

Feb - July  
2008



# Newsletter

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

## Executive Council

Crisanne Werner  
President

Donna Fossum  
President-Elect

Leslie Limper  
Past-President

Kevin Multop  
Vice President  
Community Colleges

Katy Wilson  
Vice President  
Independent Institutions

Anny Hawkins  
Vice President  
Proprietary Schools

Deanna Smith  
Vice President  
Public 4-Year Schools

Dick Heath  
Secretary

Ryan West  
Treasurer

## President's letter

One of the perks, as OASFAA president, is the opportunity to work closely with some really great people and to touch base with many financial aid colleagues around the state. In addition to members with prior OASFAA leadership experience, I am excited that we have OASFAA members who are brand new to the Executive Council. Others are serving as Committee Chairs for the very first time, as well as folks taking the plunge into leadership who are first-time volunteers as committee members. My objective – our objective – should be to live out and support one of OASFAA's organizational goals, which is to foster and promote professional preparation. We must always make sure our colleagues receive the necessary encouragement and training to ensure their success and to ensure the future of our profession.

Here are a few of the ways we're demonstrating our commitment to **fostering and promoting professional preparation** through training, mentoring and outreach:

- There was good participation by OASFAA members in the recent survey regarding training, venue locations, etc. The results have been reviewed and discussed by the Executive Council and will serve as a guide in moving forward. Thank you to all who took time to register their opinions. The entire survey will be posted to the OASFAA website by the end of July.
- Several months ago a survey was conducted to assess interest in a mentoring program for OASFAA members. Feedback from the membership supports an interest in this direction. Information is now being analyzed as to how this can best be developed. Sue Shogren, Chair of the Mentoring Committee, shares more in an article in this issue of the Newsletter.
- Our Outreach committee has been busy identifying types of outreach OASFAA can provide to all Oregonians using various communication techniques. You will want to take a moment and read the article in this issue by Judy Saling, Chair of the Outreach Committee.

I hope many of you attend the Summer Drive-In workshop scheduled for Thursday, August 7. Co-chairs Jennifer Knight and Mary McGlothlan and their committee have been hard at work planning an informative and fun day. You may review the agenda at: [www.oasfaaonline.org/docs/training/SummerDriveIn/index\\_2008.html](http://www.oasfaaonline.org/docs/training/SummerDriveIn/index_2008.html).

Crisanne Werner

## Membership Chair

Heather Mattioli  
Assistant Director of  
Financial Aid  
Portland State University  
email: [mattioli@pdx.edu](mailto:mattioli@pdx.edu)

## Inside Every Issue...

Letter from/to the Editor	2
New OASFAA Chairs	2
About OASFAA	2
Members on the Move	3
College Goal Oregon	3
Legislative Updates	8
Cents-Ability	14
On the OASFAA Calendar	14
On the Lighter Side	14

## Inside This Issue...

Letter from/to the Editor	2
Portland College Fair	3
OASFAA Conference	4-5
WASFAA Summer Institute Report	7
Awarding Season Reminders	9
NASFAA Leadership Conf. Report	10
NT4CM	11
Mapping Your Future Update	12
Domestic Partners in Oregon	13

## Editorial Policy

Opinions expressed 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: [susan.shogren@nela.net](mailto:susan.shogren@nela.net)

## Editorial Board

Sue Shogren, Editor  
Trainer, NELA Services  
15410 NW Oak Hills Dr.  
Portland, OR 97006  
phone: (503) 530-0488  
email: [susan.shogren@nela.net](mailto:susan.shogren@nela.net)

Crisanne Werner, Linfield College

Judy Saling, University of Oregon

Nancy Hanscom, University of Oregon

Abril Hunt, Clackamas Community College

## Advertising

For advertising information and rates, or to submit ads, please contact the Editor.

©2008 by the Oregon Association of Student Financial Aid Administrators. You are authorized to photocopy all or part of this publication for distribution within your institution. With any questions, contact the Editor.

# Letter from the Editor

by Sue Shogren, NELA Services

With apologies to the members of OASFAA, this issue of the Newsletter is a few months later than scheduled, which was related entirely to my own competing obligations. The silver lining in this dark cloud, however, is that it highlighted the value of the Newsletter to both our members who anticipate the arrival of the next issue, and to our leadership who increasingly rely on the Newsletter as a means for staying in touch with those they serve. It was missed!

We're back on track now, with quarterly issues filled with information related to OASFAA and the financial aid profession. In this issue, you'll find news about changes and new plans for OASFAA's future. You'll also find a report on the highly-successful College Goal Oregon program last January, as well as pictures from the Annual Conference in February where we celebrated together 40 years of OASFAA's history. Take a few moments to learn about a new program through which high school counselors and others can learn about financial aid. Don't miss the legislative update, as well as Brett Rowlett's article on this year's change in state law related to Domestic Partnerships and the resulting affect on Oregon Opportunity Grant eligibility.

Keep sending in your news and articles, and watch for the next issue in October 2008!

## Welcome!

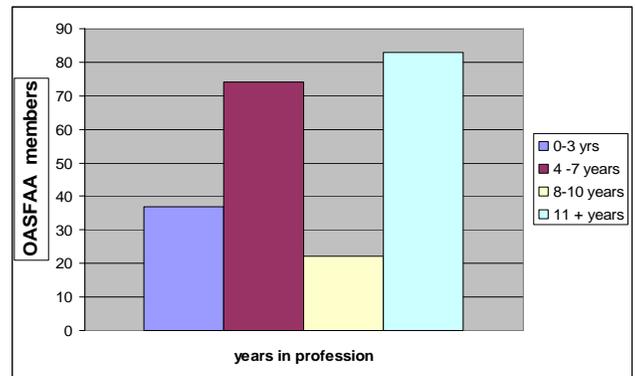
We are pleased to introduce **Heather Mattioli**, our new Membership Chair.



Heather began in financial aid as a work-study employee with Portland State University. She stayed at PSU as a Financial Aid Specialist, Financial Aid Counselor, Loan Counselor, EOP Liaison, Assistant Director of Loan Services, and now Assistant Director of Loan Services and Student Services.

When asked why she volunteered for this position Heather explained, "First, the knowledge gained is worth the time spent. Second, I enjoy being around other people that are just as excited to share their information, wisdom, and skill set about financial aid. Volunteering has the tendency to breathe new life into a person when they are getting bored with the every-day tasks of their work."

## About OASFAA



## Welcome!

**Dina Birmingham** is our new Vendor Liaison. Dina currently serves NELA as Client Services Representative.



Previously, Dina was Financial Aid Program Coordinator at Portland Community College. She also held the positions of Assistant Director of Financial Aid at Willamette University, and Financial Aid Counselor at Portland State University. She began her financial aid journey as a Financial Aid Advisor at Marylhurst University.

Dina is stepping into the role of Vendor Liaison to replace Kent Ikeda who is no longer able to serve in this capacity.

## Members on the Move

**Kim Pearson** became Assistant Director of Financial Aid at Marylhurst University in February, 2008.

**Kevin Jensen** left Treasure Valley Community College to help start a new community college in Idaho.

**Eric Bucks** left Eastern Oregon University in February, 2008, for a position as Associate Director at Bowling Green University in Ohio.

*If you or someone you know has received a promotion or taken a new position, we'd like to know.  
Email: [susan.shogren@nela.net](mailto:susan.shogren@nela.net)*

**Doug Collins** passed away on March 31, 2008, at the age of 69. An alum of the University of Oregon, he worked as Agency Director of the Oregon State Scholarship Commission. Doug was an active participant in OASFAA, a friend to many in Oregon's financial aid community, and a dedicated advocate for Oregon students.

---

## College Goal Oregon sets record number of attendees

by Vicki Merkel, Oregon Student Assistance Commission

On Saturday, January 26, more than 2,000 Oregonians took a solid step toward making their dreams into reality by attending College Goal Oregon workshops across the state.

College Goal Oregon helps students complete the *Free Application for Federal Student Aid (FAFSA)* form and gain additional tips on how to apply for scholarships. The *FAFSA* is the application for most federal, state, and campus-based financial aid, including the federal Pell Grant and the Oregon Opportunity Grant (OOG).

College Goal Oregon events, with computer labs for direct online filing of the *FAFSA*, took place at 20 sites across the state. Participants received personal assistance from 311 trained volunteers, including members of the Oregon Association of Student Financial Aid Administrators. Additionally, representatives from the Oregon Student Assistance Commission (OSAC) offered workshops on how to search, apply, and compete for private

scholarships and other types of financial aid. OSAC is the state agency that administers the Oregon Opportunity Grant, which gives out more than \$106 million in state education aid for 2007-09, as well as almost 400 individual, private scholarship programs that total more than \$14 million in annual awards.

College Goal Oregon is part of the national College Goal Sunday program that helps students access millions of dollars available in financial aid. The program started in Indiana in 1989; by 2009, 38 states will be involved. Evaluators for the national program have cited Oregon's success in serving diverse populations through social marketing and grassroots outreach strategies. Participation in College Goal Oregon increased 238% from 2007.

For more information about College Goal Oregon, go to: [www.CollegeGoalOregon.org](http://www.CollegeGoalOregon.org)



---

## Portland College Fair

by Julia Reisinger, Portland Community College

Remember to save the date to volunteer for the Portland National College Fair at the Convention Center near the Rose Garden. This year it is bumped up a full month to the first weekend in October.

Yes, for those of you on the quarter system it's the Friday and Saturday of the first week of classes, but hey... you'll need a break from your office anyway right? And everyone's FISAP will be filed and you'll need another challenge!

Volunteers help staff the financial aid booth, helping juniors and seniors and their parents find out about financial aid. I hope to have three people volunteer for each of the following shifts:

**Friday, October 3**  
9:00 - 10:30am  
10:30 - noon

**Saturday, October 4**  
1:00 - 3:00pm  
3:00 - 5:00pm

The committee will have all the handouts and name-tags ready on each day, so you don't need to bring anything, just yourself and your expertise!

For more information, or to volunteer, call me at 503.977.4492 or email: [jreising@pcc.edu](mailto:jreising@pcc.edu).

Thanks in advance for your help! I really appreciate it!

## *OASFAA Annual Conference, February 2008*



***Celebrating the Past  
Creating the Future***

Over 250 OASFAA members met at the Eugene Hilton in February 2008. At a dinner event on Sunday evening, members and special guests celebrated the growth of the organization over the past 40 years. A talent show highlighted the special talents of current and past members of OASFAA.



*Co-Chairs Cindy Pollard and Susan Hampton open the conference.*



*Key-Note Speaker Dr. John Molidor explores communication across the generations.*



*Jason Swain, Gonzaga University, encourages revisioning the future.*

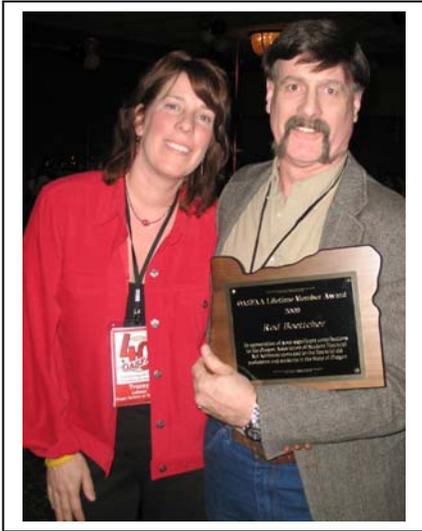


*Linda Burkhardt, U.S. Department of Education, provides a federal update.*



*Conference attendees meet in the Exhibit Room.*

# OASFAA Conference 2008 Scrapbook



*Past-president Tracey Lehman with OASFAA Lifetime Member Award recipient Rod Boettcher.*



*Jan Hines of ECMC, with Susan Degen, Dennis Johnson and Vicki Merkel of OSAC.*



*WASFAA President Doug Severs and past President of OASFAA, Rick Weems.*



*Mike Johnson shares his musical talent.*



*Masters of Ceremonies Andrea Maison and Joshua Puhn keep things moving at the 40<sup>th</sup> Anniversary Dinner.*



*Bert Logan and friends supply the 'aloha' spirit!*

## OASFAA Mentor Program

Sue Shogren, NELA

During the winter of 2007, a survey of the membership assessed interest level among OASFAA's members for the development of a mentoring program. More than 20% of OASFAA's membership responded to the survey. Of those who responded, 92.1% said they believed it is OASFAA's role to encourage mentoring relationships among its members, and 87.1% said that OASFAA should develop a formal mentoring program.

Based on these results, the Executive Council established an ad hoc Mentoring Committee in February 2008. The committee has been analyzing survey data, researching how successful programs were created by other organizations, and developing recommendations for proceeding.

At the Executive Council meeting on July 17, 2008, the Committee presented its recommendations and invited a mentoring professional to speak on the essential components of a sustainable program. More information will be presented at the OASFAA Summer Drive-In on August 7 and in the next issue of the OASFAA Newsletter.

To volunteer to participate in this effort, or even to simply share your thoughts on this subject, contact Sue Shogren ([susan.shogren@nela.net](mailto:susan.shogren@nela.net)), Cindy Pollard ([cpollard@warnerpacific.edu](mailto:cpollard@warnerpacific.edu)), Andrea Maison ([amaison@nationaledu.edu](mailto:amaison@nationaledu.edu)), or Crisanne Werner ([cwerner@linfield.edu](mailto:cwerner@linfield.edu)).

## Thank You, OASFAA!

Jessica Abblitt, Oregon State University

*Editor's Note: Jessica was a Scholarship Recipient and First-Time Attendee at the OASFAA Annual Conference.*

Thank you to the scholarship committee for the funds to attend the 40<sup>th</sup> Annual OASFAA Conference! As a first-year attendee, it meant a lot to know that support exists to attend events, meet fellow colleagues, and network with other professionals.

I entered my current position at Oregon State University in August 2007. Naturally, there was a great deal to learn, but one aspect I was excited about was the community connections and organizations that exist to support financial aid professionals. I joined OASFAA in October 2007 and began hearing of the trainings that the organization offers throughout the year.

In an effort to save those precious departmental dollars, I applied for and received a scholarship. As we all know, especially in financial aid, unexpected life events can occur at the least convenient times. After attending the welcoming session and other informative workshops on Sunday, I wasn't feeling too well. I ended up missing Monday's sessions, sick in bed with a stomach bug! By Tuesday, I was fine and back at the conference. The Federal Update and Q&A with Linda Burkhardt were very informative, especially hearing the questions, concerns, and frustrations from other schools. Of the sessions I was able to attend, the presenters were well informed, professional, and entertaining.

Above all, the consistent feeling I got from presentations and conversations is that this is a great profession filled with passionate people who believe in making college a reality for the general public and have the dedication to advocate for funding to make dreams become reality. Of course, I also learned that there is a very quirky side to my fellow colleagues as evidenced by the talent show! Thank you for the opportunity to see what OASFAA is all about!



We're here for you today to *achieve* a brighter tomorrow.

We know the more help you get, the more help you can give—and the better chance there is for students' success. So we designed a complete group of products along with solid service and support—to make sure the financial aid process goes smoothly for everyone. Learn about our industry-leading initiatives, default prevention efforts and more by calling 866-464-7855 or visiting [mygreatlakes.org](http://mygreatlakes.org).



## Save The Date!

by Sheila Yacob, NELA

The Summer Drive-In Committee is hard at work. Please join us on August 7, 2008, on the beautiful Multnomah University campus in Portland, Oregon. We are on track to offer you a great day full of experts, shop talk, and camaraderie.

A quick reminder: be sure your OASFAA membership is up to date so you can quickly and easily reserve your spot.

## WASFAA Summer Institute

by Julie Daniels, Oregon Institute of Technology

*Editor's Note: OASFAA was pleased to help make Julie's participation in this year's WASFAA Summer Institute possible through a tuition scholarship.*

I have to admit that the thought of living in a dorm room for a week, eating cafeteria food, and studying the intricacies of federal financial aid did not sound overly appealing at first. I am happy to say, however, that the WASFAA Summer Institute was a wonderful learning experience and well worth the drive to Reno and five nights on a dorm room bed.

The Institute provided a valuable overview of financial aid, as well as more detailed information about the aid process. Some Institute attendees had been in this field for as little as two weeks, while others had over 20 years of experience but you could see that everyone was learning something new as we explored different topics. I particularly enjoyed and gained information from the discussion regarding professional judgment, because this is an area where each school has widely differing policies and it was helpful to share with each other.

After the large group presentations each day, we would break into our small groups for discussion and questions with our group leader. This provided a comfortable space for group members to ask their individual questions and share how each school's financial aid office functions. This was an effective way to learn not just from the group leader, but also each other.

So, whether you are brand new to financial aid or have been involved with it for years, I would say the WASFAA Summer Institute is definitely a week well spent. It will vastly improve your understanding of financial aid so you can better serve your students.

## OASFAA Outreach

by Judy Saling, University of Oregon

Something new is in the works. Your Outreach Committee is looking to expand how those you serve get information and ask questions about financial aid.

A new website is being designed to facilitate:

- Transmission of information regarding financial aid.
- Hosting webinars on timely subjects throughout the year.
- Periodic chats with financial aid professionals from all segments and all corners of the state.

The committee's goal is for this site to serve as a conduit for parents, students, high school counselors, government officials, tribal associates who are not OASFAA members, as well as voc-rehab counselors, and any other interested parties.

Stay tuned for the "Grand Opening" of your new website this fall.

A guarantor partner  
with your needs in mind ...

that's empowering!

Educational Credit Management Corporation (ECMC) is a nonprofit national FFELP guarantor committed to providing benefits, services, and products that really make a difference for students, schools, and lenders.

### 0% Default Fee

We pay the Federal default fee for all borrowers regardless of lender/servicer relationship, loan type, or school through June 30, 2009.

### Financial Literacy

Our Financial Awareness Basics (FAB) program teaches students smart money management practices in ways they can understand.

### Default Prevention

With one of the industry-leading cure rates, we offer communications and strategies that can be customized to best serve your default prevention goals.

### Custom School Web Pages

Together, we design custom Web pages based on your financial aid process. Your students will appreciate a Web-based process that provides helpful information and instructions, leading them through your required steps in the financial aid process.

### Personalized Products & Services

Our flexible tools, products, and services can be tailored to meet your requirements.

Why choose ECMC as your guarantor partner? To learn more about how you and your students can receive real benefits with our value-added products and services, contact Kathy McCutchen or Jeannie Kupper, your regional ECMC Client Relations representatives.

**Kathy McCutchen**  
kmccutchen@ecmc.org  
888.323.3262, ext. 2462 toll free  
503.314.1109 direct  
www.ecmc.org

**Jeannie Kupper**  
jkupper@ecmc.org  
888.323.3262, ext. 2453 toll free  
541.731.9717 direct  
www.ecmc.org



## Legislative Update

by Susan Degen, Oregon Student Assistance Commission

### Federal Issues

Same old, same old, it seems. The FY '09 appropriations process stalled due to partisan disagreements in the House and lack of time for debate during the election season. Many in Washington predict that Congress will finish only two of the twelve annual appropriations bills (Defense and Military Construction). If so, they will have to pass a continuing resolution to retain funding levels at FY '08 levels for remaining programs – at least until after a new President takes office in January 2009. Pell Grants could remain unchanged or could increase at the last minute.

As for reauthorization of the Higher Education Act, the House-Senate conference committee is still working and the bill remains on the agenda for floor votes before year-end. The current HEA extension (number 15) expires July 31. As this article goes to print, it's still possible Congress could wrap up conference negotiations before the end of July, but not likely.

### State Issues

Annual Customer Service Survey – coming soon to your email inbox!

2009-11 Agency Budget Requests – State agency budget requests for 2009-11 are due September 1. OSAC's budget requests include full funding for the OOG, new/expanded funding for ASPIRE, increases for Student Childcare, funds for a proposed foster youth program, and funds to restore OSAC's research unit.

OOG Update – 2007-08 disbursements totaled more than \$34.6 million to 27,861 students as of July 21. OSAC will hold an administrative rule hearing on August 22 to address family share calculations for 2008-09, including adjustments for domestic partnerships.

### OOG Advisory Group Meeting (June 3, 2008)

- *2008-09 funds* – OSAC will have less than \$72 million available for 2008-09 because the latest lottery estimates are down by about \$600,000, and federal LEAP and SLEAP funds are also lower. OSAC plans to request additional funds from the Emergency Board to maintain existing award levels. If additional funds are not available, OSAC will work with the OOG Steering Committee to develop strategies for reducing or suspending awards for students who file their first FAFSAs after the start of the 2008-09 award year.
- *“Viable” FAFSAs for 2008-09* – “Viable” FAFSAs are those filed by undergraduate Oregon residents who listed ED codes for at least one eligible Oregon institution on their FAFSAs and still have OOG eligibility. The highest count ever of viable FAFSAs was 112,791 in 05-06, but current projections are for more than 117,000 viable FAFSAs for 2008-09. Yikes!
- *OSAC's 2009-11 agency budget request* – OSAC will request full SRM funding, as envisioned by the Access and Affordability Working Group. This would mean removing all cost controls: 1) \$600 nontuition cost differential for community college students, 2) half-time awards calculated at less than 50% of full-time awards, 3) award caps, and 4) the EFC adjustment. Current costs for full funding are estimated at \$220 million or more.
- *File format changes* – Starting with 08-09, the “FedInc” (federal total income) field becomes irrelevant since SRM calculations use adjusted gross income (AGI) and expected family contribution (EFC). Displaying both AGI and EFC in the OOG files would help schools match records with OSAC, as would replacing the FedIncChg field with a comparable EFC field. OSAC may delete the AcdYear field (Academic Year in College) because many students misreport that information. Mid-January, when OSAC posts the first new lists, is the best time to make file changes. OSAC will notify schools of planned file format changes several months in advance to allow time for reprogramming and testing.
- *Fall 2008 disbursement data* – OSAC must provide Fall 2008 data to legislators as early as possible in the 2008-09 award year. Salem officials asked OSAC to advance Fall 2008 disbursement reporting or add a reporting period in

A PROUD SPONSOR OF OASFAA

EDFUND®  
STUDENTS FIRST

# Your partner.

Our teams of specialists conduct “house calls” to help you with staff training, student outreach, default prevention and more. Most importantly, our entire company is committed to being your financial aid partner.

TO LEARN MORE ABOUT EDFUND PRODUCTS AND SERVICES, CONTACT YOUR CLIENT RELATIONS MANAGER TODAY:

1.877.685.9036 | WWW.EDFUND.ORG

continued on page 13

# Awarding Season Reminders

by Dennis R. Johnson, Oregon Student Assistance Commission

It's that time of year again: financial aid offices everywhere are working with current students and applicants for next year. Office traffic may consist of students preparing to graduate, current students with changes in their finances, new enrollees for winter or spring quarter, second semester—or next summer or fall. Each student presents a unique set of circumstances and requires individual attention.

In the midst of all these challenges, the financial aid programs—the “tools of the trade”—keep changing. Pell Grant amounts have increased, the loan industry is in a state of flux, and Oregon Opportunity Grants have undergone a complete renovation with the new Shared Responsibility Model.

How can a financial aid officer keep up? No magic answers here, but a handful of suggestions based on lots of experience working with financial aid programs on numerous campuses.

## Training First

Make sure all “front-line” staff members in the financial aid office and your campus admission office are well trained and prepared for this spring's onslaught! There are many tools available for this, but nothing beats face-to-face meetings to train personnel and give them opportunities to ask questions. Simply pointing them to websites and handing them reading materials won't work.

The best training engages learners interactively and takes some time commitment. Many staffs do this at the end of the day, after the counter or window is closed and before everyone goes home. Several short training sessions are usually better than longer, marathon trainings sessions that try to cover everything at once. We all learn better with some “soak time.”

Be sure all staff members who interact with the public have seen the e-mail message that OSAC is

sending out to all FAFSA-filers who appear to be eligible for an Oregon Opportunity Grant. Even staff members who don't work with awards could get questions about this. It's easy to walk a group through the on-line estimator tool at: [www.getcollegefunds.org/eapp.html](http://www.getcollegefunds.org/eapp.html)

This is a great way for them to see how things fit together: the FAFSA leads to the Pell Grant, which leads to the Oregon Opportunity Grant—all of which have to fit into the award that you'll be sending to the eligible student.

## An Objective Assessment

Second, make sure you've had someone objective look over your financial aid award letters and enclosures before sending them out. This is critical and, let's face it, none of us in the field can claim to be objective about it. We simply know too much and it's easy to forget how confusing the whole subject can be for students and families.

Award letters usually do an acceptable job of showing a budget and how need has been determined for the individual applicant, but I've observed some really unhelpful award letters lately, examples that break some pretty fundamental rules:

1. Award letters should clearly show what forms of assistance are “gift aid” that won't require repayment and what strings are attached. In other words, simply stating that something is a scholarship or a grant isn't enough. Students and families need to know if it's based on need only, how to renew the award, if a specific grade point average will be expected (rather than mere satisfactory academic progress), and especially if a program of study or participation in an activity will be required. Ideally, all “gift aid” would be grouped together on the award letter and clearly labeled with a message such as: “These scholarships and grants will be automatically subtracted from the

amount you will be charged. An invoice will show you the remaining balance due.”

2. Award letters should also clearly label all forms of “self help” (i.e. work or loan) and give students the option to accept or reject each item. In other words, an offer of an on-campus job (whether College Work Study or campus-funded) will be appropriate for some students and not for others. Whether you credit students' accounts monthly or every two weeks (depending on their earnings) or issue paychecks, students need to know up front. How do students get matched up with those jobs on your campus? The best award letters and enclosures explain this.

Loans are the hardest part. It's painfully obvious to financial aid professionals that there is a real hierarchy of loans in terms of their desirability, too many students are borrowing too much, default rates are too high, and the whole area is attracting a lot of public attention these days. A lot of the difficulty starts with how we communicate loan eligibility to students. Few loans are better than Perkins Loans and most of us would advise students to borrow whatever is offered in this program. Subsidized Stafford Loans, followed by Unsubsidized Stafford Loans can be appropriate—but only in sensible amounts for each student's circumstances. These are usually followed alternative loans, some of which are little better than putting college expense on credit cards. We all agree that students should borrow only as much as they truly need—but each family has a different dynamic. We've all seen parents who should be able to help their children more but take the easy way out by encouraging them to go into too much debt. Clearly showing on an award letter that each loan offered is an individual decision, rather than an all-or-nothing package, can be helpful in avoiding some problems.

*continued on page 10*

# NASFAA Leadership Conference

by Donna Fossum, Western Oregon University

As your president-elect, I had the great pleasure of attending NASFAA's Leadership Conference held March 9-11 in Washington, D.C. Oregon was well represented at this conference: OASFAA treasurer Ryan West (Associate Director at Western Oregon University) and WASFAA secretary Kathy Campbell (Associate Dean of Enrollment Services at Chemeketa Community College) also attended. Sessions covered topics including current events, ethical issues, keeping your budget in shape, and brainstorming ideas with colleagues from around the country.

The conference started out with a presentation by two attorneys who were advisors to the NASFAA Board in its development of the Code of Conduct for Financial Aid Advisors. They addressed the public perception issue faced by financial aid administrators today. While we



from left: Kathy Campbell, Ryan West, and Donna Fossum

must be aware of what the public thinks, especially when avoiding any possible conflict of interest, they assured us that we in financial aid got it right. As financial aid professionals, we are committed to adhering to high ethical standards in order to best serve students.

The last day of the conference included a visit to Capitol Hill. All the attendees at the conference made appointments to speak with their respective state congressional offices on the Hill. We had appointments to meet with the staffers for Senator Smith and Senator Wyden. Before our visit, Ryan, Kathy and I prepared some



Donna Fossum and Kathy Campbell at the Capitol

federal student aid talking points. A NASFAA session provided additional guidance and suggestions for our Hill visit. Both of the staffers were receptive to our comments.

We stated that if Congress is serious about helping students, they must increase funding for the Pell Grant program. We expressed our support for both the FFELP and Direct Loan Programs. We shared our opposition to the elimination of the Federal SEOG and Federal Perkins Loan Program. We also shared that while the intent behind the new Academic Competitiveness, National SMART and Teach Grants was good, the number of students served were much lower than anticipated. We feel that it is better to increase overall funding for the existing federal student aid programs than to move funding to other new programs.

As a small town girl (born in a small town in North Dakota, raised in a small town in Oregon and currently living in a small town in Oregon), I was pretty excited to go to Capitol Hill. When we returned from our Hill visits, the conference included a debriefing session to discuss our visits. I was struck by how many different constituents are also vying for the attention of Congress. There were many groups waiting on the

steps to get inside the halls of Congress and many in the waiting rooms to meet with the congressional staffers. Individuals supporting fire fighters, people with autism, and senior citizens to name a few were all talking to their representatives about their programs. After sharing my observation with the group, Larry Zaglaniczny said that it is important to keep contacting Congress about federal student aid issues.

Congress does pay attention when they receive a large amount of feedback on an issue. I would encourage each of you to keep that in mind and please send your federal student aid comments to Congress.

---

*continued from page 9*

This certainly isn't an exhaustive list of concerns for financial aid personnel this time of year, but it could be a starting point for discussion and action on some campuses. It's challenging, but not impossible this time of year, to do training. Award letters are always works in progress, and having objective reviewers (I always recommend current students for this) can help avoid problems later.

## Got Enough Time?

There's never enough time, the pace of change is way too frantic, it's nearly impossible to keep each year and each student's case separate—but that's why campuses hire financial aid professionals like you. They expect the impossible and you regularly deliver it. If that doesn't define the financial aid profession, I don't know what does.

Best wishes refining, explaining, awarding, reporting, surviving, and thriving in another awarding year!

# News from NASFAA: Financial Aid Training for High School Counselors

by National Association of Student Financial Aid Administrators (NASFAA).

Comments may be addressed to the author, Haley Chitty, at [ChittyJ@NASFAA.org](mailto:ChittyJ@NASFAA.org).

National Training for Counselors and Mentors (NT4CM) is a joint initiative launched last year by the U. S. Department of Education's Office of Federal Student Aid, NASFAA and the National Coalition of Higher Education Loan Programs (NCHELP) to provide free training, information, resources and tools on federal, state, and local financial aid programs for high school counselors and mentors working with students and their families.

In addition to the free training, NT4CM works to foster an ongoing dialogue with high school counselors and mentors to provide continuing support and updates. This ongoing communication is provided through monthly electronic communications that can be customized by participating states and sent to training attendees. NT4CM also works to foster continuing communication by providing e-mail and telephone contact information that provides counselors and mentors a way to get their questions answered.

"This program provides the perfect avenue for NASFAA to collaborate with others to increase students and families' early awareness of college and financial aid," NASFAA President and CEO Dr. Philip Day said. "NT4CM has the potential to dramatically increase college access by providing students and families with accurate and timely information."

## The Pilot Year

Seventeen states and Puerto Rico participated in NT4CM in 2007, the program's pilot year. Participation ranged from partial participation - where states with existing counselor and mentor training programs used pieces of the NT4CM curriculum - to full participation - where states used the entire curriculum developed by NT4CM.

The pilot program was an overwhelming success with two-thirds of participants describing the training as "outstanding" and more than three-fourths of participants describing the material as "outstanding."

The program is expanding rapidly. Federal Student Aid, NASFAA, and NCHELP are working to get other groups involved and other states to participate. The National Association for College Admission Counseling (NACAC) and the American School Counselor Association (ASCA) have joined the NT4CM steering committee this year.

*"NT4CM has the potential to dramatically increase college access..."*

NASFAA and others are working to expand the program to all 50 states in order to provide ongoing training and support for counselors and mentors and to keep them well-informed and up-to-date on federal, state, and local financial aid programs. In addition, the steering committee has plans to expand this program to train middle school counselors to raise students and families' awareness of college and financial aid earlier.

## NT4CM Resources

The NT4CM Steering Committee develops and ships materials to NT4CM state coordinators to distribute at the training sessions. These materials include:

- A PowerPoint presentation
- An Instructor Guide
- A Participant Guide
- Handouts and resource lists

In addition, NT4CM provides customizable outreach materials electronically to help states develop information about local and state aid. Training sessions cover federal aid programs (provided by NT4CM) and state aid programs (provided by states with template provided by NT4CM). NT4CM also works with states to provide training session attendees with additional customized resources.

NT4CM provides trainers and coordinators volunteering for the program with comprehensive information on its Web site; [www.fsa4counselors.ed.gov/trainers](http://www.fsa4counselors.ed.gov/trainers). The site provides a downloadable version of the PowerPoint presentation and Instructor Guide, customizable outreach materials and a Train the Trainers Webinar.

In addition, NTC4M provides comprehensive information for counselors and mentors participating in the training through its Web site; [www.fsa4counselors.ed.gov/NT4CM](http://www.fsa4counselors.ed.gov/NT4CM). The site provides general information, including a fact sheet and FAQs, registration information, links to participating state sites, a downloadable participant guide, and links to resources.

## Get Involved with NT4CM

Getting involved with NT4CM is more than volunteering; it is an investment to make financial aid administrators' jobs easier by enlisting the help of others to educate students and parents about financial aid programs.

There are two ways to get involved. Get your state and regional financial aid association involved at the state coordination level and/or volunteer to be a trainer at a session in your area. State coordinators have several

*continued on page 12*

continued from page 11

responsibilities, including:

- Managing logistics
- Securing trainers, dates, locations
- Determining participation level
- Ordering materials
- Conducting outreach and publicity
- Participating in bi-weekly conference calls with the Steering Committee during planning phase and as needed throughout

To learn more, visit:

[www.fsa4counselors.ed.gov/trainers](http://www.fsa4counselors.ed.gov/trainers). To find out how you can get involved contact Jennifer Martin, NASFAA's assistant director of professional assessment, training, and regulatory assistance and member of the NT4CM Steering Committee at [martinj@nasfaa.org](mailto:martinj@nasfaa.org).

"NT4CM is a great way to leverage our financial aid knowledge and experience to reach as many students and families as possible and educate them about the benefits of higher education and the financial aid available to them," Day said. "NASFAA will play an active role in promoting this vital program and encourages state and regional associations to join NASFAA by getting involved."

## Mapping Your Future Counseling

by Sherry Hildebrand, Mapping Your Future

Mapping Your Future® now offers TEACH (Teacher Education Assistance for College and Higher Education) Grant initial and subsequent counseling, the 17<sup>th</sup> counseling session in Online Student Loan Counseling (OSLC).

The TEACH Grant counseling session provides information about the terms and conditions of a TEACH Grant service agreement, as well as the rights and responsibilities that apply if a grant converts to a Federal Direct Unsubsidized Stafford Loan. Regulations require TEACH Grant applicants to complete an initial counseling session prior to each grant disbursement. If a student receives more than one TEACH Grant, he or she must complete subsequent counseling. Mapping Your Future's counseling session serves both purposes.

Schools that have an existing OSLC account and would like to add TEACH Grant counseling to their participation categories should contact Beth Ziehmer at [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org). To request participation, schools that don't have an OSLC account should complete the school submission form at: [mappingyourfuture.org/oslc/schoolsignup.cfm](http://mappingyourfuture.org/oslc/schoolsignup.cfm).

OSLC is a free service, provided by the guaranty agencies from around the country that sponsor Mapping Your Future, as well as the Friends that support the organization. All of the counseling sessions are guarantor and lender neutral.



## When students succeed...

### We all succeed!

Nonprofit Student Assistance Foundation – dedicated to assisting schools help students reach their dreams of higher education.

For honest advice about how Student Assistance Foundation can take your students to the next level, contact: Jennifer Almli, Educational Services Regional Account Manager, at (406) 853-2770 or [jalmli@safmt.org](mailto:jalmli@safmt.org).



### Caring About Schools

- Entrance and exit counseling
- Presentations and resources
- Training support
- Apply Early campaigns
- AND MORE!

### Caring About Students

- Financial aid information
- Students' Choice Stafford, PLUS, Graduate PLUS and Consolidation loans
- Private education loans
- One-on-one consultations
- Scholarship search
- Stop the Deception campaign
- AND MORE!

# Domestic Partnerships in Oregon

by Brett Rowlett, Oregon Student Assistance Commission

Beginning in February 2008, domestic partnerships officially became recognized by the State of Oregon. The **Oregon Family Fairness Act of 2007** requires all rights and privileges extended to members of a married family also be recognized for domestic partnerships.

This presents new challenges to the student aid community in Oregon, and the Oregon Student Assistance Commission (OSAC) has been working to develop policies that best ensure equal rights for Oregon students while avoiding undue burdens for our campuses.

Domestic partnerships in Oregon are available to same-sex couples only and must be filed with a county clerk's office. It is unclear if the current Oregon law recognizes domestic partnerships from other states (California and Washington also have domestic partnership laws), so new residents to Oregon are encouraged to re-register.

Because the federal government does not recognize domestic partnerships, students who are in a domestic partnership recognized by the State of Oregon will have to complete their FAFSAs with their current dependency status and marital status, as determined by federal guidelines. Students' eligibility for Federal Pell Grants and other federal student financial aid will be determined using existing federal guidelines; eligibility for the Oregon Opportunity Grant and other OSAC-administered state and private programs will be based on state policy.

The formula OSAC uses to calculate Oregon Opportunity Grant awards now includes the parents' or student's (and spouse's) adjusted gross income (AGI), expected family contribution (EFC), Pell Grant award, and assumed tax credit amount. OSAC will need to collect relevant financial information from both members of

the domestic partnership and will then calculate each of these data elements in order to determine the student's Opportunity Grant award amount.

In order to provide this information, the student must complete a Domestic Partnership Reporting Form and submit it to OSAC. These forms will be available on the [www.GetCollegeFunds.org](http://www.GetCollegeFunds.org) website. Students will also have to submit a copy of the Declaration of Domestic Partnership. OSAC will then use the information to calculate new Opportunity Grant award amounts and notify both the student and campus of the student's new Opportunity Grant award.

Students mostly impacted by the new state law will be 18- to 23-year-olds who have entered into a domestic partnership. Although these students will continue to be considered dependent by the federal government, they will be viewed as independent for state assistance. Additionally, students with parents in domestic partnerships will also be impacted.

While the federal government only considers the finances of the parent who provides a majority of the financial support, Oregon will now view both domestic partners as the

equivalent of married parents and will consider the financial resources of both individuals.

OSAC is currently developing policies, procedures, and forms for determining Opportunity Grants for students in domestic partnerships, and detailed guidelines and copies of related forms will be distributed to financial aid offices in August. For additional information on how OSAC will be handling domestic partnerships, please contact Susan Degen at 541-687-7451 or Brett Rowlett at 541-687-7416.

---

*continued from page 8*

October, but these options don't align with the Fall census dates for many schools. Instead, OSAC will ask all participating institutions to provide early estimates of total Fall OOG disbursements in late October.

- *Possible OOG training topics* — The SRM awarding process; OSAC policies and procedures for residency, grandfathering, PJs, domestic partnerships; OOG 101 in PC labs to help FA staff learn to read OOG award lists on the FAO portal; FAQs on all 08-09 changes.

INSPIRING {endless} POSSIBILITIES

EVERYONE DESERVES AN EDUCATION — WITHOUT ALL THE DEBT.

That's why we offer free college planning and money management resources.

Smart choices, endless success.

**NELA**  
NORTHWEST EDUCATION  
LOAN ASSOCIATION

206.461.5300  
800.562.3001  
[www.nela.net](http://www.nela.net)

## Cents-Ability: Frugal Fun

by Donna Fulton, Klamath Community College

The word "budget" has a negative connotation for many students. What they do not realize is that budgeting is not about self-deprivation, but simply a money management skill. There are many ways that students can stretch their dollars and still participate in enjoyable activities.



When eating out, look for deals or coupons. Many restaurants offer 2-for-1 deals or early-bird specials. The portion size at a restaurant is often too large. Consider sharing a meal with a friend or taking home the leftovers for a nice lunch. Better yet, cook a special dinner at home. The cost of a steak dinner with all the trimmings at home can be much less than the cost of eating out.



Take the time to plan for both food and entertainment costs. The cost of a 12-pack of soda at the grocery store is much less than purchasing the same number of cans from a vending machine.



Look for free or low-cost activities: local concerts, museums, observatories, picnics, or even church functions. Admission fees, if any, may be low, and these kinds of events often provide food.



When shopping for clothes, look at the end of the season when they are up to 75% off. However, stay clear of the "it's on sale" mentality. Spending \$15 for a piece of clothing that you don't wear is not a bargain.

## On the OASFAA Calendar

Aug 7	OASFAA Summer Drive-In
Sep 30	OASFAA Newsletter submission deadline
Oct 16	Executive Council Meeting
Nov 7	Support Staff Workshop
Dec 11	Executive Council Meeting

---

## On the Lighter Side

The following excerpt came to our office in an email today. We don't often have people begging to increase their EFC, but I suppose we could do a PJ for this student and do what he asked:

"My name is Joe. I will be a junior for the 2008/2009 school year and I was wondering why my financial aid package only had my student contribution at \$1,292. Is there any way I could at least have about \$4,500 or more contribution, so there is less borrowed by my parents. I would appreciate if you could let me know if it is possible to have this changed."

At least he's thinking about his parents!

*Share your financial aid anecdotes (no names, please!) with people who understand. Email: Susan.Shogren@nela.net*

---

## In Closing...



*Photo courtesy of Donna Fossum, taken on a tour of the Capitol while visiting Washington, D.C., for the NASFAA Leadership Conference 2008.*