Happy Start of the Fall Semester!

Although it still feels like summer outside, school is back in full swing for all of us. Our continuing students have returned and the class of 2019 has arrived!

The Executive Council and Conference Committee are hard at work putting together a wonderful conference. I encourage everyone to review the program agenda and take a look at our sessions that provide a variety of trainings for the newbies, the seasoned professional and those looking to move into a leadership position. Educating and developing our future financial aid professionals in all aspects of their career is CASFAA’s true Portrait of Success.

In addition, Melissa Moser our Past President has been busy encouraging folks to run for office. One of the best experiences you can have in your career is belonging to a professional organization whether it be CASFAA, WASFAA or NASFAA. Not only does it provide you with great experience and patience, but it’s great for networking and cultivating long term relationships with your colleagues. Don’t forget to vote and you may even consider serving on the executive council sometime in the future.

As always thank you for everything you do for our students to help them achieve their dreams! Each one of you is special and deserves to be celebrated and honored.

Have a wonderful Fall Semester and I hope to see you all in Sacramento where we will celebrate you and all you do for students!
2015 CASFAA Executive Council

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Preferred format is high quality resolution PDF

Articles & Advertisements (PDF’s) can be emailed to Susan Allison, the CASFAA Newsletter Editor
susan.allison@csuci.edu.
Mary Lindsey has retired after 35 years working in the field of financial aid. Over those 35 years Mary most recently spent 18 years at the Fashion Institute of Design & Merchandising (FIDM), and prior to that employment - 10 years as an independent consultant primarily working for Non-Profit Colleges and Universities and California Community Colleges. She also worked for the California State University for five years and the University of California for two years. Additionally Mary served on the California Student Aid Commission’s Grant Advisory Committee for 10 years, serving as Chair of the Committee for three different 2-year periods. Mary is looking forward to time with friends and family and continuing involvement with State policy issues and the California Student Aid commission, as well as working in the field of financial aid as a student advocate.

Daniel Roddick accepted the Principal Loan Analyst position at the UC Office of the President.

In Memoriam section
George Thomas Urdzik passed away on June 22, 2015 after a long, courageous battle with dementia. George is preceded in death by his wonderful daughter, Susanne, loving younger brother, Chuck and parents, Susan and George Urdzik. He was born May 3, 1943 and raised next to the Steubenville steel mills in Mingo Junction, Ohio. Upon graduating from Steubenville Catholic Central High, he enrolled at Ohio State and pledged Alpha Phi Delta fraternity. With the early death of his father, he returned to Mingo Junction to help his mother and younger brother. George graduated from the University of Steubenville, earning an undergraduate degree in history. He started his graduate work at University of Nevada, where he met and married Jeanette Jensen in 1967. He then accepted a position with University of Steubenville, managing their Admissions and Financial Aid Offices. In 1970 he continued his graduate work at University of San Diego, earning a Master of Education. George then accepted a position at UC Davis overseeing the financial aid programs for the medical, law, veterinarian, and graduate schools. In 1980, he became the Director of Financial Aid at Sonoma State University where he served on numerous professional boards dealing with the complexities of financial aid programs and their impact on students. George was dedicated to assisting students and received many professional awards and recognition for his efforts.


CASFAA extends our deepest sympathies to George’s family.
Held November 1-3, 2015 at the Hyatt Regency and the Convention Center in Sacramento, this conference covers all the bases.

We’ll start the conference with a keynote presentation of the film, First Generation, which chronicles the story of four high school students and the challenges they faced to break the cycle of poverty by pursuing a higher education. This film will move you; it’s one you’ll want to experience. The program’s sessions are broken into 5 major “threads” – Management, Leadership and Global Thinking for those of you who are inherent leaders and like to think big; Professional Development and Customer Service for those of you who are constantly self-improving so that you can continue to serve your students and others in better and newer ways; Financial Literacy and Student Loans for those of you who are always on the lookout to help students make smarter choices about how they manage their financial lives; Financial Aid Best Practices, for those of you who are always on the hunt for keeping up and searching for better ways to manage the financial aid machine on your campus; and the Department of Education, with all of their rules, regulations, policies and procedures.

And, as part of CASFAA’s commitment to developing the next crop of leaders, we have partnered with Everson Consulting to create an aggressive series of 5 breakout sessions (over 6 hours of training) for those looking to step into their own Portrait of Success. We’ve identified five critical skill sets that are a must for existing and potential leaders/managers that will be covered - Strategic Planning, Leadership/Management Development, Leadership Coaching, Championing Change and Performance Management. It’s not often you can get this kind of training at a financial aid conference so we urge you to take advantage of some or all of the sessions presented by our good colleague and CASFAA friend, Terry Everson.

Bruce Honer, our resident ED trainer, will be there, working every waking moment. He’ll be on stage during every session, sharing his knowledge, insight and wisdom. Chick Hirman is flying in from Washington to cover everything he can on the Direct Loan side. And the California Student Aid Commission will be there in force to cover Web Grants, Compliance, Cal Grants and the California Dream Act.

Are you Preparing Yourself for Promotion? Join the panelists in this session who combined, have something close to 100 years of experience to share with you to get you ready for the next level in your career. You don’t get this kind of sage advice from just anywhere.

Don’t forget to take a look at the draft of the whole program (Conference Agenda) because there’s so much more. Show it to your bosses. Once they see all the learning opportunities, deciding to attend is the easy part. Choosing the right sessions to attend, now THAT’S the hard part!
Daniel Reed
Director of Financial Aid
San Diego Christian College

Hello all! I hope the Fall has started well for you, and that the craziness of a traditional start has died down a bit. (Or, for those of us with traditional and non-traditional students, I hope that our cycles are churning out the desired results!)

Though not without some hurdles, the Summer Proprietary workshops were a success, and not just for the proprietary sector. Well-planned topics drew attendees from across CASFAA’s membership, and we are thankful to Lissa Wayne for her work on designing this content. I’m sure her work for the upcoming conference will prove to be stellar as well!

That said, the late Summer and early Fall months mark a dry spell for CASFAA’s income. While 1040s carried us through the second quarter, we are back in the red for the third. This is where we really count on a successful conference in order to break even.

As noted in my article in the last issue, the CASFAA Executive Council (EC) approved moving some long term investments into a short term CD (with no withdrawal penalties) in order to ensure that Conference Expenses can be paid on time. We believe that this will be temporary, and that some (if not all) of these funds will be returned to the long term investments early next year. This, however, will be the decision of the 2016 EC.

Thanks for reading, and as always, if you have any questions about CASFAA’s finances, please feel free to contact me at dreed@casfaa.org. Keep up the good work, and thank you for continuing to help make our students’ educational dreams a reality.

Don’t Forget to Mark Your Calendars

November 1-3: CASFAA’s Annual Conference, Sacramento, CA
November 16-17: WASFAA’s Jerry R. Simms Management & Leadership Institute, Phoenix, AZ
December 1-4: FSA Conference, Las Vegas, NV
The California Association of Student Financial Aid Administrators is the second largest financial aid professional association in the United States. Our mission is to be the premier provider of training for the financial aid professional. In addition, we believe that growth as a professional is dependent upon being provided opportunities for training, mentorship, networking and relationship building. This year our annual conference will once again continue to focus on these aspects of growth that are vital to the success of our members through a strong program, multiple outstanding afternoon and morning speakers, and several networking opportunities for schools and vendors to attend.

This year our Annual Conference will be held November 1-3, 2015. The move to the new dates was overwhelmingly preferred by our members last year. Our venues for the conference will be the Sacramento Hyatt and the Sacramento Convention Center, in the heart of our state Capitol. CASFAA cannot continue to be a successful training event without our vendor partners. Our “Portraits of Success” conference will continue our dedication to our partners, to help vendors promote their goals, to make Sacramento truly worthwhile and to help support financial aid offices and students of California to achieve the goal of a post-secondary education.

We very much appreciate everyone’s participation in the upcoming 2015 CASFAA Annual Conference and training event. We have worked hard to provide sponsorship opportunities that will truly support the goals set forth by vendor organizations. This year we have enhanced vendor opportunities and the conference breaks will be located inside the vendor area. In addition, with the purchase of a vendor booth your organization will receive one complimentary full conference registration.

Why Exhibit or Sponsor at the CASFAA conference?

To our Vendors and Sponsors:

Dewayne Barnes
California College of the Arts

The CASFAA annual conference is the premier training event for financial aid professionals throughout California. Attendees at the annual conference come from all sectors of post-secondary education. In addition, we will see attendees from other sectors within our community including: State and Federal Government, lenders, servicers, software providers, financial aid service providers and default prevention providers. The past two years have seen a steady increase in attendance and we are looking forward to once again breaking attendance records this November. What continues to make CASFAA special is our yearly unification for this premier training event. We learn from each other, this means one conference comprised of all segments of education. Please visit the Exhibitor page links, to view a complete listing of all sponsorship opportunities and registration information.

We cannot serve our students without our vendors support. We’re excited to have our attendees see what your teams are offering. There continues to be so many new products and services from which our schools can benefit and we truly believe our Annual Conference is one of the best opportunities schools have to devote their attention to learning about what is offered – services that can make not only our offices run more efficiently but help better serve students and families. Please visit us at http://www.casfaa.org/ for more information about the conference.

CASFAA couldn’t do our jobs without the continued expertise and support of our vendor partners – some things never change. See you in Sacramento this November!
UC Segmental Committee Update

Annie Osborne
UC Segmental Representative

Greetings from UC San Francisco! I write to extend an invitation to all University of California financial aid administrators to attend the UC Segmental Breakfast held on Sunday, November 1st as a kickoff to CASFAA’s Annual Convention. This year’s convention will be held Sunday, November 1st through Tuesday November 3rd at the Hyatt Regency in Sacramento.

Back by popular demand, Chris Carter, UCOP Director of Student Financial Support, will be our keynote speaker. We will also be featuring a student from UC Davis who will offer their own insights as a financial aid recipient. The UC Breakfast is a great venue to connect with our colleagues.

As your CASFAA/UC Segmental representative, I wanted to take a moment to recognize and thank two of our CASFAA/UC Committee members, Leo Vogel, Financial Aid Counselor at UC San Diego and Jennifer Achan, Assistant Director of Customer Service at UC Riverside.

I asked Leo and Jennifer to share a little bit about their financial aid experiences and backgrounds. Here are some of their thoughts...

Leo Vogel: “I’ve been a financial aid professional for over 6 years, the last two with UC San Diego. Like many people, I had no plans on being a financial aid counselor. I was working in admissions at a college in Hawaii, and the director of financial aid asked me if I would be interested in changing teams. I wanted a new challenge, so I made the move and have never regretted the decision. I love working in financial aid. I love the way it is constantly changing and presenting new obstacles that must be overcome, and of course I love the impact we make in student lives. I work as a counselor, but also assist with systems processes, testing, and Cal Grant reconciliation. Aside from CASFAA, I also serve on the Ethnic Diversity Action Committee for WASFAA.”

Jennifer Achan: “During my financial aid career, I had the privilege of assisting students at Sonoma State University, University of Southern California and currently at the University of California Riverside as the Assistant Director of Customer Service. As the Assistant Director of Customer Service, I directly supervise day-to-day operations of the customer service unit and serve as a member of the office management team. This past June, I earned my Master of Science in Leadership and Management at the University of Laverne. I have enjoyed, contributed and served on the following CASFAA Committees: 2015 UC Segmental Committee Member, 2014 & 2015 Access & Diversity Committee Member, 2013 CASFAA Scholarship Recipient, and 2013 Moderator of the Financial Aid Issues in a Competency-Based Education Model Session.”

I am sincerely grateful for Leo and Jennifer’s contributions to our committee. Working with them reminds me of how proud I am to be a part of the UC community!

We would love to see all of you at the CASFAA conference in November! Should you have any questions related to the conference, memberships, and/or want to connect in more detail, please don’t hesitate to reach out to me directly: annie.osborne@ucsf.edu.

Thank you for all that you continue to do for California’s financial aid community! Keep up the great work and I look forward to seeing you soon!

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

It’s quick and easy to log in, keep your resume information up to date and set up your own personalized job alerts. If you are looking for that next step up, feeling like you need a change, or even just keeping an eye for a friend, be sure to check out casfaa.org/joblink
Committee Update

High School Relations Committee Update

Dennis Schroeder  
Director of Financial Aid  
Los Angeles Mission College

Anafe Robinson,  
Director of Financial Aid  
Pierce College

The High School Relations Committee is an opportunity to CASFAA members for professional development, meet high school counselors and outreach staff, conduct workshops, and volunteer opportunities. The committee’s biggest task is organizing the High School Counselors Workshops. Throughout the years, the demand for high school counselors training and attendance has been increasing. Last year, we conducted High School Counselors Workshops at 20 sites throughout the state. This workshop series are held every fall with coordination with California Student Aid Commission (CSAC) and CASFAA. The training focuses on the application and award process for federal and institutional student financial assistance programs, Cal Grants, CA Dream Application and other state aid, the application, award and notification processes for these various programs. We believe the workshops are the best series of its kind in the state and represent the best value, time wise, for very busy high school counselors who have a choice on where to receive training and updates on the financial aid process.

This year we have secured and confirmed 21 sites throughout the state.

We would like to extend our appreciation to all the CASFAA High School Relations Committee members, volunteers and presenters, and sponsors who took time out of their busy schedules to serve in this committee.

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Hello CASFAA members! I just want to provide everyone a few updates.

The committee has been hard at work since the last newsletter. As I mentioned at the prior newsletter, the Department of Education released the Negotiated Proposed Rulemaking (NPRM) relating to cash management. Our committee forward a response to the NPRM on the following issues:

- Option of refund by check
- Fees assessed to student aid recipients
- Disclosure of contracts for T1 and T2 arrangements
- Data Releases to Third Party Servicers
- Requiring prior consent for a third-party servicer to send an access device

You may view the written response to the NPRM from the CASFAA website at http://www.casfaa.org/assets/documents/meetingminutes/2015/casfaafederalissues2015responsetonprm.pdf

The Department of Education just recently announced the next Negotiated Rulemaking Hearings for 2016 and will hold two hearings on Direct Loan discharges and suggested additional topics. The public hearings will be held on September 10, 2015 in Washington, DC and on September 16, 2015 in San Francisco. Scott Cline will be attending the September 16th hearing on behalf of CASFAA.

Also, the Department of Education released an NPRM in July 2015 proposing a third Income Contingency Repayment (ICR) plan referred to as REPAYE (Revised Pay As You Earn) to meet President Obama’s plan to extend the current PAYE repayment option to an additional 5 million borrowers by December 2015. The existing repayment plans as well as the Income Contingent Repayment (ICR) plan, the current PAYE and Income Based Repayment (IBR) plan will continue to be available. This NPRM is the result of negotiated rulemaking sessions held from February to May of 2015. To view the current repayment plans and new REPAYE, visit the NASFAA’s Summary of Current and Proposed Income-Driven Repayment Plans.

For those of you who will be attending the annual CASFAA conference in Sacramento this year, join some of our Federal Issues committee members during our presentation at the conference focusing on the “global understanding of the regulations and helping people to know more about why things and what we’re trying to accomplish”.

Just to remind everyone that meetings notes of our committee this year are now posted on the CASFAA website.

It has been a great pleasure to serve as the GP Rep for 2015. I learned that team work makes the dream works. Without all the supportive members and contributors from CASFAA volunteers, I wouldn’t be able to plan out this committee. I appreciate each and everyone’s hard work and ideas they have put into this committee. You guys rock!
Join us in Sacramento, CA
November 1-3, 2015
Hyatt Regency Sacramento
It seems every day we hear of new reports of data breaches on a massive scale of our favorite retailers, healthcare providers, and even our trusted government agencies. While we may not have much control of that aspect of identity theft, some of our own behaviors and bad habits can aid criminals who will go to great lengths to get their hands on our personal information.

According to the Federal Trade Commission (FTC) identity theft continues to top their list of consumer complaints, and American consumers reported losing over $1.6 billion to fraud overall in 2013. Of those new reports, the highest reported age group for identity theft is 20-29, with 20 percent of all new complaints filed.

While no one is immune to identity theft, students are particularly vulnerable to identity theft for a couple of reasons. They tend to have a nonchalant attitude towards privacy and also due to the openness of their living situations

Armed with some additional awareness and knowledge, students can stay one step ahead of these cunning thieves.

1. **Almost half of all college students receive credit card solicitations in the mail.** Because of their limited credit history, students are credit candidates for new credit accounts and regularly receive offers from credit card companies. With little regard to their own privacy, students do not take the proper precautions protect or properly dispose of the personal information those offers for new credit accounts contain.

2. **On average it takes college student 132 days to discover they have become a victim of identity theft.** With everything going on in their lives, identity theft is low on the list of college students’ priority. Too few of them understand the importance of balancing their checkbooks, reviewing their credit card statements, or check their credit reports regularly.

3. **Social media is the new playground for cyber criminals.** With social media a trusting student unknowingly may click on a link on their page that appears to be a friend or family member but may actually be a cyber-criminal. Those links don’t take them to expected site but instead may download malware that will steal all of their information. College students may be tempted by an offer to download free music or games without a thought to becoming a victim of identity theft. Often times those free music and games sites are tainted keystroke logging malware which tracks what they are typing.

4. **With just a little bit of information, an identity thief can:**
   - Access and empty bank accounts
   - Apply for credit cards and loans
   - Commit crimes in your name
   - Seek employment
   - File fraudulent tax returns

5. **Identity theft is common and widespread.** One of the most widely known types of identity theft is credit card fraud, accounting for 23 percent of all identity theft-related complaints. But Social Media runs a close second at 18% and what about other types of fraud?

6. **Why don’t our passwords protect us?** It’s easy to get comfortable using social media because it’s part of our everyday lives. Just make sure you do not put personal information on your social media profile. Also regularly check your privacy settings and change your passwords to make yourself less vulnerable.
   - 10% use the same password for social networking and financial accounts
   - 39% use similar passwords for various accounts

7. **Free WiFi isn’t necessarily “Free”** Using WiFi in public places may also be set up by the identity thief at the next table rather than the legitimate provider. It’s easy for Identity thieves to set up a WiFi in a public place to steal personal information on their victims’ electronic devices if not properly protected with security software.

   continued on next page
Identity Theft on College Campuses (continued)

8. Warning signs that you have become a victim of identity theft:
- Withdrawals from your bank account that you can’t explain
- You don’t get your bills or other mail
- Debt collectors contact you about debts that aren’t yours
- You find unfamiliar accounts or charges on your credit report.
- Your health plan rejects your legitimate medical
- The IRS notifies you that more than one tax return was filed in your name

9. What are some things students can do to recover from identity theft? Early detection is key. If identity theft is discovered within five months, the amount stolen is less than $5,000. When theft has been detected then it’s time to file a police report, complete a fraud affidavit with the FTC, and call creditors and the Social Security Fraud Hotline if a SSN was stolen or used. Placing a fraud alert on your credit report will reduce the possibility of someone using/opening credit in your name. Be sure to request and review copies of your credit reports looking for accounts that you did not open.

While many people give little thought to identity theft or they believe it could not happen to them, it’s just matter of time if precautions are not taken. The key to not becoming a victim is educating yourself, taking proactive steps, and caution what kind of information you share and how you share it. When identity theft happens, it can be devastating for the victim. Aside from the monetary damage and damage to the victim’s reputation, a thief can inflict psychological damage that can have a profound effect as well. Find more at www.ftc.gov

CASFAA REUNION

A couple of friends exchanging emails about long-time, no-see. Hey—let’s have a get-together at CASFAA and off the idea went. So we put a notice out on Facebook and it snowballed into 70 or more people on a list of interested “old-timers.”

Some are still working—many retired, but this is the plan:

We thought it might be fun to get together around 10:00 a.m. on Monday morning in the Capitol View Ballroom at the Hyatt Regency for a time to chat with our friends. There is a Starbucks attached to the lobby of the Hyatt where you can grab a coffee and bring it with you to the Meet & Greet event.

For lunch, you can choose: lunch on your own, go out to lunch in the area, or purchase a ticket for the CASFAA lunch for $35. DeWayne Barnes, the Conference Chair says that it is a “networking” lunch, so we can continue chatting and meet with other friends.

We are designing a registration form, but you’ll need to pay at the door on Monday morning if you plan to purchase a ticket to the CASFAA lunch. Lifetime members can register for the conference or choose to just register for this get-together. Either way, we’ll need an RSVP so the Conference Committee can know how many want a CASFAA lunch.

If you are interested, can you respond to Addalou Davis: adavisfaa@yahoo.com with an email address?

Hope to see you there!
Sacramento, CA (2015) – Effective August 1, 2015, Diana Fuentes-Michel, Executive Director of the California Student Aid Commission, has decided to step down. She has an impressive 35 years of public service to the people and the students of the State of California; and, 12 of those years were spent as executive director of the Commission.

The California Student Aid Commission is the principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California. The California Student Aid Commission also provides financial aid policy analysis and leadership, in partnership with California’s colleges, universities, financial institutions and financial aid associations. The Commission awards $2 billion in college financial aid to over 300,000 students in California annually. The mission of the organization is to make education beyond high school financially accessible for all Californians.

“As I leave state service, I will continue my work with low-income, first-generation students, particularly our state’s Dreamers. I intend to remain a voice for those students who have not been afforded access to quality education. I plan to speak, volunteer and continue my mentorship of the next generation of student leaders for California,” said Fuentes-Michel.

Commission Chair Hal Geiogue said, “Diana has had a long and distinguished career serving the students and citizens of California. The Commission wishes her the best as she moves forward.”

During her time in state service, she had the opportunity to work for the Governor of California as Assistant Secretary for Higher Education and Undersecretary for Education during the Administration of Governor Gray Davis. She also served in the California Legislature as a former Senate and Assembly staffer, a Budget Analyst for the Department of Finance, as Vice Chancellor for the California Community Colleges, as the Director of Public Affairs in the area of Educational Outreach for the University of California as well as the Legislative and Budget Director for the California Postsecondary Education Commission (CPEC), the former coordinating board for California postsecondary education.

During her tenure, she worked with the Commission and its staff to:

- Increase the number of students receiving Cal Grants by 97 percent and the cost to fund the awards program by 238 percent from 2004-2014.
- Develop and expand a $25 million dollar comprehensive outreach program to low income students including a 100% increase in Cash for College Workshops (400 in 2003, 800 in 2014).
- In April 2014 the U.S. Department of Education reported that California was among the ten most improved states in FAFSA completion, a designation attributable to the increase.
- Implement the California Dream Act, the nation’s first state financial aid program for qualified, undocumented immigrant-status college-bound high school graduates.
- Initiate California’s WebGrants4Students online service to provide students with 24/7 access to track their financial aid grant applications.
- Automate the Commission’s student service call center to expedite financial aid information sharing for students, parents and educational institutions.

continued on next page
35 years in California Higher Education Policy (continued)

- Implement a real-time grant delivery system to streamline administrative processes and information sharing between Commission staff, financial aid offices, students and parents.
- In the last four years of the Brown administration, 77,000 more students received a Cal Grant, 80,000 additional students with the Middle Class Scholarship.
- The Dream Act and Middle Class Scholarship were passed and implemented, the Cal B access grant increased to $1,648 and the passage and signature of the College Access Tax Credit (Senate Bill 798 De Leon) holds the promise of the Cal Grant B rising closer to the real cost of college (from $1,648 to $3,000).
- She directed the successful transition of the Federal Family Education Loan Program (FFELP) to the Direct Lending Program. This transition resulted in over $460 million in grant aid and services provided to the State of California.
- She also transitioned the Commission into online, social media platforms that reach thousands of students, school administrators, counselors, media and community partners.

Each year, the Commission with its staff of approximately 107 positions:
- Processes over 1.5 million FAFSA and California Dream Act applications;
- Notifies over 426,000 students of their eligibility for our programs;
- Distributes funds to over 295,000 students;
- Provides thousands of high school counselors, teachers and outreach personnel with training on the FAFSA and aid processes; and
- Answers thousands of calls and emails regarding eligibility for our eleven programs.

Fuentes-Michel added, “All of what I have been able to achieve over the years is because of the great staff of the California Student Aid Commission. It has been an honor to serve with them and I will miss my daily interaction with them. My plans are to retire effective August 1, 2015 to provide the Commission with sufficient time to establish a search process to select a qualified candidate to assume the responsibility of executive director. I will work cooperatively to assist the Commission through the transition of leadership.”

In closing, Fuentes-Michel states, “I want to thank the Commission for allowing me to work and provide leadership on the important policy issues that impact college-going students among low-income and working class families. My passion as a policy “warrior” on college affordability and equal educational access opportunity come from my own personal struggle to improve my life through achieving a quality education. My career and public service would not have been possible without the existence of the Cal Grant program. Without the ability to afford a college education, I would not have been able to obtain, not one, but, two degrees. The federal, state and institutional aid programs allowed me to afford college. The student support programs at Loyola Marymount University and the educators who assisted me and cared about my success were part of the package of programs and services that allowed me to successfully graduate.”

For more information and interviews, please call (916) 206-1285.
15 Common Borrowing Mistakes

Help Your Students Avoid These

Heather Tapia
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Letting people you care about learn from their mistakes is hard to do, especially when you know there are long-lasting effects. That’s why helping your students understand and avoid common borrowing mistakes before they make them is so vital. Any way you can address these 15 common borrowing mistakes with your students—through email or other communication, new student orientation, entrance and exit counseling, annual review of a student’s borrowing, or financial literacy programs—can have a significant impact.

While the list of borrowing pitfalls is nearly endless, here are 15 of them you may want to consider sharing in your communication with prospective, current, and former students to help them optimize their educational experiences and increase chances for repayment success.

Borrowing Mistakes to Avoid Before College

1. Not evaluating a school’s true cost of attendance by taking into account grants and scholarships the school offers, and considering how long it takes the typical student to graduate.

2. Assuming that you need student loans to achieve your educational goals.

3. Avoiding all student loans, when getting the education you need for the job you want may require them.

4. Not filling out the FAFSA for federal financial aid, and not applying for scholarships and grants to exhaust other options before you borrow.

5. Relying too much on your parents to handle financial aid and college cost matters; it’s helpful to know how much each class costs you, now and later.

Borrowing Mistakes to Avoid During College

1. Constantly changing your major, not considering your career opportunities post-graduation, or over-borrowing based on your chosen major’s expected earnings.

2. Accepting all the loan money you’re awarded, especially when making lifestyle changes to save money now could reduce the amount of debt you’ll face later.

3. Not keeping track of all your borrowing, figuring out how much you owe (as you go), and learning what your monthly payments will be before entering repayment; knowing what’s ahead may help you decide to trim your budget now.

4. Not making payments while in school or paying interest now to save money later.

5. Not reading the fine print about your loans, including information about fees, interest rates, grace periods, etc.

Mistakes to Avoid in Repayment

1. Missing out on important communication and assistance you may need because you haven’t updated your contact information with your servicer or lender.

2. Extending your repayment period unnecessarily, using forbearance when it’s not absolutely needed, or avoiding repayment altogether by just letting your loans become delinquent and/or default.

3. Failing to take advantage of tax benefits you’re entitled to because of your student loans when filing your taxes.

4. Not being a savvy consumer: take time to learn about new repayment options for federal or private loans that may be your best solution, consider refinancing your private loans, and avoid consolidating federal and private loans together.

5. Considering all debt equally: you may want to use deferment, forbearance, or extended repayment for your federal loans so that you can pay down higher interest rate loans more quickly.

While warning your students about common borrowing mistakes is no guarantee that they won’t make them, you’ll feel better knowing that you’ve done everything you can to help your students borrow responsibly and repay their loans successfully.
Conflict naturally arises in any workplace between colleagues and offices. It’s how you address conflict that speaks volumes versus its existence. Consider these steps to effectively deal with conflict when it arises:

1. **Decide when to address.** Wait until all parties have cooled down. Ensure that you open the lines of communication sooner rather than later to avoid the issue escalating. But remember that not all conflict may be worth pursuing. By picking your battles, you can avoid conflict for the sake of conflict. Take time to understand natural tensions between job descriptions and/or office objectives so that you pursue the issues where more is at stake.

2. **Appreciate the perspective of your colleague(s).** Put yourself in your colleague’s shoes. By trying to understand the other person’s or office’s motivations, you may appreciate her/his/their viewpoints. If you can’t figure this out by yourself, then ask questions and use active listening to get at the root of the other person’s or office’s perspective.

3. **Acknowledge your part in it.** Identify your underlying personal or departmental motivations and goals, so that you can neutrally look for solutions in a collegial and professional manner. Avoid letting emotions drive decisions. Don’t assume the other person or office is unwilling to work towards a solution. Be willing to compromise and forgive if necessary.

4. **Find neutral ground.** “Meet in a neutral place, remain calm, and treat the other person with respect,” suggested David W. Ballard, a psychologist and head of the American Psychological Association’s Psychologically Healthy Workplace Program indicated in an article in Forbes. Treat each other with respect and create an environment where your colleague(s) feels genuinely heard and you can find common ground.

5. **Uncover new ways to move forward.** The upside of conflict resolution with willing participants that have different viewpoints is often innovative problem solving. By actively working toward a solution that both parties will be satisfied with, you can create a mutually agreed upon action plan. You may even find that you strengthen your bond with your colleague(s).