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2008-2009



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

As we begin 2009, we naturally find ourselves reflecting on the past year. We are also looking ahead with optimism and some trepidation as these challenging times directly impact the financial aid profession. Circumstances may vary from college to college. However, one thing that remains the same is we all need each other. This is so true, don't you think?



Ours is a noble profession, one of service and one with tangible outcomes as we walk the educational path with our students and families. They count on us for our financial aid expertise and for our listening ears and wise counsel. They want to know we care, even when the news we share may not be what they want to hear. Yes, our career path is noble, stressful and ever-changing. We are financial aid professionals, a unique bird, indeed.

I think you will agree that it is absolutely necessary for us to occasionally break away from the daily grind and interact with other colleagues. There is nothing more energizing, in my opinion, than getting together with other people who are in the same profession. They can understand exactly what you are talking about, and can encourage and offer advice like no one else. They can also reassure you that you are not going crazy!

Here is a wonderful option for you, which addresses the above concerns! The perfect break-away destination is the **OASFAA 41st Annual Conference at Salishan Spa and Golf Resort, Gleneden Beach, Oregon, February 1-3**. The conference theme this year is "Going the Distance: Working Together to Overcome Challenges."

A get-away to the Oregon coast, a chance to see old friends and make new ones, to laugh, relax, refresh and recharge, is just what the doctor ordered. I do hope you will join us. We'll miss you if you are not there, as we definitely all need each other. Registration and agenda information can be found at www.oasfaaonline.org.

Warm regards,

Crisanne Werner

Inside Every Issue...

Letter from/to the Editor	2
About OASFAA	2
New Members/Members on the Move	2-3
OSAC Update	5 & 9
Member Profile	8
On the OASFAA Calendar	12
On the Lighter Side	12

Inside This Issue...

OASFAA Election Results	3
OASFAA Annual Conference Update	3
VP Reports.	4 & 6
OASFAA Support Staff Workshop	4
Member Article: Jeff Southard	7
News from NASFAA	11
In Closing: Farewell to a Friend	12

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

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Letter from the Editor

by Sue Shogren, NELA

Along with news and updates on OASFAA events, this issue offers reflections and thoughts to ponder. Kevin Multop, VP for Community Colleges, reminds us why we do what we do. Haley Chitty of NASFAA, examines our present condition for indications of what our future may look like. Jeff Southard of ECMC suggests ways we can help students weather the tough financial times ahead.

You'll also find two articles from the Oregon Student Assistance Commission offering valuable information. Susan Degen provides clarification of changes to the processing of the Oregon Opportunity Grant. Carrie Matsushita summarizes the OSAC Scholarship Application process, highlighting improvements that make it easier than ever for students to apply.

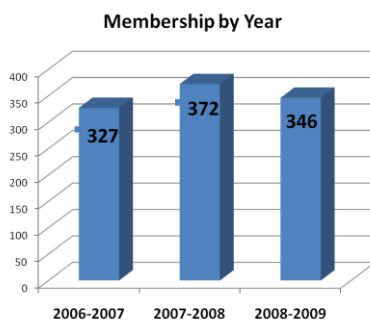
We've brought back a popular feature: our "Member Profiles" will help introduce you to one of your OASFAA colleagues in each issue of the Newsletter. President-elect Donna Fossum agreed to respond to our "20 Questions" this month. Look for more profiles in upcoming issues.

Just prior to publication of this issue we learned the sad news that a friend and colleague passed away unexpectedly. Please take a moment to read Judy Saling's article in remembrance of Paul Carlile. Paul was a dedicated professional and a tireless advocate for higher education access. In his memory, let's continue to do all we can to support those who need to know that college really can be within their reach.

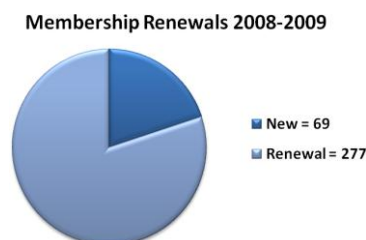
Keep sending in your news. Publication of the next issue is scheduled for April 2009.

About OASFAA

Membership grows during the year, usually reaching its peak just prior to the Annual Conference each January. In the past 3 years, OASFAA has averaged approximately 350 members per year.



For 2008-2009, nearly 20% of OASFAA's members are new.



Welcome New Members!

Karrie Blake, Phagans' Beauty Schools NW
Heather Block, Phagans' Beauty Schools NW
Beverly Boyd, OSAC
Michael Budke, Linn-Benton Community College
Belle Cantor, Oregon Community Foundation
Karen Carter, Columbia Gorge Community College
Susan Carver, University of Oregon
Larry Cheyne, Oregon Department of CCWD
Diane Clark, Pacific University
Carol Dickenson, University of Oregon
Jane Eggers, Concordia University
Lori Emmons, Oregon State University
Rachel Geiger, Warner Pacific University
Susan Hicks, OSAC
Kara Hirano, University of Oregon
Beth Hurd
Chris Logan, Lewis & Clark College
Kelli Macha, Umpqua Community College
Heather Mattioli, Portland State University
Todd McCollum, Linfield College
Alecia Neuman, Pacific University
Stephanie Pollard, Warner Pacific College
Sam Rennick, The Ford Family Foundation
Rodica Resendez, Heald College
Emily Smith, Pioneer Pacific College
Kathleen Spangler, University of Oregon
Sauna Stift, Pioneer Pacific College
Anita Sweet, Pacific University
Janet Turner, University of Portland
Cristina Upton, Pioneer Pacific College
Renee Vanzant, Pacific University
Connie Vasquez, Phagans' School of Hair Design
Kristin Wochnick, Portland State University
Jamie York, Warner Pacific College

Members on the Move

Jennifer Christian Wright was promoted to Assistant Director of Financial Aid at Marylhurst University.

Dawna Flanagan left the Registrar's Office at Eastern Oregon University to join the Financial Aid Office as their newest Financial Aid Counselor.

Karen Fobert was promoted to Senior Assistant Director at Lewis & Clark. She joined the Student Financial Services staff at Lewis & Clark in 2004.

Ashley Kikukawa was named Assistant Director at Lewis & Clark. Ashley joined the staff shortly after graduating from Lewis & Clark in May 2006, and most recently served as Loan Specialist.

Kim Pearson leaves Marylhurst University early in February to become Director of Financial Aid at Concorde Career College.

Carolyn Prescott has been appointed Interim Director of Financial Aid at Eastern Oregon University.

Theresa Schierman joined George Fox University as Financial Aid Advisor.

Janet Turner left Clark College in Vancouver, Washington, to become Director of Financial Aid at University of Portland.

Past OASFAA presidents **Don Black** and **Sam Collie** joined with **Tami Trover Crosson** to form a consulting firm that will assist financial aid offices in the west with a variety of unique challenges.

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

OASFAA Election Results

The 2009-10 OASFAA Executive Council:

President-elect

Patti Brady-Glassman, Oregon State University

Segmental Vice Presidents

Bert Logan, Lane Community College

Heather Hall Lewis, University of Portland

Scott Money, Art Institute of Portland

Nancy Hanscom, University of Oregon

Secretary

Michelle Frei, Klamath Community College

Treasurer-elect

Karen Fobert, Lewis & Clark

OASFAA Annual Conference 2009

The 2009 OASFAA Annual Conference will be held February 1, 2 and 3, at the Salishan Spa & Golf Resort on the Oregon coast. Register for the conference at: www.oasfaaonline.org/docs/conferences/conference_09/registrationinfo_2009.html. To make room reservations, call Salishan's Reservation Department at 1.800.452.2300 or 1.888.SALISHAN. Tell them you are attending this conference to receive the conference rate, which will be honored two days before and after the conference.

Volunteer Opportunity

The 2009 Annual Conference is fast approaching. If you plan to attend, consider volunteering a bit of time to help out at the registration desk.

We need people to help check folks in on Sunday between 9:00 a.m. and 3:30 p.m., and on Monday from 7:00 a.m. to noon.

We also have a block of time Monday from 4:00 to 5:00 p.m. to sell meal tickets.

If you are interested in volunteering please email Sheila Yacob (sheila.yacob@nela.net) to let her know which day and time-frame(s) work best for you.

Thanks in advance for helping out!

Annual Conference Service Project

Do you have old athletic shoes that have Gone the Distance?!

The 2009 OASFAA Conference Service Project invites you to bring any and all old unwanted athletic shoes to the Conference. We will be collecting your (and your friends, coworkers, and neighbors) athletic shoes (of any brand) that have Gone the Distance to be recycled by Nike's Reuse-A-Shoe program.

These shoes will be transformed into Nike Grind which is used to create sports surfaces (like playgrounds and tracks) in under-served communities. This is just another way for OASFAA members to help make a positive difference in young people's lives.

And, remember, the space you use in your luggage for your recycled shoes for this good cause can be replaced with all the great stuff you may wish to purchase at the local shops!

The 2009 OASFAA Conference Committee gratefully acknowledges your support for this great project.

VP Report: Proprietary Schools

by Anny Hawkins, Everest College –
Portland

I want to take this time to thank everyone for making this year in OASFAA a memorable one for me. During this past year, I've met some very wonderful people in OASFAA and have had the honor to serve on the OASFAA Executive Committee.

Aside from OASFAA it has been a very busy year for me at the campus. I was recently promoted to Director of Student Finance at Everest College, so I'm learning new things on a daily basis while I settle into my new role. I'm also working on my Masters Degree in Human Resources, recently engaged, and going to be a grandmother again.

While I close out the year as Proprietary VP, I would like to wish everyone good luck in everything they pursue in their lives. To the new Proprietary VP, I would like to say: congratulations and good luck. You will enjoy every minute of it!!

OASFAA Support Staff Workshop

by Leslie Hinkle, University of Oregon, and Fayne Griffiths, Clackamas Community College

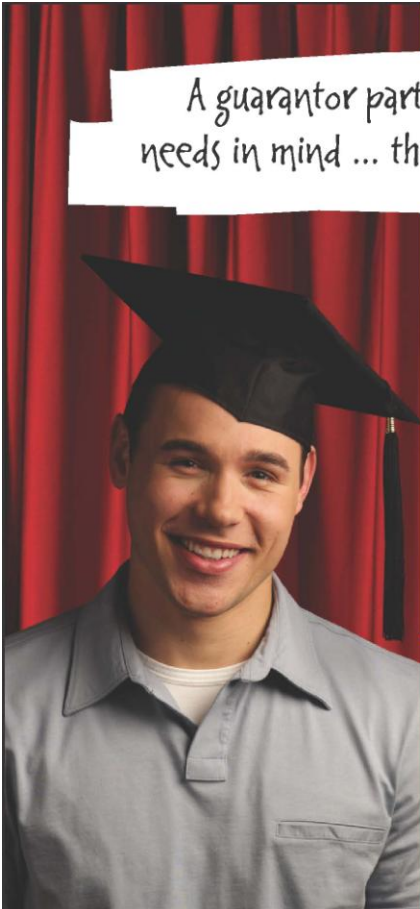
The OASFAA Support Staff Workshop took a slightly different turn this year. Take Me to Your Leader; Discovering the Leader Within, focused on teamwork and leadership with a lesser focus on the changes to financial aid law. The 48 attendees were introduced to a 3-part leadership model that included Leadership of Self, presented by Alan Lohner, author and Motivational Speaker, Leadership of Team, presented by Pam Farmer, Director of Organizational Development and Training, University of Oregon, and the final segment on Leadership of Community, presented by Jennifer Knight, Senior Client Relations Manager, EdFund.

The OASFAA Support Staff Workshop was held Friday, November 7, at Clackamas Community College's Wilsonville campus. 50 valuable support staff attended as we explored the topic of leadership.

We welcomed President Robin Baker of George Fox University as our keynote speaker. His keynote address began by asking the question "What do you think makes a good leader?" Attendees gave him descriptive words that characterize such leaders. He then helped them to see that these qualities are not specific to just leaders of departments or organizations but qualities either already present within us or those to strive for.

After the Keynote address, we were given our HERA update by Kathy Campbell, Associate Dean of Enrollment Services at Chemeketa

continued on page 7



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OSAC Update: Oregon Opportunity Grant

by Susan Degen, Oregon Student Assistance Commission



*Editor's Note:
At the request of
the author, the
following
information is
from the OSAC
publication entitled*

"Suspension of Oregon Opportunity Grant Awarding on/after 12/1/08 – Frequently Asked Questions, Part 3."

If a student receives a half-time (HT) disbursement for fall, is the student's OOG award limited to that HT amount for the rest of the year?

Yes. For the remainder of the 2008-09 award year, students are eligible to receive no more than they received for Fall 2008, regardless of whether they received a HT or full-time (FT) disbursement or their enrollment status changes later in the year. Essentially, the HT award amount received in Fall becomes the student's authorized amount for the year.

Since OSAC has suspended processing of all new OOG awards, effective 12/1/08, does this mean that OSAC will be able to avoid reducing OOG awards later this academic year?

No. We may still have to reduce winter and spring awards. Even with the suspension of new awards on/after 12/1/08, the total number of Fall 2008 OOG recipients exceeded original projections for the entire year by more than 4,000 (34,032 total recipients were projected; schools reported fall disbursements to 38,500 students). After state-mandated reductions and projected decreases in available Lottery proceeds, OSAC will have less than \$72 million in available funds for the entire year. Although this would have been sufficient to serve 34,032, as originally projected, more than 38,500 students have already received Fall 2008 disbursements.

Is OSAC still sending out those emails about potential OOG awards?

No. Emails to potentially eligible students were suspended in late November.

Some students might use the OOG Estimator on the OSAC website to calculate awards for which we know they won't be eligible. Will this change?

Yes. We disabled the Estimator for 2008-09 at the end of November 2008 and added a message that tells students that we have exhausted all funds for 2008-09. We will have an Estimator available for 2009-10 awards, but not until we have more information about potential OOG funding levels for next year.

If a school inadvertently disburses an amount that is less than what the student should have received for Fall, can the school correct the mistake and restore the original disbursement amount for Fall and for the remainder of the year?

No. Regardless of whether the reduced award amount was due to student error or school error, the amount the student received for Fall 2008 is the maximum amount that the student is eligible to receive for the remainder of the 2008-09 academic year.

Many schools made fall disbursements at one amount, only to see students' award amounts reduced after the first disbursement due to adjustments after verification, etc. Do schools have to return the difference between the higher fall award and the student's current award amount? Will the student's award for later terms (spring semester; winter and spring quarter) be at the same amount as the fall disbursement or at the new lower amount?

All awards after Fall should be disbursed at the new lower authorized amount.

Has OSAC established a priority list for new awards if additional funds become available? If so, what is that list and when might OSAC make new awards?

OSAC has proposed a priority list, subject to approval by the OOG Steering Committee and the Commission. No decisions about priority rankings have been made. If any funds appear to be available after disbursement reporting for winter quarter and spring semester, OSAC may make a limited number of new awards for spring.

For some students, a FAFSA transaction with a CPS processing date during the last week of November negatively affected their OOG eligibility but there was no time for the student or the school to correct the problem. Are such students out of luck?

Not necessarily. On a case-by-case basis, OSAC will review each situation and determine whether or not to approve the disbursement.

Can schools still submit professional judgment (PJ) or reload-and-lock (RnL) requests? What about PJ and RnL requests submitted at the end of November?

Yes. We honored PJ and RnL requests that were in the queue as of 12/1/08 because OSAC was responsible for resulting disbursement delays. We can still honor requests that lock a student's current authorized award amount, but we can no longer approve any requests that increase a student's award. Thus, the only RnL requests we can honor now are for the current transaction on which a current award is based, a prior transaction that retains the current award, or a prior transaction that reduces the award.

VP Report: Community Colleges

by Kevin Multop, Central Oregon Community College

A couple of years ago, I got the opportunity to take on the management of our emergency fund. It's a pot of money specifically designed to help students who find themselves in unexpected financial trouble. As you can imagine, the requests for help this aid year have been off the charts and due to lack of funds, unfortunately, we are unable to fully assist all of these needy students.

As the Director of Financial Aid at Central Oregon Community College, I spend most of my work day crunching numbers, evaluating processes, attending meetings and other stuff that usually doesn't involve much "face-time" with students. My work on the emergency fund, however, brings me back to the stark reality of why I have a job in the first place. Many people really do need the help of the Financial Aid Office to achieve their college dream.

I would like to share a couple of the stories I have encountered this year in awarding these emergency funds as a reminder of what some of our students are up against. Take Sara (not her real name), for example, who wrote in her application, "One week after our apt fire, my dad had a heart attack...as I am typing this letter, mom is battling her cancer... she probably won't be here for Christmas." This student is also a single mother of five who would love to be a nurse someday.

The downturn in the economy has taken its toll on our students, with many losing jobs or getting their work hours cut back. One applicant, a young man who works close to the college at a BBQ restaurant, wrote, "My roommate moved out about three months ago and I have to pay the whole rent... This I can't afford especially because they cut back on my hours at work due to the slowdown in the economy."

Out of all of the applicants this year, however, there is one applicant's story that is the most heartbreaking. A student and mother of four wrote, "The day before Thanksgiving my entire world shattered. Without any warning, my husband committed suicide." Amazingly, this student was able to complete the term. Her determination surfaced in her application when she stated, "My world doesn't stop for my tragedy."

With so many students out there... on our campuses... in our offices every day... I want to add a word of encouragement that your efforts make a difference, and not to just a number or simply a file, but to a person that depends on the help you provide to make college a reality.



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Financial Literacy: Is It Hip To Be Cheap In 2009?

by Jeff Southard, ECMC

Economic crisis... layoff worries... increased debt. In the financial aid world, we've been talking about this stuff for years. Now, it seems that these basic concerns we've all dealt with are on everyone's list of concerns. More and more, basic money management tools are vital to the overall financial well-being of students during these difficult economic times.

Many students start college lacking the most basic foundation in successful money management techniques. Couple that with increased independence and the potential for credit card pitfalls and it's no wonder that financial literacy education is a priority on campuses today. If you're concerned about the way your students handle their finances, providing some money management tools may help them to avoid some of the money emergencies that often stand in the way of successfully completing their educational path.

What's happening on campus right now? You may think that you're at square one on financial literacy efforts. There's no need to panic if you are, but first do some investigation. Someone or some department may already be doing

outreach efforts to help with financial literacy education. Send out a question on your school listserv or check in with student government, housing and career services to see if they are currently trying to reach students. They may also have the expertise to assist you in getting financial literacy information to your students. Any financial literacy program with hope for success generally includes partnering with other areas of your college or university.

Who can you partner with? Every campus is different. Whether you target in classroom efforts or voluntary events, the key is collaboration. It may be through partnering with residence life or the enrollment management folks or even working with professors to give students extra credit for accessing financial literacy education. Consider also the possibility of bringing experts in to talk with your students. Lenders, guarantors and community outreach oriented agencies often have financial literacy resources that are ready to go, so there's no need to reinvent the wheel in your efforts.

NASFAA recently hosted a webinar on financial literacy outreach on

campus. The program profiled some different approaches to getting this important information out to students. The handouts and presentation are posted on the "webinar" section of the NASFAA site and also includes some resources and sample curriculum.

How can you measure success? Any sustainable program is built with ways to measure success. Evaluations and surveys can be helpful to provide feedback on the value of your materials and presentations. Some colleges also track their default and retention rates to help show the value of financial literacy education.

No matter what you choose to do, the important thing is to start. Resolve to offer a workshop on money management this semester or to get on the agenda during fall orientation. Your students will appreciate your efforts and be on the road to financial wellness.

continued from page 4

Community College. Kathy presented a concise overview of the many changes in HERA and provided the attendees an easy reference sheet.

One highlight of the day that was a great surprise to the attendees is each had a personally written note from their supervisors.

The workshop was well received with outstanding ratings. The planning committee deemed the workshop a complete success judging from the evaluations. With 5.0 being a perfect score, the average of the day's events came to 4.76. Comments on the form included statements like, "Best ever, I've been coming for the past 8 years!" and "Really good material" and "Loved the note from my boss!"

Save The Date!

by Ted Malone and Colleen MacDonald, 2009
WASFAA Conference Registration Co-chairs

Registration is open for the 2009 "BIG Wild 40" WASFAA Conference, which is being held April 26-28, 2009 in the heart of downtown Anchorage, Alaska.

To register, go to www.wasfaa.org, first click on Conferences, and then click on REGISTER NOW. Reservations for the conference hotel, the Hilton Anchorage, also are available. The conference room rate is valid from April 21 through May 1, 2009.

See you in Anchorage!!!

Member Profile: Donna Fossum



As President-elect of OASFAA, Donna is prepared to lead our association during its 42nd year. Donna is the Director of

Financial Aid at Western Oregon University, where she oversees the federal, state and institutional student aid programs. WOU enrolls 5,300 students, with approximately 67% of students receiving some type of financial assistance, totaling over \$35 million annually.

How long have you been in financial aid?

About 22 years.

How did you get started in financial aid?

After college, I was an elementary school teacher for eight years. After eight years of teaching, I decided I was ready for a change and got a job at the Oregon State Scholarship Commission (now OSAC). While at OSSC, I saw a job for a financial aid counselor at Western Oregon State College (now Western Oregon University). I applied, was hired and have been here ever since March of 1989.

What has your involvement been with OASFAA so far?

Over the years, I've tried to attend as many training functions as possible. I always learn something new and come back re-energized after the annual conference. I've gotten to know many outstanding professionals over the years and I'm impressed with their dedication to financial aid. Some of my OASFAA volunteer activities include:

- Summer Drive-In Chair;
- Annual conference Co-chair;
- Vice President for Public Four-Year Schools;
- Volunteer for OPB Financial Aid for College;
- Volunteer for College Goal Oregon;
- OASFAA President-elect.

What is the most rewarding part of your job?

Knowing what I do helps students succeed and reach their dreams of graduating from college.

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

There are several memorable situations, but this is a fairly recent case. I review all the SAP petitions. I take a bit of time making thoughtful written responses to the petitions. Well, there was one student whose petition I disapproved and instructed him to attend a term "on his own" to make up for his deficiencies. He did as instructed, re-petitioned the following term and I approved his petition with some words of congratulations and encouragement. At one of my

"I would encourage people to reach out to your fellow administrators..."

Academic Affairs staff meetings, the Director of the Academic Advising and Learning Center shared the story about this student with whom she was working. He met with her and was excited and proud that his financial aid petition was approved. He said that I praised his improvement and I even signed the letter. I don't know who the student was, but it reinforced with me that while we may have to make tough decisions, supporting and challenging students and providing positive feedback can have an effect on students.

What is the most difficult aspect of your job?

It's challenging at times to juggle the many responsibilities of the administration of aid programs, the needs of the university, and the needs of the students. I must say that I am so fortunate to have

an outstanding staff. They are tremendous colleagues and help make our office run smoothly. I could not do my job without the support and dedication of the WOU Financial Aid Office staff.

How do you cope with stress on the job?

I try to get some exercise (walking/jogging or biking), although it is hard to squeeze it in. I like to watch movies, travel, eat out and spend time with family and friends. I also like to laugh. Laughter is a great tool to help with stress.

Who has been the biggest influence/mentor on your career?

I would have to say Sandy Mountain. She was the Assistant Director of Financial Aid at WOSC when I was hired and she was later promoted to Director. She was an outstanding role model for me. I learned so much from her. Her financial aid knowledge was deep. She demonstrated an outstanding work ethic and strong leadership. She was always professional and she was very involved with OASFAA. Sandy was (and continues to be) very supportive of me over the years. As a new financial aid director, I could always call her with questions and advice. She became a good friend and we get together as time permits.

What is/was your favorite volunteer experience?

I think helping with College Goal Oregon was one of my favorites. I helped at the Grand Ronde site last year. Luhui and her colleagues did a good job coordinating the event. The experience did not involve a lot of work on my part---just a commitment to several hours on a Saturday. I believe that College Goal Oregon is a very easy way for OASFAA members to give back to the community. People filing their FAFSAs were very appreciative of the help that they received.

continued on page 10

OSAC Scholarship Update: 2009-2010 Application Process

by Carrie Matsushita, Oregon Student Assistance Commission


The Oregon Student Assistance Commission (OSAC) disbursed nearly \$16 million in scholarships and grants for the 2007-08 academic year to Oregon graduating high school seniors, college students, older adults returning to school, part-time students, and individuals with specific training needs. 8,000 students submitted competitive applications. As the program continues to grow, with nearly 400 scholarship listings and 92% of applicants filing online, OSAC changed the 2009-10 Scholarship publication from an application to the **EApp Workbook**. The new publication provides an easy way to search for scholarships, a worksheet to help students prepare their information, and more online tools.

Highlights of the changes for 2009-2010:

- With the “all-electronic” process for submitting the common application online (eApp), students are no longer required to send OSAC a paper scholarship application packet (hard copy).
- For the first time, students will be able to upload to their eApp, scanned transcripts and other required documents such as extra essays, enabling students to submit their entire scholarship application packet online. Transcripts can also be transmitted to OSAC (from the student’s school) using the OSAC secure web portal or IDTS.

- Students who file their application online and create a secure eStudent profile receive the added benefits of confidentiality, ability to track scholarships, accept awards, and return the next year to update their application and apply for the next award season. Students without Internet access to complete the eApp can request a paper application by contacting OSAC at 800-452-8807.
- The new workbook is organized in four sections to help students find scholarships by the high school they attended; their academic interest, college major, or career interests; personal situation (student parent, home-schooled, transfer students, veteran, etc.); employer or membership group; and donor or honor names.
- For each scholarship listed, a reference tool bar of key eligibility requirements is included (e.g., type of student - graduating high school senior, college undergraduate, college graduate; GPA; whether FAFSA filing is required; college location, etc.). If the tool bar includes the word “Web” or “XDoc” (extra document required), students can obtain additional information required of the scholarship by visiting OSAC’s website at www.GetCollegeFunds.org.

continued on page 10



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continued from page 8

What do you do when you are not working?

I do the same things that I do to relieve stress. When I have time, I like to make hand-stamped cards. Making the cards is a relaxing and creative outlet for me.

What do you like about living in Oregon?

It is so beautiful. Summers are fun with good weather, concerts and time to be outdoors. I also like the laid-back attitude of Oregonians. I was born in North Dakota and I'm glad that my parents moved to Oregon when I was a youngster—I don't think I'd enjoy those cold North Dakota winters.

What is the most unusual place that you have traveled?

Hmmm, I don't know if this is unusual, but in 1982 I went with my sister to see where my grandparents lived in Norway. It was moving to see the house where my grandmother lived and the fjord she walked up with the goats. We also saw the church where my grandfather was baptized and where my grandparents were married. We stayed with distant cousins, some of whom we hadn't met, and it was wonderful getting to know them.

What is your favorite restaurant?

Right now, it's a local restaurant in Independence called Ragin' River.

The food and atmosphere are wonderful, and I like to support our local businesses.

What was the last book you read?

Well, when I'm not reading the Federal Student Aid Handbook, I'll pick up a paperback. The last book I read was an Ann Rule book on true crime stories. I was a Psychology minor in graduate school and I'm intrigued by these stories. I wonder what would possess an individual to do what he/she does in her stories. If I need a distraction, her stories provide a real break from financial aid.

Who is your personal hero?

No doubt, my dad. He was the kindest, most loving and supportive father anyone could have. My dad was positive, upbeat and had a good sense of humor. He enjoyed life. He liked talking with people whether they were acquaintances or strangers. I enjoy talking with people, too, and now you know where I get that! My dad died in 2002 and I miss him dearly, but I am so grateful for the time I had with him and his influence on my life.

Pepsi or Coke drinker?

Coke Zero is my favorite.

DL or FFELP?

Direct Loans.

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

I would like to see an increase in the Federal Pell Grant Program and a decrease in the smaller grant programs.

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

I would encourage people to reach out to your fellow administrators, either as a mentor or a newer professional seeking the wisdom of others. OASFAA is fortunate to have so many incredible and knowledgeable individuals who have much to share with newer professionals.

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

I'm not sure. Financial aid seems to be a good fit for me, so I plan to stay in the profession.

continued from page 9

- The publication's worksheet mirrors the online eApp and allows students to complete it before entering their data online to help minimize errors that can lead to applications being rejected.
- New sort filters on the online eApp allow students to quickly find scholarships that match their interests. The comprehensive scholarship catalog features nearly 400 private scholarships at www.GetCollegeFunds.org. Searching and applying for these scholarships is free. Students are encouraged to check the online comprehensive scholarship catalog for new scholarships added after September 1.
- OSAC offers an Early Bird application deadline of Monday, February 16 and a final deadline of Monday, March 2, 2009. Postmarks will not be considered. Applications received by the Early Bird deadline will receive early review by OSAC and, if information is incorrect or missing, the applicant will be notified by e-mail or text message and receive an opportunity to submit corrections by the final deadline of March 2. A common error includes incorrect transcripts. If no errors are found, the applicant will be entered into a drawing for a \$500 Early Bird scholarship. To be considered for a scholarship award, OSAC must receive the student's application and all required documents by the final deadline of March 2.

Persons with questions about the OSAC application process may call (800) 452-8807.

News from NASFAA: First Signs of an Approaching Storm - Looking Into the Future

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



NASFAA's 2008-09 National Chair and University of Wyoming Financial Aid Director Dave Gruen sparked an interesting online

conversation when he predicted in a [blog posting](#) that the recent economic turmoil had sparked a tsunami that would soon crash on financial aid office shores.

In the Oct. 27, 2008 blog entry, Gruen pointed to some indicators he was witnessing on his campus that suggested an oncoming wave of students and families who would need financial assistance to compensate for lost wages, dwindling college savings, and lost or reduced home equity.

Financial aid administrators posted responses to the blog entry reporting a variety of experiences. Some corroborated Gruen's fears with stories of increasing need and aid eligibility among students and families while others reported no indications that the economy was affecting those they served.

Looking back, it seems that Gruen's somewhat dire predictions were well founded. As the economic downturn spreads it is having a negative impact on every sector of the U.S. economy, including families' ability to pay for college and institutions' and states' ability to provide financial aid.

Documenting Troubling Trends

A recent report by the *Chronicle of Higher Education's* new research service illustrates the challenges these trends are creating for students, families, and higher education institutions. The report, "[Financial Uncertainty and the Admissions Class of Fall 2008](#)," found that nearly 80 percent of institutions had more applicants in 2008, but 46 percent of institutions had fewer students actually attend after being accepted. Among the 46

percent, three-quarters said they did not expect any decrease in matriculation.

"After being overwhelmed by piles of applications, many colleges had to dig deep into their waiting lists to fill their classes," the report states.

The college admissions officers surveyed for the report cited the following factors for the reduced matriculation rate:

- 76 percent said that changes in the financial situations of parents and/or students was a factor.
- 64 percent said that more students attending community colleges was a factor.
- 58 percent said that a decline in home values was a factor.
- Half said that the availability of student loans was a factor.
- 76 percent said that more aggressive financial-aid offers from key competitors was a factor.
- 60 percent said that "summer melt," or students who put down deposits but did not matriculate was a factor.

Four of the six reasons cited can be attributed directly to the floundering economy. The report details other impacts that the economy is having on students and families, including:

- Students increasingly reluctant to travel far from home to attend college.
- Families less likely to want to take on student-loan debt.
- Students applying to more colleges, hoping to leverage them against one another to get larger offers of financial aid.
- Students trading down - looking more seriously at public universities instead of pricey private colleges.

These trends strain lower-cost colleges like state universities and community colleges, which are experiencing an enrollment boom.

Enrollment in community colleges is up 8 percent this year by some estimates. The increased enrollment in lower-cost institutions is stretching their budgets at the same time that state budget cuts are hitting public universities and community colleges hard. This limits their ability to accommodate all applicants, and is creating fears that lower-income and minority students will be pushed out of the system as it is flooded with more qualified applicants and/or applicants with a greater ability to pay for tuition and fees.

At the same time, students are looking for more financial help. About 56 percent of the admissions officials surveyed said more students than usual have come to financial-aid offices this fall to work out new payment arrangements.

Unfortunately, institutions are having a tough time finding the money to help these students. Among the colleges that reported more financial aid requests, only 61 percent said they could meet students' needs. More than 50 percent of those surveyed planned to raise funds for additional scholarships, 12 percent planned to use more funds from endowments for financial aid, and 9 percent planned to create new loan programs to make more credit available to families.

As Gruen predicted in his blog entry, survey respondents expected things to get worse before they get better.

A Silver Lining?

If the past is any indication, the U.S. traditionally responds positively to crisis and challenges. It tends to bring the best out of people and gives the nation an opportunity to rethink fundamental assumptions and practices that have led to the current crisis.

continued on page 12

continued from page 11

“Perhaps this will turn out to be a good thing in the end,” wrote one colleague in response to Gruen’s blog post. “College tuition was rising at an unreasonable rate and students continued to attend schools they could not afford and continued to borrow money they could not pay back. Much like the housing market, we all will be forced to make better decisions and find another way to pay for college besides borrowing out of control.”

Beyond the short-term challenges facing higher education and financial aid, the U.S. faces larger challenges of educating the future workforce and leaders. Demographics dictate that tomorrow’s leaders will come from low-income and minority backgrounds, the very population that is currently underserved by higher education. The current crisis offers an opportunity to retool the system to better meet these long-term goals.

NASFAA’s National Conversation Initiative will provide important insight into how the financial aid system can be redesigned to meet America’s future needs. NASFAA encourages you to [get involved](#) to ensure that we make the most of the current crisis/opportunity and that the initiative has a positive and long-lasting impact on the future direction of the financial aid programs.

Resources:

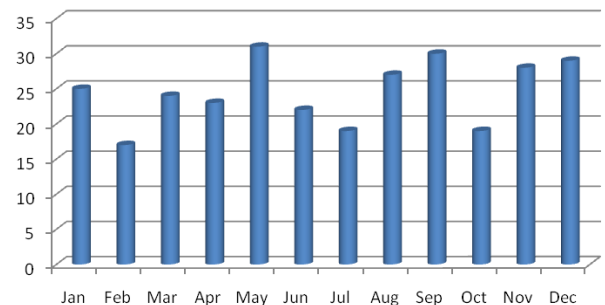
- National Conversation Initiative Web site: nasfaa.org/redesign/nci/ncicenter.html
- NASFAA National Chair Blog: nasfaachair.org/blog/
- Chronicle Report: research.chronicle.com/reports.html?utm_source=at&utm_medium=en

On the OASFAA Calendar

Jan 14	OASFAA FA101 Workshop
Jan 22	OPB Night
Jan 24	College Goal Oregon
Feb 1	Executive Council Meeting
Feb 1-3	Annual Conference

On the Lighter Side

Birth Months of OASFAA Members



Share your amusing or surprising financial aid anecdotes with people who understand. To protect the innocent, we will not publish the names of contributors or their institutions! Simply email: Susan.Shogren@nela.net

In Closing... Farewell to a Friend

by Judy Saling, University of Oregon

Our financial aid community has lost a shining star. Paul Carlile, Assistant Director at University of Oregon, passed away unexpectedly on January 15, 2009.

Paul was an integral part of our university. He was in charge of Outreach and expanded that program to wonderful heights. He went beyond parent nights to presenting with the Business Office during our Intro Ducktions for new students—if Paul said it, parents believed it! Fortunately for all, his message was true.

He designed and taught a for-credit class in Financial Literacy, he worked with migrant families in Salem not only to help them learn about financial aid, but also to encourage them to think of college for their students, how to pick a college, what courses to take in high school, and how to apply for a scholarship. He was there until his last night giving them guidance.

Paul was an avid bicyclist and participated in many long—and grueling—expeditions with friends. He was a world traveler and delighted in recycling and educating us all on ways to save this planet.

The University has set up a Memorial Gift Account to begin a scholarship in Paul’s memory, which will be awarded to a first generation college student from Oregon with financial need. For more information, contact me (jsaling@uoregon.edu).

Paul offered us so much, and still had much to give. He was always thinking into the future. He is so missed.

