

February/
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2007



Newsletter

A publication of the Oregon Association of Student Financial Aid Administrators, a not-for-profit membership organization

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President's letter

Daffodils are blooming, prospective students are visiting campuses, and I just received my institution's Final Award Notification from the US Department of Education... it must be spring! As we prepare on our campuses for the coming 2007-08 academic year, the OASFAA Executive Council is also preparing for an exciting year of training opportunities.



Outgoing and incoming executive board members met in February for the annual OASFAA transition meeting. The incoming officers all agreed that our top priority would be to continue to offer timely and quality training and mentoring opportunities for the Oregon financial aid community. Building on the success of FA 101, OASFAA will offer the first FA 201 training this spring. Plans are being finalized for the Oregon Leadership Institute in July, and don't forget to check the OASFAA calendar regularly for all of your favorite annual events that will be offered throughout the year.

The OASFAA Executive Council wants to serve you, so I urge you to contact your Segmental Vice President with any of your training needs or suggestions. We are also looking for new volunteers to participate in OASFAA. Volunteering to serve on a committee or run for office is a great way to meet new colleagues, discover new opportunities, and participate in a supportive community.

Have a great spring!

Leslie

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Editorial Policy

Opinions expressed in this newsletter are those of the authors and not necessarily of OASFAA, its members, or the institutions represented by the authors.

OASFAA welcomes all views and invites members to submit for publication articles, essays, photographs, or information of general interest to all members. Submissions should be brief and may be edited. It may not be possible to publish all articles submitted. Email items for publication to: shogren@up.edu.

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Letter from the Editor

by Susan Shogren, University of Portland

Many members of OASFAA were able to attend the Annual Conference this year. Others couldn't be there... and we missed you! In this issue of the OASFAA Newsletter, we hope every one of you will enjoy the photos and comments from attendees. I also want to share with you the following reflections from Brian Aliperto, Montana Guaranteed Student Loan Program:

"It would be difficult to imagine three more picturesque January days than those spent at the OASFAA conference... On the first night, I was standing on the water's edge, the wind was calm and the air was quiet, with the exception of the continual and almost lulling sound of the waves gently crashing onto the rocks. As I was looking over the vastness, I was amazed at how, in the thick of the darkness, the tiniest of lights in the distance were so visible. I was reminded of the old saying, 'calm seas never made skillful sailors.' It all caused me to reflect on how fitting the conference theme 'Navigating the Financial Aid Seas' truly was.

The OASFAA conference is such a great opportunity to learn from other 'sailors,' to talk about the storms that you have had to weather over the past year, and to hone the navigational skills necessary to go back out and brave the waters. Each person that had a hand in putting the conference together is to be commended for your outstanding work. As much as I am eagerly looking forward to next year's conference in Eugene, this year's conference will always hold fond memories." Well said, Brian!

About OASFAA

by Leslie Limper, President

Great opportunities exist for members of OASFAA! If you would like to serve on an OASFAA committee for the coming year, now is the time to volunteer. The OASFAA Executive Board is looking for volunteers to help in the following areas:

- Annual Conference
- Archives
- Development
- Directory/Membership
- HS Counselor Training
- FA101
- Legislative Issues
- OPB Broadcast
- Summer Drive In
- Support Staff Workshop
- Technology
- Training/Leadership

To volunteer, go online to: www.oasfaaonline.org and click on Online Forms, then on Volunteer Form. Log in, and select up to 3 areas of interest.

If you submitted a paper Volunteer Opportunity Form at the 2007 annual conference, we have that information on file and you do not need to submit the online Volunteer Form.

Please share your talents with us!

New Members of OASFAA

The following current members joined OASFAA since January:

Junell Brock, Eastern Oregon University
Carly Brown, Northwest Dollars for Scholars
Danielle Crouch, Rogue Community College
Bryan Hinkle, Access Group, Inc.
Donna Huber, American Education Services
Jeff Lorton, Regent
Kelly Marriott, Eastern Oregon University
James Oshiro, George Fox University
Derek Robinson, Education Finance Partners
Phillip Rodgers, Portland State University
John Vacanti, Bank of America

Welcome!

Be sure to read the Member Profile of new member, Darcie Iven (page 14). Watch for profiles of other new and current OASFAA members in the future.

Members on the Move

If you or someone you know has received a promotion or taken a new position, we'd like to know about it. Simply email: shogren@up.edu

Legislative Update: Federal Issues

by Susan Degen, Oregon Student Assistance Commission

Pell Grants for 2007-08

On March 22, the US Department of Education reprocessed all FAFSA's submitted prior to March 15. Schools began receiving revised ISIR's as of March 23. Reprocessing is necessary because of increases in EFC limits and maximum Pell Grant awards. This may affect aid packages for students who currently meet Opportunity Grant income limits but were not Pell eligible under the old limits.

2007 Federal Fiscal Year Budget

It's not over yet! In March, 2007, the President proposed supplemental funding for the Defense Department to be offset by cuts to domestic programs, with the largest share coming from Education. The nearly \$900 million that would be cut from Education includes eliminating Leveraging Educational Assistance Program (LEAP & SLEAP for states' need-based grant programs); Career and Technical Education State Grants and Tech-Prep State Grants (both fund vocational and technical programs at community colleges); Advanced Technology Program (for businesses and universities to develop new technologies for commercial use); Hatch Act grant program (research by land-grant universities). The cuts would reduce Federal FY 2007 appropriations approved in February.

2008 Federal Fiscal Year Budget

President Bush submitted his proposal to Congress, which would increase maximum Pell and ACG awards, cut subsidies for lenders in federal student loan programs, and eliminate several student-aid programs (e.g., SEOG, LEAP, Perkins Loans).



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503.314.1109 direct

Jeannie Kupper
888.775.ECMC, ext. 2453
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www.ecmc.org

Higher Education Act (HEA) Reauthorization

Déjà vu all over again! In a letter dated March 8, 2007, the Chairs and Ranking Minority Members of House Committee on Education and Labor sent out a letter to all stakeholders soliciting "your best ideas for ensuring that the promise of the HEA [Higher Education Act] is fulfilled..." The letter specifically asked for input in the following areas:

- closing access and completion gaps for first-generation, low-income, and minority students;
- improving the financial aid delivery system;
- improving college preparation for students;
- improving programs designed to distribute and leverage resources for need-based student aid;
- developing finance and management models to address escalating college costs;
- increasing transparency of college costs and the accreditation process for students and their families.

Recommendations should be submitted electronically to:

HigherEdRecs@mail.house.gov.

College Student Relief Act of 2007 (H.R. 5)

This bill gradually reduces the interest rates on *new subsidized* Stafford loans over five years, from 6.8% in 2007 to 3.4% by 2011. The final 3.4% rate applies *only* to loans first disbursed

continued on page 4

continued from page 3

during the six months between 7/1/11 and 1/1/12, then returns to a fixed 6.8% rate. The House passed the bill in mid-January, no action since.

Student Debt Relief Act (S. 359)

This bill makes lowering interest rates part of a larger package to help students that may end up in this year's HEA Reauthorization bill. No action since mid-January.

Negotiated Rulemaking

Four negotiating teams have discussed rule changes on the following topics: ACG/SMART Grants; Loans; General Provisions; and Accreditation. Hot issues include preferred lender lists, consistent definitions of enrollment status (e.g., full-time, half-time) and academic level (e.g. undergraduate, graduate) across all Title IV programs, and rules for ACG/SMART.

On IFAP (Colleague Letters, forms, and other ED Documents)

FFEL Consolidation Loan Application and Promissory Note; Stafford Note Addendum and Plain Language Disclosure; and 2007-08 Federal Pell Grant Payment and Disbursement Schedules.

Negotiated Rulemaking

The U.S. Department of Education has established four negotiating committees to address: (1) Title IV loan issues; (2) issues related to the Academic Competitiveness Grant (ACG) and National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) programs; (3) General Provisions; and (4) Accreditation. Negotiated Rulemaking is under way on these issues. View the schedule and get more information online at: www.ed.gov/policy/highered/reg/hearulemaking/2007/nr.html

NASFAA says...

...The second round of Negotiated Rulemaking on the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent (SMART) Grant programs concluded Tuesday, March 6, 2007, with many unanswered questions about what regulatory language the Department of Education will draft to address academic year progression and determining a rigorous high school curriculum. Read more of NASFAA's report [online](#) and submit any comments, concerns, or observations to negreg@nasfaa.org.



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Federal Study: Textbook Prices

by Susan Degen, Oregon Student Assistance Commission

A one-year study requested by the U.S. House of Representative Committee on Education and Labor (formerly Education and the Workforce), will investigate further the problem of rising textbook prices, determine the impact of rising textbook prices on students' ability to afford a postsecondary education, and make recommendations to Congress, the Secretary, and other stakeholders on what can be done to make textbooks more affordable for students.

The Advisory Committee will conduct three field hearings that will include testimony from stakeholders. The proposed agenda includes expert testimony and discussions by prominent higher education community leaders, state representatives, and institutions that will share what they are doing to make textbooks more affordable for students, as well as a public comment and discussion session.

DATE AND TIME: Friday, April 13, 2007, beginning at 8:30 a.m. and ending at approximately 3 p.m.

ADDRESS: Portland State University, Smith Memorial Student Union, Rooms 327-329, 1825 SW Broadway Avenue, Portland, Oregon 97207.

REGISTRATION DEADLINE: Friday, April 6, 2007.

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Legislative Update: State Issues

by Susan Degen, Oregon Student Assistance Commission

After delays and interruptions, OSAC completed its series of budget hearings before the Joint Ways and Means Education Subcommittee on March 13. Despite a constantly-changing hearing schedule, sessions actually went very well. The March 9 hearing on ASPIRE before the House Education Committee was extremely positive, with Representatives Roblan and Clem stepping down from the dais to introduce HB 2729. The hearing on March 12 was originally set aside for public testimony, but also included continuation of SRM from an abbreviated hearing on March 8.

OSAC was the beneficiary of some glowing commendations from people like Gary Andeen, Oregon Independent Colleges Association, and Randy Choy, Oregon Community Foundation. The Oregon Student Association, which represents students at public 2- and 4-year institutions, organized nearly 20 students whose testimony reinforced the value of OSAC programs, with emphasis on the necessity of expanding OOG and ASPIRE.

After the end of our final hearing day on March 13, we received a strong, positive response from Senators and Representatives on both sides of the aisle. So far, so good, for OSAC's budget and key proposals:

1. Oregon Opportunity Grant and Shared Responsibility (Senate Bill 334)

In early March, Governor Kulongoski opened the Senate Education and General Government committee hearing on SB 334 by presenting testimony in support of the proposed changes to the OOG. Key sponsor Senator Schrader, members of the Governor's Staff, students, and others also presented strong testimony supporting Shared Responsibility. On March 15, the Senate committee completed its work and forwarded the bill to the full Senate with a "DO PASS" recommendation.

2. ASPIRE (HB 2245 and HB 2729)

Both bills propose formally establishing the ASPIRE program college-access mentoring program for high school students within OSAC. HB 2729, co-sponsored by Representatives Roblan and Clem, replaced HB 2245 as the "official" ASPIRE bill. Hearings before the House Education Committee and the Joint Ways and Means Education Subcommittee included strong support for the program.

The table on page 7 summarizes current bills before the Oregon House and Senate.

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OSAC BILLS and BILLS AFFECTING OSAC PROGRAMS

HB 2245 HB 2729A (OSAC)	Establishes ASPIRE within OSAC, establishes ASPIRE Program Fund	House hearing 3/9; work session 3/15, resulting in DO PASS as amended
HB 2246 (OSAC)	Transfers JOBS Plus Individual Education Accounts to OSAC & creates scholarship fund	House hearings 2/26 & 3/12; work session 3/14, resulting in DO PASS & referral to Ways & Means
HB 2577	Adds private independent postsecondary institutions to Troops to Teachers program	Work session 2/21, resulting in DO PASS & referral to Ways & Means
HB 5044 (OSAC)	Appropriations for OSAC	Ways & Means hearings 3/6, 3/8, 3/12, & 3/13
SB 4	Increases nursing workforce by making grants for training, increases funding for Nursing Services Program	Sent to Committee 3/12
SB 188 (OSAC)	Makes changes to Rural Health Services Program, adds dentists to list of qualified health professionals	Passed Senate 3/19
SB 198 (OSAC)	Excludes degree mills and diploma mills from definition of "school"	Committee work session 3/16, resulting in DO PASS
SB 199 (OSAC)	Eliminates student loan guarantee program and Volunteers in Services to Oregon (VISTO) program from statute	Passed Senate 3/13 & referred to House
SB 334 (OSAC)	Changes the Oregon Opportunity Grant to the Oregon <i>Shared Responsibility</i> Opportunity Grant and specifics new criteria for determining OOG eligibility and award amounts	Committee work session 3/15, resulting in DO PASS
SB 434	Establishes Multicultural Student to Teacher Loan Program, managed by OSAC, to provide forgivable loans to students who agree to teach in Oregon school districts	Replaced by revised SB 448
SB 448	Directs State Board of Higher Education to review long term viability of state institutions of higher education and report to Governor and legislature. Establishes Multicultural Student to Teacher Program, managed by OSAC	Hearing 3/20, to be replaced by SB 434 language.

OTHER EDUCATION-RELATED BILLS

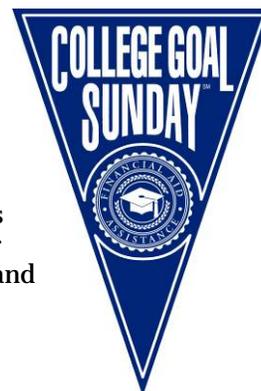
HB 2206	Establishes Skill Up Oregon Fund for CCWD, creates Skill Up program for workforce training projects in high-demand jobs	Hearings 3/14 & 3/21
HB 2214	Directs Legislature to appropriate not less than 61% of General Fund to Education Enterprise (i.e., K-12, CC, OUS, OSAC), establishes formulas for appropriating funds	No action since mid-January
HB 2705	Considers certain undocumented students to be Oregon residents for purpose of determining tuition and fees at state institutions of higher education	Sent to Committee 2/16
HB 2790	Directs Oregon 529 College Savings Board to award grant to parent of each child born in Oregon, requires parent to use grant to open Oregon 529 College Savings account	Hearing 3/7
HB 5012	Appropriations for CCWD	Informational hearing 1/24
HB 5019	Appropriations for K-12	Ways & Means hearings 3/19, 3/20, 3/22, 3/23
SB 365	Directs publishers of college textbooks to provide product info to purchasers and offer products individually	No action since mid-January
SB 1029	Limits increases in OUS "programmatic" resource fees	Sent to Committee 3/12
SB 5515	Appropriations for OUS	Informational hearing 1/25

College Goal Oregon Update

by Donna Fulton, Klamath Community College

College Goal Oregon was a HUGE success, thanks to all the great people in Oregon who volunteered their time and energy for this event. We served a total of 847 students at 15 sites across the state. In comparison with other states, this is closer to expectations for second- or third-year turnout. The committee sends a big "THANK YOU" to everyone who participated and helped make our first year an amazing success.

To quote Jennifer Satalino: "Oregon Rocks!"



OASFAA Endorses AAWG Proposal

by Leslie Limper, Reed College

At the OASFAA Business Meeting on January 31, Dan Preston, Vice President for Enrollment at Linfield College, motioned that OASFAA endorse the Oregon Opportunity Grant (OOG) Shared Responsibility Model's design principles, as shared by the Access and Affordability Work Group (AAWG) during their session at the 2007 annual conference. Those design principles are:

- **Fairness:** all students invest in their own futures, regardless of family income.
- **Equity:** lower and middle income families have public partners to reduce disproportionate cost burden of a college education.
- **Choice:** grants follow the authorized students to eligible Oregon institutions.
- **Efficiency:** state leverages the Pell Grant and educational tax credits, and encourages other philanthropic partners.
- **Predictability:** today's 10th-graders can count on being able to afford to go [to college]. Replaces income eligibility cutoffs with graduated awards.
- **Stability/Flexibility:** state grant adjusts to changes in Pell, attendance cost, minimum wage.
- **Transparency:** help families/students plan and understand financial aid packaging before they set foot on campus.

The motion was approved by vote of the OASFAA members in attendance at the Business Meeting.

New Training Program

by Mike Johnson, Pacific University

The OASFAA Training Committee is pleased to present a new training opportunity for the financial aid community: FA 201!!

This training is a more advanced program geared towards those who have been in the field for a few years and desire to know and understand more about what we do.

Come join us as we learn about and discuss these topics:

- Construction of the Cost of Attendance
- Financial Aid Packaging
- Professional Judgment
- Institutional Structure
- Administrative Capability

FA 201 will be held at Linn Benton Community College on **Wednesday, April 25, 2007.**

Space is limited, so be sure to register soon! Registration is available online at: www.oasfaaonline.org



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WASFAA Spring Training

by Leslie Limper, Reed College

Make plans now to join your colleagues and the WASFAA Training staff to explore the principles associated with your responsibilities. Gain the resources that will assist you in "making the right choices."

Come prepared to share your experiences, good and bad, in maintaining the ethics and integrity associated with the delivery of federal student aid.

At this workshop we will:

- **Define** professional standards of conduct based on a set of guiding ethical principles.
- **Explore** how these principles relate to the challenges you face and the decisions you make.
- **Apply** valuable tools, resources and experiences shared by your colleagues.

DATE: **Friday, April 27th, 2007**

TIME: 8:30am to 4:00pm

LOCATION: Lane Community College in Eugene

Find out more and register online at:

www.wasfaa.org/docs/toc_training.html

EDAC Summer Institute Scholarships

by Luhui Whitebear, Federated Tribes of Grande Ronde

The deadline to apply for the Ethnic Diversity Action Committee (EDAC) Scholarships to attend the 2007 Sister Dale Brown Summer Institute is quickly approaching. Scholarships are open to current WASFAA members only.

The scholarship will cover the cost of at least your registration fees, and possibly more. The deadline to apply is 60 days prior the event you wish to attend. The deadline for the 2007 Sister Dale Brown Summer Institute is **April 17, 2007**.

Don't miss your opportunity, apply online today at:
www.wasfaa.org/docs/forms/Scholarship_app.html

"The limits of the possible can only be defined by going beyond them into the impossible."

– Arthur C. Clarke

OASFAA Annual Conference Reflections

The OASFAA annual conference held a wealth of information and networking opportunities for me and the other members of our office. This conference is our office's only training and update opportunity in a workshop environment all year. For this reason, it was wonderful to receive a scholarship that helped five of our six staff members to attend. Together, we were able to attend multiple workshops and bring the valuable information back to our office to share with each other.

I am one year into the world of Financial Aid and found it very helpful to attend the VA benefits session, as well as have time to ask direct



Keynote Speaker I. King Jordan with OASFAA President Tracey Lehman (left) and Jan Hines, ECMC

questions from Marianna Deeken of the U.S. Department of Education. The new ACG and SMART grant workshop was helpful to clear up confusion about the awarding process, and to hear how other schools have been managing the issues associated with implementing a new program.

We enjoyed all the new information and the updated perspective for ongoing financial aid issues. Listening to the keynote speakers was inspirational, hearing the impact that higher education has and remembering that financial aid makes higher education possible for so many students. We look forward to new workshops, presenters and keynote speakers next year!!

Melanie Bowman, Eastern Oregon University



WFAA President Carla Idohl-Corwin (left) and OASFAA President Tracey Lehman



I was an OASFAA Conference Scholarship recipient and a very grateful one. The setting was wonderful. More amazing, so was the weather! I even got the chance to take a walk on the beach with some other members of our office. I have been to OASFAA when the weather wasn't so cooperative. Remember the wind from last year?



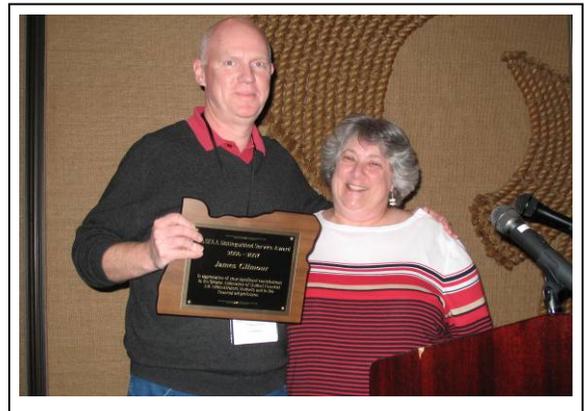
From left to right: Conference Co-Chair Cindy Pollard with Access and Affordability Working Group (AAWG) Members Julie Suchanek, Melissa Unger, and Nancy Goldschmidt

I always enjoy attending OASFAA. Since OASFAA is the only training I can usually get to, it's so convenient to have so many different subject areas to select from. It's the choosing that's tough. I really enjoyed the VA Benefits session with Marianna. Of course I attended the ACG/SMART session; we all love having more grant money to deliver, but prefer it to be as easy as the Pell. The OSAC session was well attended, too. The speakers were both great this year. I was hoping that the chef was going to hand out recipes instead of chocolate. I need all the help I can get!

I would like to tell OASFAA members that I very much appreciate the scholarship. It gave me the chance to attend again. And again, I was not disappointed. I have never come away

from OASFAA feeling that I have wasted my time. You folks do a great job of planning. The presenters work hard to give us the information we need. I really appreciate all that you do for us. Hope to see you all again next year in Eugene!

Carolyn Prescott, Eastern Oregon University



Jim Gilmour, University of Oregon, is presented with OASFAA's Distinguished Service Award by Past-President Mary Jo Jackson



What a great conference! The sessions that dealt with the new HERA changes were my main focus at the conference, along with all the wonderful shared Oregon camaraderie amongst my peers. I found the federal sessions to be the most beneficial and helpful, allowing me to do my job well and within federal regulation guidelines. The session “Exploring Uncharted Waters: ACG and SMART Grant Discoveries” was very informative. It was very helpful having Marianna Deeken sitting in on that



President-Elect Leslie Limper (left) with Marianna Deeken, U.S. Department of Education, Region X



Luhui Whitebear, Confederated Tribes of Grande Ronde, presents a conference session

session to set everyone straight on any misunderstandings or confirming that things were being done correctly when in doubt. The “Ask a Fed” session was also very helpful, since more ACG and SMART questions were answered along with other relative federal aid issues.

I also enjoyed the “Sailing for Higher Ground: Next Port Enrollment Management” session, which was interesting and informative. It illustrated what the future may hold for many institutions, with job titles and tasks changing toward dedicated attention in the enrollment management arena. The shared views from Kathy Campbell, Kate Peterson and Dan Preston all echoed each other on present and future expectations of Financial Aid offices regarding an enrollment management model.

All the sessions I attended provided me with something new to take home to utilize in doing my job better. The sessions, conference site (Salishan is so relaxing and beautiful), awesome food, wonderful entertainment, and wealth of knowledge all in one place, made the conference a great success. And I don’t know who ordered the wonderful sunny, warm weather but it was certainly a bonus for us who left single-digit temperatures on the east side. Thank you very much for allowing me to be a part of this conference by awarding me the OASFAA scholarship.

Diana Johnson, Eastern Oregon University



From left to right: Vicki Merkel, Dennis Johnson, Caddy McKeown, and Susan Degen, of the Oregon Student Assistance Commission



From left to right: Donna Huber (AES), Lydia Tanev (Chase Bank), Abril Hunt (Student Loan Xpress), Keith Ninemire (Student Capital), and Dan Cosgrove (Student Loan Xpress), enjoy a break in the Vendor Room

Thank you for awarding me an OASFAA scholarship. I really enjoyed the chance to attend the conference, and I found it to be very informative. I have worked in financial aid for seven years and this was the first OASFAA Conference I have been able to attend. The sessions that I found especially interesting were *Exit Counseling: Plotting a Course for Successful Loan Repayment*, and *Emotional Spending: Charting Your Money Personality*. One suggestion regarding the sessions would be to shorten the length, allowing us to attend more interest sessions. Many of the sessions I attended that were scheduled for an hour and fifteen minutes did not go over forty-five minutes.

Besides the informative sessions, I also had the opportunity to network. In my job, I deal with many outside agencies: lenders, guarantors, or scholarship donors. It was great to finally meet and put a name to a face. I finally got to meet great folks like Dee Row with The Ford Family Foundation, Danette Carter with Sallie Mae, Abril Hunt with Student Loan Xpress, and many more.

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I felt refreshed after attending the conference. I don't travel much in my position, so it was nice to be away from the office and to learn what other financial aid professionals do at their schools. I definitely would like to attend another OASFAA Conference in the future.

All in all, I felt it was a great conference. I had the opportunity to meet great people and receive updated information. And the food was outstanding – I couldn't believe the amount of food that was served! Salishan was an awesome location for the conference, and they did a great job hosting the event.

by Junell Brock, Eastern Oregon University



The Vendor Room was open during breaks between conference sessions



OASFAA Thanks Our Sponsors!

The generosity of our sponsors was more evident than ever at this year's Annual Conference. In addition to supporting OASFAA's training and learning opportunities, vendors provided scholarships for students in excess of \$15,000!

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Be Next.

OASFAA Member: Darcie Iven



As Scholarship Coordinator and Financial Aid Advisor at Clackamas Community College, Darcie works with

students, private scholarship donors, and the Clackamas Community College Foundation. She advises students on a daily basis on financial aid, completing FAFSA's, and finding scholarships.

How long have you been in Financial Aid?
7 months.

How did you get started in Financial Aid?

I dabbled in it while working in enrollment services. I have 3 kids in college so I have been on both sides of the counter. Scholarships and Financial Aid just seemed like a good fit.

What has your involvement been with OASFAA so far?

Well, I took part in the OASFAA Summer Drive-In that was held here at CCC last summer and I attended the FA 101 workshop at Linfield in October.

What is the most rewarding part of your job?

My contact with the students. They amaze and fulfill me. I love my job.

What case/student will you be most likely to remember for the rest of your life?

A young lady with learning disabilities who generously agreed to give a speech for me at our Foundations lunch. This student told her story of struggle and rejection growing up. Wondering if she was just "stupid" because she couldn't learn like the rest of the children. She told us about the hurtful things teachers and other students said to her and about finding a specialist who diagnosed her and taught her how to learn despite her disabilities. The whole time she was telling us her story she

was crying because of the pain it had caused her but she never lost track of her message. She did this all from memory because trying to read it from her paper would have been risky due to her disabilities. This girl was such a good reminder of how many different kinds of students we have and how we need to make an education available to all of them.

What is the most difficult aspect of your job?

Sometimes the best advice to the student is not what they want to hear.

How do you cope with stress on the job?

I have great coworkers who are good listeners.

Who has been the biggest influence/mentor on your career?
Karen Martini, Managing Director of our Foundation at CCC and Mindi Brown Chair of Student Outreach at CCC. Both of these people have shown me how to do a great job by balancing serving both the institution and the students by making students the highest priority.

What is/was your favorite volunteer experience?

Last June I was able to help with our graduation ceremony at CCC. It was so rewarding to see all of these students who I had helped reach their goals. To see how proud they were of themselves was wonderful.

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Gain Better

Understanding of FICO® Credit Scores

by Gina Maucieri, EDFUND Communications

Most people who have ever borrowed money from a lender know that the FICO® credit score is a key component of lenders' decisions. It helps lenders determine whether to loan money to a consumer, how much to lend, and what interest rate to charge. The higher your FICO® score, the better loan terms you are likely to receive.

The FICO® score plays an important role in our financial lives, and will become increasingly important for students as consumer borrowing rises. With that in mind, here are some of the features of the newly-updated site published by FICO®:

Region-sensitive calculators that help you:

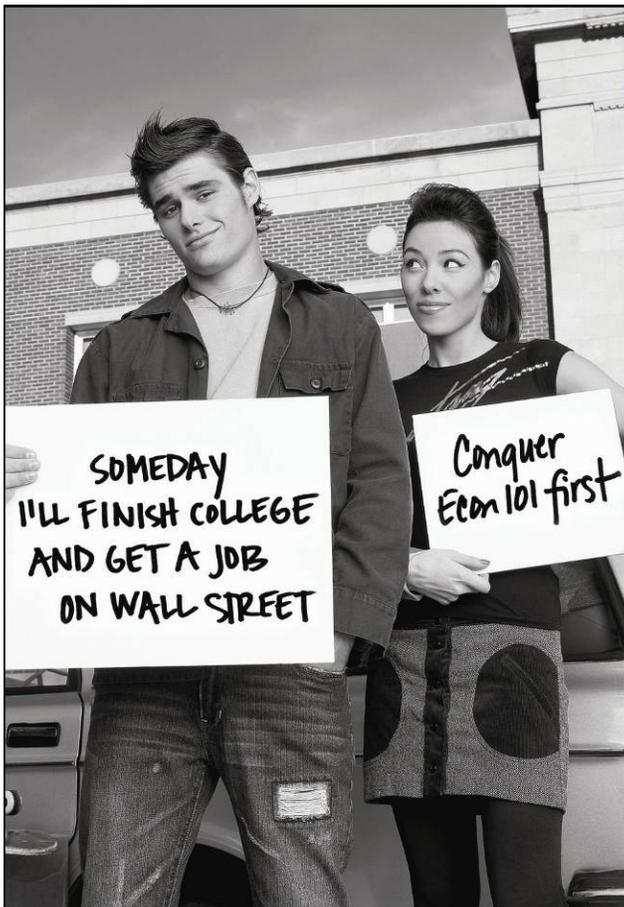
- compare loans side-by-side
- anticipate mortgage or auto loan payment amounts
- determine how much you can borrow for a home purchase
- decide whether it's beneficial to refinance
- calculate how long it will take to pay off loan or credit card balances

Helpful tips and fact sheets on:

- understanding credit reports and credit scores
- avoiding identity theft and what to do if you're a victim
- preparing to apply for a loan
- shopping around among lenders
- evaluating loan offers

The site also includes a brand new free tool that allows users to enter information which will be conveyed to more than 300 lenders and receive up to four specific financing offers. From that point, the consumer works directly with the chosen lender.

You and your student loan borrowers can find more information online at: www.myFICO.com.



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What do you do when you are not working?

I hang out with my children, walk my dog, read, sew, cook.

What do you like about living in Oregon?

The summers. Oregon summers are the best in the country.

What is the most unusual place that you have traveled?

I need to do more traveling, my most unusual place is still out there waiting for me to discover it.

What is your favorite restaurant?

I don't have a favorite. I like trying new places.

What was the last book you read?

Kite Runner. Excellent book.

Who is your personal hero?

My Grandmother. She was a real hard working woman who has never had a bad thing to say about anyone ever.

Pepsi or Coke drinker?

I don't care as long as it's diet.

DL or FFELP?

CCC is a FFELP institution and it seems to work well for us and the students.

If you could change anything in our industry, what would it be?

More money for more students.

Do you have any advice for your fellow financial aid administrators?

I'm the one who needs advice. I don't have any advice to give, I'm too new.

If you were not in financial aid, what would you be doing now?

I would probably be looking for work in Student Outreach. I really enjoy one-on-one contact with the students.

The Winner Is...

Pat Gross, Tillamook Bay Community College, won the drawing for a free registration to the **2008 Annual Conference** in Eugene.

The Conference Committee thanks everyone who submitted a conference evaluation!

We're already reviewing your comments and suggestions, and incorporating each into the planning process for the 2008 conference.

Cindy Pollard & Suzi Petersen
Conference Co-Chairs 2007

NASFAA Leadership Training

by Crisanne Werner, Linfield College

The 2007 NASFAA Leadership Conference took place March 4-6 in Washington, DC. As OASFAA president-elect, I found the training to be extremely helpful and really enjoyed meeting financial aid colleagues from around the United States.

Some of the conference topics were: *Regional and State Exchange of Ideas; How to Keep Things Rolling: Planning and Organizing Your Leadership Year; Fiscal Fitness: Keeping Your Association in Shape; and Ethical Issues Facing Our Associations.* Dallas Martin also provided an excellent legislative update.

I was very impressed with the individuals in leadership positions on the national level. We are well represented. Over 100 financial aid professionals attended the conference and though we varied in locale and experience, our commonality was felt. Together, we make a difference. Lives are touched and dreams are realized.

Thank you, OASFAA, for providing the opportunity for me to attend.

"The greatest good you can do for another is not just to share your riches, but to reveal to him his own."

– Benjamin Disraeli

On the OASFAA Calendar

April 16	Executive Council Budget Meeting
April 25	FA201 Training
May 16	OASFAA Executive Board Meeting
May 25	USED Region X ACG/SMART Training
May 31	OASFAA Newsletter submission deadline
July 18	OASFAA Executive Board Meeting
July 31	OASFAA Newsletter submission deadline

On the Lighter Side

A student came to our office with a letter we sent requesting verification. She filled out the Worksheet, indicating she made \$15,000 and that she was not filing a tax return. Of course, I questioned this and she had a simple statement: "I don't like Bush, so I decided not to file taxes this year." I had to break the news to her that everyone is required to file taxes, even if they don't happen to like the President.



submitted by Teresa Buchmann
Everest College

Share your financial aid anecdotes (no names, please!) with people who understand. Email: shogren@up.edu

In Closing... some very pleased Conference Committee members!

