

May/June/July  
2009



# Newsletter

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

## Executive Council

Donna Fossum  
President

Patti Brady-Glassman  
President-elect

Crisanne Werner  
Past-president

Bert Logan  
Vice President  
Community Colleges

Heather Hall Lewis  
Vice President  
Independent Institutions

Scott Money  
Vice President  
Proprietary Schools

Nancy Hanscom  
Vice President  
Public 4-Year Schools

Michelle Frei  
Secretary

Ryan West  
Treasurer

Karen Fobert  
Treasurer-elect

## Membership Chair

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

## President's letter

This spring I attended WASFAA's 40th annual conference in Anchorage. How quickly I learned how differently things are done in Alaska. It was a good experience and culturally enlightening for me.



WASFAA awards were handed out to groups who have made significant contributions to WASFAA. I am pleased to say that Oregon's own Sue Shogren and Cindy Pollard (WASFAA Training Committee Co-chairs) received the award for Committee of the Year. They have provided outstanding training and also expanded the training opportunities to include web-based training. Their recent web-based training, a Review of NASFAA's Fall 2008 "Aspects of Student Eligibility" was well received. The next time you see Sue or Cindy, please be sure to congratulate them on this well-deserved recognition of their service to WASFAA.

One of the keynote speakers at the WASFAA conference was Father Oleksa. Some of you may remember when Father Oleksa spoke at the OASFAA conference several years ago. He told stories of his personal experiences with cultural differences and how we should accept differences in people. Father Oleksa encouraged us to tell "grandfather" stories as a way for us to share our personal culture. At dinner that night with fellow Oregonians Kathy Goff, Deanna Smith, Valerie Karnes and Helen Faith, Kathy suggested that we share our grandparent stories. It was interesting to learn about each other's background. Even though we are a diverse group from diverse backgrounds, we are all committed to help students succeed in college.

A WASFAA Conference highlight for me was the Monday night program featuring several University of Alaska Fairbanks (UAF) students. The students shared native dances and native Alaskan games. They were intelligent, humorous, talented and very entertaining. It was so great to have them share a part of their culture with us.

I came away from the conference thinking about the cultural differences we see with our students. We may not understand why they do things the way they do and may want them to conform to our culture. I believe at times, however, we may need to step back and look at new ways to reach out and help *all* of our students succeed.

## Inside Every Issue...

Letter from/to the Editor . . . . .	2
About OASFAA/New Members . . . . .	2
Members on the Move . . . . .	3
Member Profile . . . . .	4
VP Reports . . . . .	6
OSAC Update . . . . .	7
Cents-Ability . . . . .	10
On the OASFAA Calendar . . . . .	10
On the Lighter Side . . . . .	10

## Inside This Issue...

Mentoring Program Update . . . . .	2
Trainers Needed! . . . . .	3
Summer Drive-In 2009! . . . . .	3
College Goal Oregon Update . . . . .	5
WASFAA Has A Research Grant For You . . . . .	5
OSAC Update: New Tip Sheets . . . . .	9
In Closing: Student Ambassadors . . . . .	10

## 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 submissions of 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

Editor:  
Sue Shogren, NELA

Donna Fossum, Western Oregon University

Crisanne Werner, Linfield College

Patti Brady-Glassman, Oregon State University

Judy Saling, University of Oregon

Nancy Hanscom, University of Oregon

Abril Hunt, Clackamas Community College

Heather Hall Lewis, University of Portland

## Advertising

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

©2009 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

In this issue, in addition to valuable updates from OSAC and from your Segmental VP's, I encourage you to take special note of updates from your colleagues describing ongoing efforts by so many volunteers: the OASFAA Summer Drive-In on August 6, the first meeting of the new OASFAA Mentoring Program, and the call for Trainers to join in OASFAA's involvement in a new national initiative. And don't miss Donna Fulton's latest "Cents-Ability" article! Together, we continue to keep this organization – and this profession – strong and relevant.

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

---

## OASFAA Mentoring Program Update

by Dina Birmingham, NELA

The OASFAA Mentoring Program had a successful kick-off event on June 3<sup>rd</sup>. The Mentors and Protégés met at Chemeketa Community College for a full day of introductions, training, team building and planning. There are 18 OASFAA members taking part in the pilot year of the Mentoring Program. The individuals come from all facets of OASFAA: community colleges, proprietary schools, public 4-year schools, private 4-year schools and affiliate members.

The training was facilitated by Susan Bender-Phelps, the mentoring consultant selected by OASFAA to assist with the design and roll-out of the program. The general goal of the mentoring program is to assist protégés with developing their professional skills in four main areas:

- Teamwork;
- Support;
- Breakthroughs; and
- Problem-solving.

These skills will be developed and encouraged through selection of, and work towards, a group project. Large or small, simple or complex – the details of the project are at the full discretion of the mentoring group. The focus is simply to see progress for the protégés in their professional development. The hope is that by having a shared goal, the interactions of the group will remain focused on skill improvement.

The Mentoring Committee is grateful to OASFAA for their support of this professional development program. In addition, the event could not have been successful without the assistance of Reshone Dean at Chemeketa Community College. Reshone did an excellent job of making all the necessary arrangements for our location, and I personally owe her my immense thanks!

The results of the group projects will be shared at the 2010 OASFAA Annual Conference in Portland. We hope that many of you will find this experiment to be interesting, and *hopefully* you will apply for the 2010 Mentoring Program!

---

## Welcome New Members!

**Mary Chuinard**, Linn-Benton Community College

**Diane Clark**, Pacific University

**Zack Duffy**, Pioneer Pacific College

**Lilly Foxx**, Marylhurst University

**Rachel Geiger**, Warner Pacific College

**Corey Gumm**, Everest Institute

**Renee Jaffer**, Navy-Marine Corps Relief Society

**Katie Kahn**, Concordia University

**Kristen Lena**, Art Institute of Portland

**Tim Newell**, Apollo College

**Stephanie Pollard**, Warner Pacific College

**Julia Reid**, Birthingway College of Midwifery

**Peter Rooks**, University of Portland

**Jenny Ryan**, Oregon Student Assistance Commission

**Jamie York**, Warner Pacific College

## Members on the Move

**Peggy Burgus** joined Western States Chiropractic College as Assistant Director of Financial Aid in May.

**Kim Lamborn**, Financial Aid Counselor at Western Oregon University, received her Master's degree in June from Portland State University in the Postsecondary Adult Continuing Education program.

**Cindy Pollard** and **Sue Shogren** are Co-Chairs of the WASFAA Training Committee, recently awarded WASFAA Committee of the Year. **Bert Logan** and **Jennifer Knight** are award-winning volunteers.

**Pete Rooks** joined the staff of the University of Portland Financial Aid Office staff as Associate Director, as of June 15, 2009. Pete is a newly-retired Army ROTC commander at the University of Portland.

**Jessica Wright**, Assistant Director of Financial Aid, leaves the University of Portland for her new position as Director of Financial Aid at the Oregon College of Art and Craft beginning July 27, 2009.

*Correction:* In the last issue of the newsletter, we incorrectly identified **Laurie Radford** as being with the "Oregon College of Naturopathic Medicine." The correct name of the college is the **National College of Natural Medicine**. We apologize for this error.

*If you or someone you know has received a promotion or taken a new job, e-mail: [susan.shogren@nela.net](mailto:susan.shogren@nela.net).*

## Trainers Needed!

*by Leslie Limper, Reed College*

OASFAA is pleased to announce that we will bring the National Training for Counselors and Mentors (NT4CM) to Oregon this fall! The NT4CM program was founded as a joint partnership between Federal Student Aid, the National Association of Student Financial Aid Administrators (NASFAA) and the National Council of Higher Education Loan Programs (NCHELP).

This program provides *free* training for high school counselors, mentors, and others who advise students and families regarding college financing. OASFAA plans to offer this training in as many locations as possible and we need your assistance! Here's how you can help:

1. Volunteer as a trainer. We need trainers in all areas of the state. The curriculum is developed, and a Train-the-Trainer webinar will be offered.
2. Volunteer as a site coordinator. Want to expose high school counselors in your area to your campus? How about offering to host a workshop? Facilities need to be free; we're not allowed to charge for this training.
3. Volunteer as a training committee member. The training committee does a lot of work via email and phone. We need your input to develop successful training opportunities in Oregon.

As OASFAA Training Chair, feel free to e-mail me: [llimper@reed.edu](mailto:llimper@reed.edu). Thanks for your consideration.

## OASFAA Summer Drive-In 2009!

*by Co-Chairs Mary McGlothlan, Multnomah University, and Jennifer Knight, EdFund*

Register now for the OASFAA Summer Drive-In on **August 6, 2009**, at Mt. Hood Community College in Gresham.

Drive, bike, bus, fly, walk or carpool to the workshop to attend sessions including:

- 529 plans;
- The new Income-Based Repayment plan;
- Financial aid for non-traditional programs;
- VA chapter 33, including the Yellow Ribbon Program;
- Professional judgment;
- OSAC update;
- Federal update;
- Guest speaker.

The day will provide valuable training and opportunities to network with your colleagues.

The cost is \$35 for OASFAA members and \$60 for non-members. On-line registration is available at: [www.oasfaaonline.org/docs/toc\\_training.html](http://www.oasfaaonline.org/docs/toc_training.html)

As a courtesy, OASFAA members during the 2008-09 membership year (which ended May 31, 2009) had their membership extended through July 10, 2009. Note that, if you register as a non-member and later pay your membership fee, it does not automatically change your fee to the member rate. It is recommended that you first pay your membership fee and then register.

Want to pay your membership or event registration fee immediately? OASFAA accepts VISA,

MasterCard, American Express and Discover via the OASFAA website. Check your membership status, or pay your outstanding membership invoice with a credit/debit card, or renew your membership online, at: [www.oasfaaonline.org](http://www.oasfaaonline.org) under "Member Services."

Lastly, please remember that OASFAA policy requires receipt of payment for all OASFAA events by the start of the training, so either pay early or bring money with you. Contact Ryan West ([westr@wou.edu](mailto:westr@wou.edu)) with questions about payments for membership or the event.

We are confident that attending this event will be well worth your time and money. We know that budgets are tight, but if you can make it, you won't regret it!

## Member Profile: Valerie Karnes

*Valerie Karnes joined OASFAA for the first time in 2008, bringing with her tremendous experience in multiple sectors. Valerie is Associate Director of Student Financial Aid at Portland State University and she participates in OASFAA's Mentoring Program.*

*How long have you been in Financial Aid?*

6-1/2 years.

*How did you get started in Financial Aid?*

I started at a University, working in the Business office. During registration periods, I would assist the Financial Aid office. I really enjoyed the interactions with the students. So when the Financial Aid office had an opening, I applied for and was offered the position.

*What has your involvement been with OASFAA so far?*

I joined OASFAA last fall, shortly after I arrived in Oregon. I attended the conference in February. I am also participating as a mentor in the mentoring program that OASFAA just launched.

*What is the most rewarding part of your job?*

One of the most rewarding experiences has been seeing students progress from being admitted to walking across the stage for graduation. This is especially true in cases where I have been involved in helping the student overcome an obstacle that could have interrupted the pursuit of their education.

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

There are several memorable students... It could be the student who was not eligible for aid because he did not register for selective service because he was a conscientious objector. Or it could be the student who came to me about every other term, thinking that she wanted to change from CIS to massage therapy, then to a pilot, then something else. By the way,

she is now a financial aid advisor at the school she graduated from.

*What is the most difficult aspect of your job?*

The most difficult thing is seeing students who do not qualify for enough funding to meet their needs. But equally as difficult, is seeing students borrow carelessly, without thought to how that will impact them later when they want to buy a home or start a family.



*How do you cope with stress on the job?*

Stress? What stress?! Those are just opportunities for personal growth.

After a difficult day, there is nothing better than going home, putting my feet up, and enjoying a nice glass of wine.

At a previous job, we had a group that would go to the batting cages at lunch. It is amazing how smacking a softball with an aluminum bat can relieve the tension. Try it!

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

My mentor is James Caldwell. He is the former University Director of Financial Aid for DeVry University, and is now the campus President for the DeVry, Colorado Metro area. He provided numerous personal and professional growth

opportunities, including the chance to move from the Seattle-Tacoma area to the Denver area to take a position as Director of a Financial Aid office. He was supportive of my move back to the Pacific Northwest, so that I could be closer to my family, and he continues to be a sounding board and provide insight when dealing with difficult or unusual issues.

*What is/was your favorite volunteer experience?*

My favorite experience was as a mentor for a new financial aid advisor. Her enthusiasm was contagious, and really provided a chance to help guide her in her pursuit of her goals.

*What do you do when you are not working?*

I love to make cards, scrap-book, quilt, etc. I am also an avid reader. My boyfriend and I are starting to explore the Oregon wine territories, and become more educated on this topic. I also love to spend time with family and friends whenever possible.

*What do you like about living in Oregon?*

I am a new resident to Oregon. People have been very friendly and welcoming.

I like the variety of landscape and color here, as well as the easy access to the beach and mountains. I also like the proximity to my family, who live in the Tacoma-Seattle area.

*What is the most unusual place that you have traveled?*

Juarez, Mexico. I traveled there to help train staff for a call center that was outsourced by a University I worked for. The obvious poverty in the area was shocking and sad, but the University was providing great opportunity for these employees. Now this area is in the news, with a current war between drug cartels. The news is reporting over 10 murders a day. You would not get me to volunteer to go there now!

*continued on page 8*

# College Goal Oregon Update

by Jenny Allen Ryan, Oregon Student Assistance Commission

Save the date: **January 30, 2010!**

In preparation for helping Oregonians make the dream of going to college a reality, OSAC will coordinate College Goal Oregon. We have submitted our application for a Continuation Grant and will confirm the event and sites once notification of the grant has been received. It is our 4<sup>th</sup> annual College Goal Oregon event, and to continue with our success we need you!

This year, we will add a new service called "FAFSA Fridays" to promote completion of the FAFSA. On the final Friday of each month from February through June, we will hold a webinar to assist students and families with completion of the FAFSA online. This will be another way to help your students in case they miss the in-person sessions at College Goal Oregon.

We appreciate your support in volunteering in the past and would like to count on help from you and many others to continue to make this a success. Feel free to promote this event with other key colleagues and please forward the information to anyone that may benefit from College Goal Oregon news.

Contact Lorianne Ellis, CGO Statewide Coordinator ([lorianne.m.ellis@state.or.us](mailto:lorianne.m.ellis@state.or.us)) or Jenny Allen Ryan, CGO Site Coordinator ([jenny.allenryan@state.or.us](mailto:jenny.allenryan@state.or.us)).

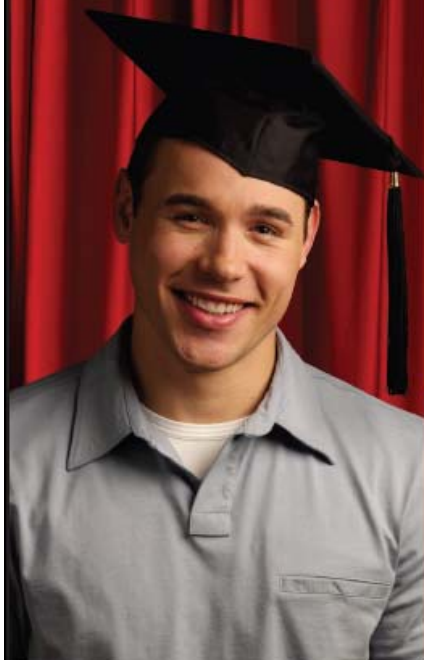
# WASFAA Has A Research Grant For You

by Luhui Whitebear, Confederated Tribes of the Grand Ronde

WASFAA has set aside funding for a research grant program to help facilitate research activities in areas of interest to WASFAA and its membership. WASFAA members are eligible to apply; non-members must be sponsored by a WASFAA member to apply. Grants can be used to assist recipients in covering project costs, including temporary personnel, printing, postage, data entry, computer time, and preparation of papers and reports. Grants are not intended to provide a salary or stipend for the grant recipient, or for program start-up expenses. Projects that involve experimental activities and new initiatives should emphasize evaluation of program effectiveness.

For more information about the grant process and grant application forms, go to: [www.wasfaa.org/docs/research/intro.html](http://www.wasfaa.org/docs/research/intro.html). The fall grant application deadline is **October 15**, and the spring application deadline is **March 1**.

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 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 uses a variety of formats and an interactive, informative Web site ([www.ecmc.org/fab](http://www.ecmc.org/fab)) to guide students in smart money management practices.

#### 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.

To learn more about how ECMC can help you, contact Kathy McCutchen or Jeannie Kupper, your regional ECMC Client Relations representatives.

Kathy McCutchen  
[kmccutchen@ecmc.org](mailto:kmccutchen@ecmc.org)  
888.323.3262, ext. 2462 toll free  
503.314.1109 direct

Jeannie Kupper  
[jkupper@ecmc.org](mailto:jkupper@ecmc.org)  
888.323.3262, ext. 2453 toll free  
541.731.9717 direct



## VP Report: Independent Institutions

by Heather Hall Lewis, University of Portland



Whenever someone asks me how things are in the financial aid office, my response is always “busy.” Having been in financial aid for almost two years now, I have learned that “busy” is ALWAYS an accurate response. Things never seem to slow down.

Things are busier this year than ever before with more students applying for aid and special considerations. While most of our students are enjoying a well-deserved summer break, we are slaving away in our offices getting ready for them to return to us in the fall.

In the midst of all the hustle and bustle, it can be challenging to find the time to keep up with training and professional development. But, we all know that the only constant in financial aid is change, so training is vitally important to being successful at what we do. With Federal regulations changing daily and State finances still uncertain, it is more critical now than ever to stay up-to-date on the changes.

### *“I attended the Mentoring Program kick-off event...”*

OASFAA is committed to bringing you low-cost, high-quality training opportunities, such as the Summer Drive-In on August 6 at Mt. Hood Community College, to keep current on the ever-changing landscape of financial aid regulations.

Additionally, OASFAA has developed a new program for professional development beyond the regulations. The OASFAA Mentoring Program is an excellent – and free – way to meet others in the profession in our state, interact with members from other sectors, and develop skills as a financial aid administrator. I attended the Mentoring Program kick-off event as an outside observer and was impressed by the design and organization of the program. If you were unable to participate in the pilot year, I would encourage you to consider it in future years. It is well worth the time commitment.

We all tend to get caught up in the stacks of files that pile up on our desks, the emails that flood our inboxes, and the phones that never seem to stop ringing. Training and professional development tend to take a back seat to the more immediate concerns on our desks. But taking time to stay current can pay off in saving significant amounts of time in the future. It is easier to do it right the first time around than scramble to fix it later.

## VP Report: Community Colleges

by Bert Logan, Lane Community College



Whew! Whadda year! Community colleges have been hit hard with overwhelming enrollment at the same time that significant budget cuts have been put in place. This tsunami has put great pressure on our financial aid professionals and there seems to be no relief in sight.

Enrollment is up 60% at Lane Community College, coupled with forced furloughs over the summer. These furloughs result in the loss of 18 weeks of productivity in the Financial Aid Office.

Central Oregon Community College had a whopping 265% increase in students paid for summer term this year.

Umpqua Community College made the local news for its need to close their Financial Aid Office on Thursdays to process the high volume of applications.

Four-year colleges are increasing dual-enrollment agreements with community colleges to increase capacity in the hope that seats are available for lower division coursework at any community college campus in the state.

Folks are working under extremely stressful circumstances and are having difficulty accepting the unacceptable.

A bright spot from Portland Community College: their leadership has provided additional funding to hire temporary personnel for the 2009-10. Jealousy prevails!

## WASFAA Teams Up With Oregon Tribes

by Luhui Whitebear, WASFAA Research Committee

The WASFAA Research Committee has been working with the nine federally recognized Tribes in Oregon to initiate a pilot program to bring an automated tribal financial needs analysis system to the Oregon tribes.

WASFAA Past-President Pat Peppin initiated the program. To date, six tribes have expressed interest in participating.

Stay tuned for more information as this project develops.

# OSAC Update

by Susan Degen, Oregon Student Assistance Commission



On the Federal side, the Economic Stimulus bill increases Federal Pell Grants to \$5,350 for 2009-10 and \$5,550 for 2010-11. This bill also replaces Hope and Lifetime Learning higher education tax credits with a single credit of up to \$2,500 for two years, starting with the 2009 tax

year, and adds a tuition refund for students and families who aren't required to report taxes because their incomes are so low. We have no information yet on how that tuition refund will work.

## 2009-2011 OSAC Budget

OSAC's 2009-11 budget bill allows us to maintain most current programs (for example, Oregon Opportunity Grant, ASPIRE, student childcare), though at reduced levels. Both the Senate President and the Speaker of the House have signed the bill. The bill is not official until the Governor signs it, but we do not expect further changes. To be prudent, schools should treat the OOG awards posted on the website as estimates until the Governor signs the bill.

## Opportunity Opportunity Grants for 2009-10

August 15, 2009, will be the application deadline for the 2009-10 award year. At its meeting on June 26, 2009, the

Commission approved staff recommendations for 2009-10 Opportunity Grant awards, based on the following key assumptions:

1. Funding for 2009-11 will almost certainly be at the level recommended by the co-chairs in their revised budget: approximately \$95 million from all sources for the biennium.
2. It is prudent to plan for spending approximately 58% of all available funds in the first year (\$55 million for 2009-10) and the remaining 42% in the second year (\$40 million for 2010-11). Increased Pell Grants and tax credits lessen the state share for 2010-11.
3. FAFSA filings are continuing to increase at an unparalleled rate and can be expected to increase throughout 2009-10.
4. The greatest share of eligible late applicants (first FAFSA filed after the beginning of the academic year) will enroll in community colleges. Last year, the number of eligible applicants applying after the November 30, 2008, cut-off exceeded 8,000 and over 90% were 2-year students. Any plan that does not allow for "late" awards unfairly excludes these eligible students.
5. The award parameters in the current on-line Estimator (available only to financial aid officers) have been used to generate tens of thousands of estimated OOG

*continued on page 8*



## COACHES FOR HIGHER EDUCATION

**HELPING STUDENTS PREPARE FOR COLLEGE EVERY STEP OF THE WAY.**

We're experts in college admissions and financial aid processes. Our coaches work closely with all students to provide free information and resources to ensure college success.

Visit [www.nela.net](http://www.nela.net) to learn more about NELA® and how we can assist you and your students.

**NELA**  
NORTHWEST EDUCATION  
LOAN ASSOCIATION

continued from page 7

awards issued by the 39 participating schools. It would be extremely disruptive and cause a massive amount of work to change these award values at this critical time in the awarding cycle.

6. Taking the above factors into account, the best plan is one that would sustain the current award values for those students who have already applied and allow OSAC to announce a late-summer application deadline for all fall-quarter/first-semester awards.
7. Because this is so late in the awarding cycle, it is best to use a single deadline date and then utilize remaining funds for winter-quarter/second-semester awards to students who apply after the deadline date. These "late awards" can be prioritized by initial FAFSA filing dates and may require revised award parameters to accommodate a larger-than-anticipated number of late filers. Most of these late awards will go to community college students.
8. Students who receive half-time awards for fall quarter/first semester should not be limited to that level for the rest of the year.
9. Awards for half-time enrollment should be 50% of full-time awards.
10. Students who meet the application cut-off but do not enroll until later in the academic year should be able to receive the amount of award for which they qualify when they enroll. For an individual, this could be a full award, a reduced amount, or no award, depending on funding and the policy in effect when the student does enroll.
11. Students who file FAFSAs by the deadline date, but who are in the process of verification with their financial aid offices at the time of the deadline date, should still be able to receive the award amounts for which they qualify.
12. Similarly, professional judgment cases submitted by financial aid officers prior to the cut-off should be honored.

#### **"Viable" FAFSAs for 2009-10**

FAFSA counts are off the charts for the second year in a row! "Viable" FAFSAs are those filed by Oregon resident undergraduates who list at least one OOG-eligible Oregon school on their FAFSA and have at least one term of remaining eligibility for the Opportunity Grant. As of 7/10/09, OSAC has processed 189,799 FAFSAs, including viable FAFSAs for 110,750 students — already 17,500 more viable applications than processed by the end of July 2008.

continued from page 4

*What is your favorite restaurant?*

I do not have a specific favorite. My boyfriend and I go out to eat about once a week and our goal is to find a new restaurant each time.

*What was the last book you read?*

I am currently reading The Devil's Sandbox, about the Oregon National Guard deployed to Iraq. It's very interesting to read a book that includes your neighbors as part of the story.

My mom recently shared a large stack of books with me, and I am diligently making my way through them. I love to read, and wish that I had more time to read for leisure.

*Who is your personal hero?*

No one, specifically. The traits that I admire are selflessness, strength in the face of adversity, and personal integrity. A good sense of humor is also a plus.

*"...equally as difficult, is seeing students borrow carelessly..."*

*Pepsi or Coke drinker?*

Diet Pepsi, please.

*DL or FFELP?*

I have only worked at FFELP schools, so I have no experience with the DL process. I am intrigued by the hybrid proposal sent out by NASFAA.

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

It would be to simplify the regulations so students could understand the process better. The learning curve for financial aid professionals is said to be 6-12 months. Imagine how difficult it is for students to understand it when they just touch the surface and are not immersed in it, daily?

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

Be ready, willing, and able to adapt to change! That's the only constant in this industry.

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

If there were an endless supply of money, I would be a "fairy godmother," using it for philanthropic reasons, such as providing grants to deserving students. I would also volunteer with an organization that supports children in some manner. I would also love it if my hobbies would provide enough financial support for my needs, but since that's unlikely, I would be teaching or working in the education field in some capacity.



## OSAC Update: New Tip Sheets

by Jenny Ryan, Oregon Student Assistance Commission

OSAC is pleased to introduce a series of tip sheets devoted to topics of interest to students, adult learners, families and other key audiences. Many of the tip sheets are especially pertinent, given Oregon's current economic climate:

### Tip Sheet Topics

- Tips for College Students Facing Major Losses in Family Income.
- Paying for College — What You Need to Know About Student Loans.
- Dealing with Job Loss.
- How to Analyze College Financial Aid Award Letters.
- Youth in Foster Care can go to college — There is money for you.

The last tip sheet listed above may be of assistance as you work with former foster care youth on your campus. The college-going rate and success rate is so low for this underserved population that we wanted to really focus on this group to increase their enrollment. If you happen to meet with a youth formerly or currently in foster care at a financial aid

*“...schools and others can print copies for use...”*

night or on a campus tour, this may be the perfect opportunity to give them a little specialized financial aid information.

Whether you are involved in training on your campus or working with customer service front desk questions, these tip

sheets may be an excellent resource for you in the aid office. All tip sheets are located on our website. We have posted them (as documents in pdf) so schools and others can print copies for use in aid offices or at financial aid night presentations. We'll let you know as new tip sheets are published.

Tip sheets are available at the following website address:  
[www.GetCollegeFunds.org/tipsheets.html](http://www.GetCollegeFunds.org/tipsheets.html)

### Future Tip Sheet Topics

- Scholarship Scams.
- Degree and Diploma Mill Scams.
- Financial Aid Guide to Federal Student Aid.
- How to be a Competitive Scholarship Candidate.
- Scholarship Resources for Students with Disabilities.
- Tips for College Campus Visits.



**THEY CAN SUCCEED**

From financial aid and debt management information to advanced loan processing solutions and student retention, we support you and your students because we believe in the power of dreams and the importance of higher education.

**Our mission is to ensure each student's dream becomes a reality.**

**Guaranteeing dreams™**



**Contact EdFund today! [www.edfund.org](http://www.edfund.org) or 888.223.3357**

## *Cents-Ability*

*by Donna Fulton, Klamath Falls Community College*

In the current climate of increasing educational costs, how much debt is too much? When is it an appropriate choice to go into debt to pay for an item?

Some of our students are scared of any type of debt, while others seem to be willing to max every loan limit available to them. How can we communicate the balance between these two attitudes?

A good rule of thumb is that if debt is applied to a long-term investment, it is probably an appropriate choice. For example, purchasing a home and paying

### *“...how much debt is too much?”*

for an education are both long-term investments. Both of these investments can be considered ‘good’ debt as long as the intended outcome is obtained; however, if a student fails to graduate, these student loans can be financially devastating.

Those students who succeed in their education need to be budgeting while in school and for when loan payment begins. Wise spending habits for students may include having a roommate to share expenses, using public transportation, following a budget, knowing when to say no to spending money and knowing when to say yes to spending money.

A basic budgeting principle applies to all: students who live like poor college students while attending school probably will not have to live like poor college students for the rest of their lives.

## *On the OASFAA Calendar*

July 30	Executive Council Meeting
Aug 6	OASFAA Summer Drive-In
Sept 30	Next OASFAA Newsletter deadline
Oct 29	Executive Council Meeting
Dec 17	Executive Council Meeting
Jan 24	Annual Conference 2010 (3 days)

## *On the Lighter Side*

In financial aid, the concept of “customer service” takes on unique meaning because multiple factors – many of which are outside of our control – influence when and how we can meet the expectations of those we serve. Consider the following letter received by a director of financial aid that expresses what most students are likely to expect from us:

“I am writing to inform you that I am extremely pleased with the service that your financial aid team has worked hard to provide this last fall semester. If you looked at my financial aid history for the fall semester, you would notice that it is laced with changes due to evolving circumstances. Each time I went in to speak to a financial aid representative, I was treated with courtesy and patience. In addition I was given the very best assistance in establishing what the most appropriate alternatives were in my situation – a reflection of what students cross their fingers for when going in to solve a problem... Thank you for working to make students’ lives on campus a bit smoother.”

*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](mailto:Susan.Shogren@nela.net)*

## *In Closing...*



*Students from the University of Alaska Fairbanks shared stories, dances, games and laughter at the WASFAA Annual Conference in April, 2009. Photo courtesy of Donna Fossum, OASFAA President.*