The Sheet will really highlight those institutions that do not meet full need, and it will make it much more apparent to students what their future debt burden will be.” Williams also feels that by providing the Shopping Sheet to returning students, the institution can help offer better information about increasing loan debt for students who take longer than four years to graduate. “They will be able to see the immediate impact of these decisions on their future loan debt.”

Gaining a full understanding of future debt burdens and understanding the risk-benefit analysis of the enrollment decision is very much the Department of Education’s intended

goal of the template. But as Tabatha Turner, Senior Associate Director of Scholarships and Student Aid at UNC-Chapel Hill, notes, “Students will still use ‘emotional factors’ when making a college choice even when the long-term costs are made clear, but at least the Sheet will provide a way for families to compare those choices consistently from college to college and in ways that differ from the traditional award letter.” The Shopping Sheet, for example, will illustrate for a family that “Net Cost” is the difference between total cost and gift aid. Student loans, work-study, and Parent PLUS loans are listed as “options to pay net costs.” In this way, the Shopping Sheet will clarify that loans, if needed, may in fact increase the long-term cost of the educational purchase decision.

Rick Shipman, Director of Financial Aid at Michigan State University agrees that the Shopping Sheet, with its increased clarity about loans, will “help students understand the bottom line about their college purchase decision and highlight the long-term impact of their college choice on their financial lives.” He cautions that for some students, the Shopping Sheet cannot replace the benefits of one-on-one counseling with financial aid staff about the award letter, and advises his staff to work closely with at-risk families before they make enrollment decisions.

At the University of Notre Dame, Director of Financial Aid Mary Nucciarone and her team are strong supporters of the Shopping Sheet and are working to make it available to both entering and returning students by early March. She emphasizes that the Shopping Sheet, with its comprehensive data about average debt, default rates and graduation rates, is a great tool for schools to display “their good news to students.” Nucciarone anticipates, however, that the Shopping Sheet will generate questions. For example for students who do not receive any loans as part of their award, Nucciarone notes, “The Shopping Sheet delineates loan information and students may wonder why their aid award letter does not include them or why the average loan debt is being reported on the Sheet.” She is working with her counseling staff to find

*continued on next page*

## Planning for the Shopping Sheet (continued)

ways to help families understand the differences between the Shopping Sheet and the institutional award letter.

The Department of Education is currently building partnerships with enterprise software providers so that they can support the use of the Shopping Sheet in future award cycles and make it easier for more schools to use the tool. In the meantime, most of the 350 early adopters are using institutional resources to make the template work in this first year. Tips for colleagues considering adopting the Shopping Sheet this year or next include:

- Prepare your IT department. IT will need to be able to support the template by providing student-specific data on a timely basis. Most of the information required on the Shopping Sheet is housed in the campus system but may not be in the aid office.

- Think about your campus-wide messages about net price and affordability. For some schools, this may mean re-framing the way student loans are described as part of the affordability conversation.
- Strongly consider adopting the form for returning as well as entering students, as part of your financial literacy and counseling efforts.
- Use the customized box on the Shopping Sheet to offer additional information to students.
- Anticipate questions from students and parents. The Shopping Sheet information might appear to be different from the award letter notification in some cases. Ensure that both your financial aid and admissions staff can respond to these questions.

## If You Build it, Will They Come?

### The Benefits of Using Social Media in the Financial Aid Office

Higher education at large has responded to the social media boon by strategically utilizing Facebook and other platforms to improve admissions, yield, community relations and even alumni giving. Why then, has the financial aid community been slower to respond? Concerns about office resources and how and when to post content are the most common reasons offered by aid leaders when asked about their lack of a social media presence. Ironically, schools with a successful financial aid social media presence have reaped substantial returns on investment with minimal use of staff time when they have deployed a strategic approach to a social media plan.

“Start with your mission,” advises Amanda B. Carter, associate director of financial aid at the University of Rochester. “We made the decision to enter the space based on who we are as an aid office and our desire to communicate more regularly with students.” The University of Rochester successfully launched a Twitter account for financial aid in January and currently uses it to push out critical information about deadlines and policies. Strategically, they made the decision to only adopt Twitter and to continue to share a Facebook presence with the admissions office. Carter reports that one staff person is responsible for posting tweets and monitoring responses and generally spends about 30 minutes a day on this effort.

Northeastern University took a broader approach to using social media tools. “Financial aid offices often have a difficult time building trust and good communications with students so we saw social media as an important strategy for us,” explains Jim Slattery, Senior Director of Financial Aid. Anya Morozkina, assistant director of communications and administration for the office, and the staff person responsible for the social media presence, concurs, “We wanted to change the perception among the students about the aid office. We are not the grinch on campus. We want students to know that they can reach out to us and we are ready to help them.”

Morozkina notes that Northeastern’s strategy is focused on gaining a larger student audience and improving perceptions about the office. As a result, they have implemented a long term plan for posting content and update their Facebook page every other day. Content updates might include information about broader financial aid topics including articles reposted from NASFAA and other financial aid sources. Morozkina also recommends seeking topical ideas from student employees. “They know what their peers want.”

Liz Gross, director of university marketing and communications at the University of Wisconsin-Waukesha, also

## If You Build it, Will They Come? (continued)

encourages aid offices to embrace social media as part of their mission to serve students. “Social media can allow you to inform, connect and make a positive impression. Most aid offices are still thinking about it as only a one-way communication platform.” She notes that aid professionals need to think about “the social media space as a community where you can publicly help students solve problems. It’s really a way to turn your complainers into your champions.”

Fullerton College has successfully embraced Facebook as an opportunity to improve customer service and student impressions about the financial aid office. Greg Ryan, director of financial aid, notes that their Facebook presence allows them to respond to student concerns within minutes and has resulted in dramatic decreases in phone calls to the office and shorter lines during peak periods. He also reports that over the three years since Fullerton implemented a Facebook page for the office, the amount of time he spends responding has diminished. “The student community now does most of the work. Students respond to each other and answer financial aid questions through the community page. And also publicly thank the office when we’ve been responsive to their concerns.”

Gross says that Fullerton’s experience is exactly what the goal should be for the financial aid office in the social media world: “You need to think about cultivating a community over time so that students begin to answer the questions for their peers. That’s what you want in the long run. Students want to hear from other students about how to resolve processing or deadline issues.”

Financial aid offices that have developed a social media presence based on strategy have successfully improved student

service and campus perceptions about their office. As Gross sums up, “A social media presence provides public proof that your office is there to help.”

### Suggestions for starting your financial aid office social media effort:

- Start with your mission and build your communication plan from there.
- Build a semester-long communication calendar so you can plan content in advance.
- Refresh your content as often as you can--every other day if possible.
- Use student employees to help write content and respond to posts.
- Develop a social media policy in advance, including guidelines for how you will handle derogatory comments.

Readers interested in more information about building a social media presence for their financial aid office are welcome to attend a free webinar on the topic hosted by Great Lakes. Please visit <https://www.mygreatlakes.org/web/FAP/training/findAvailableEvents?selected=training> for more information or to register.

*Linda Peckham brings over 20 years of higher education experience to her role as senior training strategist. Having focused her career in the development of effective learning programs for education professionals, she is skilled in designing outcomes-based training programs. She is an experienced facilitator and speaker and has delivered presentations at NASFAA, NACAC, and the College Board.*

The screenshot shows the Great Lakes Financial Aid Professionals website. At the top left is the Great Lakes logo. The main header includes the text "Financial Aid Professionals" and a search bar. Below the header is a navigation menu with links for "Support Central", "About Products and Services", "Training", and "Policy and Compliance". On the left side, there is a "Log In" section with fields for "User ID:" and "Password:", a "Log In" button, and links for "Get Help Logging In" and "Get Access to mygreatlakes.org". The main content area features a "SmartSessions Training" section with a description of webinars, a "VIEW:" section listing "All Training", "Great Lakes Tools", "New Professionals", and "Master Classes", and a "Getting Started with Great Lakes" section. On the right, there is a "Leading an Aid Office?" section with a description of training for financial aid leaders.

# Get Your Students on the Path to Financial Literacy.



## Help Your Students Stay on Track.

When your students have trouble repaying their education loans, it can hurt their financial wellness for life. What's more, it also places a financial burden on your school, decreasing your ability to best serve your students.

That's why Responsible Repay wants to partner with your school. We communicate with your students on your behalf before payments begin—and when payments are late—to make sure students are on track. We also work within your school's unique budget and goals.

Partner with Responsible Repay—we make it as easy as possible for your students to enjoy a life of financial stability and freedom.

To partner with Responsible Repay or to learn more about our solutions, call **Jeff Recker** at **303.696.3439** or email him at **[Jeffrey.Recker@Nelnet.net](mailto:Jeffrey.Recker@Nelnet.net)**.

## Other features of Responsible Repay:

- **Experts in Default Management**  
We have more than 30 years of experience in servicing student loans and managing default prevention.
- **Pay for Resolve Pricing Model**  
We align with your goals and methods of bringing borrowers current.
- **Consultative Approach**  
We evaluate a student's situation, give them information about repayment options, and help them contact their servicer.
- **Collection-Based Calling Strategies**  
We use prime-time calling to make sure that we reach your students.
- **Enhanced Associate Training**  
We train all Responsible Repay associates using a comprehensive eight-step process that is proven to get student accounts resolved.

