Oregon Association of Student Financial Aid Administrators

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

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President's letter

The OASFAA Executive Committee has approved a volunteer coordinator position to be headed by Nancy Hanscom from the University of Oregon.

Nancy has graciously agreed to help define this position's responsibilities for OASFAA and establish a process to encourage volunteerism in the Financial Aid community. Our intent is to assure our membership the opportunity to get involved with the association and to get them connected directly with the committee chairs or event coordinators, which will expand the scope and depth of what OASFAA offers to its membership.

Volunteers are the life blood of any professional organization. Their hard work and dedication to promoting and supporting the ideals of the association is paramount to our success. Your decision to volunteer plays an integral part not only for OASFAA, but in changing people's lives. Through outreach and professional development, we are becoming better at what we do while helping those that might otherwise have given up on their dreams of an education.

Volunteering not only builds stronger individuals, it also strengthens communities. In addition, your involvement not only helps our organization, it allows you the opportunity to network and learn from others in our field. We encourage you to explore all the volunteer opportunities that OASFAA has to offer and to take advantage of the knowledge and experience of its leadership.

As Winston Churchill said, "We make a living by what we get, but we make a life by what we give."

Patti Brady-Glassman

Membership Chair

Stacie Englund Assistant Director of Financial Aid Pacific University phone: (503) 352-2858 email: stacie@pacificu.edu

Inside Every Issue...

Letter from/to the Editor	2
New Members	2
Member News	2
Member Profiles 4 &	τ 7
VP Reports	5
On the OASFAA Calendar	9
On the Lighter Side	9
In Closing	9

Inside This Issue...

OASFAA Training: FA101
OASFAA Annual Conference 2011 3 & 6
Mike Holland Appointed to OSAC 5
New Website Helps Oregon Students 6
Volunteer Opportunity: ASPIRE 8
The Gift of Time

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: smshogren@gmail.com

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Letter from the Editor

by Sue Shogren, temporarily retired

For the second time in my career, I have an opportunity to walk away from financial aid — to leave it all behind and try something else for a while. So what is it that I find so compelling that I'm reluctant to let go? Well, it almost goes without saying that the ability to help students in their pursuit of higher education is the fundamental reason. And Terri Crawford's story about "Marlee" on the last page illustrates this beautifully. I hope it resonates with you, too.

I realized recently, however, that it's the gravitational pull of the relationships I've developed that sustains me and holds me in this orbit. If you're not quite sure your own "orbit" has been established yet, then I suggest that it's time to get busy volunteering. It will add a whole other dimension to your professional career. As announced in this issue, Nancy Hanscom, OASFAA's new volunteer coordinator, is ready and willing to talk to you about how you can help!

In this issue of the OASFAA Newsletter, you'll meet two more of OASFAA's members. You'll also find important updates about OASFAA's training activities, and updates from several segmental VPs. Be sure to check out Zack Duffy's article describing a new resource for Oregon students that – over time – just might help reduce our need to be quite so concerned about "gainful employment."

Keep sending in your news! Publication of the winter issue is scheduled for mid-January 2011, so we're looking for your contributions by **December 23, 2010**.

Welcome, New Members!

Heather Arbuckle, Chemeketa Community College Becky Beggs, Chemeketa Community College Kevin Edge, Klamath Community College Mark Johnson, Pioneer Pacific College Janet Nowicki, SunTrust Education Loans Benjamin Wessel, Oregon State University As of the end of September, OASFAA had **231 members** for 2010-11. Membership will peak around the time of the Annual Conference.

> ~ Stacie Englund, OASFAA Membership Chair

Member News

Aaron Denbo, formerly the Director of Financial Aid at Eugene Bible College, has joined the Lane Community College Financial Aid Department as Financial Aid Advisor.

Anastacia Dillon became Interim Director of Financial Aid at Lewis & Clark College in December, when **Glendi Gaddis** left to move to Texas (see Glendi's note on page 4).

Stephanie Goerig was hired to fill a recently-created Financial Aid Counselor position at Pacific University.

In the past six months, **Caitlin Head**, **Peter Racht**, **Kate Mullins** and **Andrew Fuller** joined Portland State University as Financial Aid Specialists.

Chelsea Jones was hired as Financial Aid Counselor at Portland State University in September.

Wade Nacinovich and **Shelly Sass** were promoted to Financial Aid Counselor at Portland State University.

Karen Sellars accepted the position of Customer Service Coordinator at Pacific University.

If you or someone you know has received a promotion, taken a new job or experienced a significant life event, e-mail: smshogren@gmail.com.

OASFAA Training Update: FA 101

by Cindy Aldrich, Reed College



FA 101 is just around the corner! **January 12, 2011**, will be here before we know it! Once again **FA 101** will be hosted at Reed College, Vollum College Center Lounge. Reed is located in southeast Portland at 3203 SE Woodstock Blvd (Zip: 97202). It is easy access off any of the interstate routes. A map will be included in your registration information.

FA 101 is an absolute must for any financial aid staff who are relatively new to the world of financial aid. The workshop will cover the essentials of financial aid. We will get started at approximately 8:30 and end at 4:15. Lunch is included in the registration cost. The topics covered will be:

- Purpose and History of Financial Aid
- General Eligibility of Aid Recipients
- Professional Judgment
- Review of FAFSA
- FAFSA Application Process and Student Aid Report Overview
- Customer Service
- Overview of State Grant Program
- Need Analysis Theory, Methodology and Case Studies

Watch the OASFAA website for online registration to open in early- to mid-December. Registration will be open until January 4, 2011, or until all spots are filled. In the best interest of those attending this workshop, it is limited to 35 participants. With this in mind, if you intend to send someone from your office, be sure and register early.

FA 101 is a day packed full of good, informative, hands-on learning!

OASFAA Annual Conference 2011 – Financial Aid: The Next Generation

by Ryan West, Western Oregon University



The OASFAA Conference Committee is thrilled with the progress made on planning the 2011 annual conference. Registration information for the 2011 annual conference will be available shortly.

Please remember that the conference will be held Wednesday, February 2, 2011 through Friday, February 4, 2011 at Salishan Lodge and Golf Resort in Gleneden Beach. While the final agenda is still being determined here are some of the confirmed topics to be presented:

- Federal In-Depth sessions from Department of Education Representatives Marianna Deeken and Chuck Hirman regarding Direct Loan Issues, Pell, Non-standard terms, non-term programs, online, low residency programs, plus the Federal Update.
- Final Rules: Satisfactory Academic Progress
- Saying No When You Can't Say Yes
- New Independent Criteria
- First Generation Families: Stepping into their shoes
- Ford Family Foundation Updates
- Delivering Successful Presentations
- Student Loan Repayment a New Frontier
- How America Pays for College: 2010 Research Results
- National Training for Counselors and Mentors
- How 2 talk 2 ur students in the txt generation
- Oregon Private Loan Marketplace
- Screening and facilitated discussion of "Papers: Stories of Undocumented Youth"

Our keynote lunch speaker will be from the inspiration Mark Speckman. Mark works as the head football coach at Willamette University and has great insights about how to "figure it out." Mark's words promise to be a great start to the conference.

The strong agenda makes this a conference that you won't want to miss. To receive the conference room rate of \$99 for a traditional room for single/double occupancy (other rooms at discounted rates are available), we encourage you to make your room reservation now by calling 1-800-SALISHAN and be sure to mention that you are with the OASFAA conference to receive the conference rate. As a reminder, Salishan is extending our special low room rates to the Friday and Saturday night after the conference should you like to spend a couple extra days vacationing at the Oregon coast.

Also, check out Seashore Family Literacy (www.seashore.org) as the chosen service project agency for this year's conference. More information on how to be involved will be posted and sent out with registration information.

Please watch the OASFAA list-serve and webpage for additional conference information in the coming weeks or contact the conference co-chairs, Michelle Holdway (mholdway@uoregon.edu) or Ryan West (westr@wou.edu) if you have questions.

Member Profile: Leticia Hernandez

Leticia Hernandez provides financial aid counseling to students and parents as a Financial Aid and Scholarship Outreach Counselor at Linfield College-Portland Campus. She conducts scholarship and financial aid outreach to regional community partners and helps students secure external financial aid resources and scholarships.

How long have you been in Financial Aid?

I have been in financial aid for six years.

How did you get started in Financial Aid?

As a student worker at Washington State University.

What has your involvement been with OASFAA so far?

I have attended a couple trainings... and I am planning on attending the annual conference.

What is the most rewarding part of your job?

Making a college education a reality for some students who did not even have it on their radar.

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

A student who approached me at a conference and said that he had been able to obtain over \$10,000 scholarship to pay for his education at PSU even though he was "undocumented."

What is the most difficult aspect of your job?

Dealing with upset parents who think their children have superiority over other students... the privileged mentality.

How do you cope with stress on the job?

I time-manage, keep myself organized, and don't allow work to pile up.

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

My friend, sister, and colleague, Claudia Garcia, for taking me under her wing and showing me the ropes of higher ed.

What is/was your favorite volunteer experience?

I was a cast member in the Vagina Monologues.

What do you do when you are not working?

I spend time with my four year old daughter, play basketball, the piano and converse with family members over a hearty meal.



What do you like about living in Oregon?

All my sisters live in Oregon.

What is the most unusual place that you have traveled?

In my imagination, to the forgotten world where unicorns roam freely.

What is your favorite restaurant?

My Madre's house (mom's).

What was the last book you read?

"Los Cuatro Acuerdos" by Don Miguel Ruiz. Who is your personal hero? My daughter, Itzel Jarai Lopez-Hernandez.

If you could change anything in our industry, what would it be? Some federal regulations such as allowing students access to financial aid regardless of their status in the U.S.

Do you have any advice for your fellow aid administrators?

Financial aid is definitely a place where you can make a difference in the outcomes for students. It provides gratifying satisfaction at the end of the day to know you contributed towards helping students realize their full potential.

If you were not in financial aid, what would you be doing now? Some job in the legal sector.

Fond Farewell

After 19 years serving as a Financial Aid Director – 7 years at Pacific and 12 at Lewis & Clark – here in Oregon, I am leaving for Texas!

I have accepted the position of Financial Aid Director at Trinity University in San Antonio. My last day at Lewis & Clark is Friday, December 3rd and my first day at Trinity will be Monday, January 3rd.

I'm very excited about this new chapter in my career and the opportunity to work in another region of the country. That said, I will miss my colleagues here in Oregon tremendously and you can bet that I will be thinking of OASFAA come the first weekend of February every year!

Warmly, Glendi Gaddis

VP Report: Public 4-Year Schools

by Josh Puhn, University of Oregon



...and we're back!

Happy fall to our 4-year folks. I hope that everyone survived the start of school.

In addition to all the hard work you are putting in to help students get their aid this fall, the Oregon University System schools also have participated in the annual OUS Regional High School Conferences. Each fall, OUS hosts counselor conferences on four OUS campuses. It's a great opportunity for Oregon high school counselors and other high school advisors to get together, meet with admissions staff from all OUS campuses, learn about changes at the schools, and get updates on financial aid and other issues affecting their students. It is a useful event both for new counselors to be exposed to Oregon's public universities, and for seasoned counselors to receive valuable updates. A huge "thank you" to everyone involved.

Here's to a great fall term! As always, feel free to contact me (jpuhn@uoregon.edu) with any questions, concerns, suggestions, etc., regarding our segment or OASFAA.

Mike Holland Appointed to OSAC

by Bert Logan, Lane Community College



The Oregon State Legislature approved the appointment of retired Linn-Benton Community College administrator Mike Holland to the Oregon Student Assistance Commission in September. OSAC is the governing body for the agency that manages Oregon's only statewide need-based aid

program, the Oregon Opportunity Grant.

"Mike Holland devoted his entire career to post-secondary education," said Andrea Henderson, OCCA Executive Director. "He is an outstanding choice for the Student Assistance Commission and he brings a wealth of experience to the position."

Holland retired from Linn-Benton Community College in 2008 as Vice President of Administrative and Student Affairs, capping off a 30-year career in post secondary education. In 2007, he was awarded OCCA's Howard Cherry Outstanding Community College Administrator award. Holland also represented his community as a board member at Chemeketa Community College and the Salem-Keizer School District. He spent six years as a commissioner in the Office of Community College Services where he was highly respected for representing community college interests before the Legislature, Governor, and other state agencies. He was the first commissioner under a new governance model and was responsible for drafting the new statutes and administrative rules that defined the role of the new agency.

VP Report: Independent Institutions

by Theresa Schierman, George Fox University



You can't help but love being a resident of Oregon this time of year. I love the fall; the crispness in the air, the vibrant array of color as the deciduous trees begin to shed their leaves, the gentle breezes. It's great to be an Oregonian!

The start up of the 2010-11 Academic year has certainly had some challenges; year-round Pell, more PJ's due to the current economic crisis, and, of course, the unanticipated early FAFSA filing deadlines that took us all by surprise. All of these have had a significant impact on all financial aid offices, to be sure.

We celebrated the increase and availability of more Pell Grant funds, only to grieve and mourn the loss of Oregon Opportunity Grant for many of our neediest students. As financial aid counselors, we all are committed to do our best to make our students' academic goals a reality. It is disheartening when we are unable to access the financial resources these students need to achieve their goals.

I was curious to know the impact the loss of OOG funds had on some of the other schools in the independent sector. Not surprisingly, of the schools that responded to my request for information, the average number of students that received OOG for the 2010-11 academic year dropped to only 60% from the number awarded for 2009-10. (Some schools percentage of OOG-eligible recipients dropped below 50% of the number they awarded last year.) Overall, OOG funding among these schools, thus far, averaged only 53% of the amount that schools were able to award last year. Obviously, the state schools and students have been impacted as well. "24 percent of private college students come from families with incomes less than \$40,000 — about the same proportion as at the state's public four-year universities," according to the Oregon Independent Colleges Association.

Our challenge now, as Financial Aid Professionals, is to continue to do all we can to provide college access to students and to represent the needs of all our Oregon students to our government officials. Take the time to write to your legislator or congressman today at: www.house.gov, or www.senate.gov, or www.leg.state.or.us.

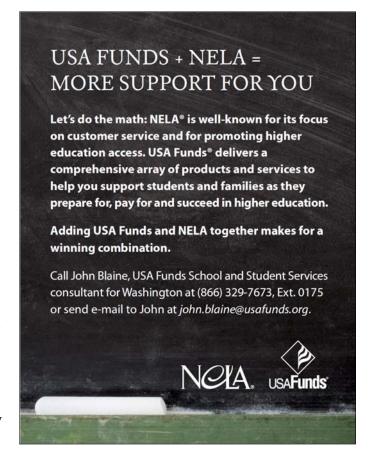
Member Article: New Website Helps Oregon Students by Zack Duffy, University of Oregon

Did you ever wish you could ask questions of people in the career you thought about pursuing, before starting on that path? Have you ever said to yourself, "I really wish someone would have told me this before I started this career?"

These choices are big decisions, especially for teenagers and young adults who have an idea what they want to do for a living, but may not know the path they need to take to achieve

With www.mypathcareers.org teenagers and young adults are able to find the answer to these questions and more. This new website gives Oregon students the opportunity to learn where their career path will take them. It provides wage information, education requirements and video profiles from a variety of adults talking about their career choices. This is a great tool for students to use to help understand the necessary steps to achieve their goals.

A student's decision to attend college is influenced by many factors: family, friends, a desire to change the world, and to advance one's career, swirl through students' heads before they decide which college they wish to attend.



Mypathcareers links students to colleges and universities that provide the appropriate degrees. It also provides roadmaps for students across Oregon to put them in contact with local community colleges with specified career pathways.

Whether they choose to attend a 2-year program at a for-profit school or a 4-year degree at a public or private university, they make the choice to attend a higher education institution to improve their lives.

We can provide students with the tools to find quality information on their own. Just as we suggest where students should look for scholarships, we should continually remind students to look for internships, join clubs or volunteer.

When our students leave our institutions as strong candidates for the jobs they want in the next phase of their lives, we can help lower our institutions' default rates and help ensure that our students are eligible to be gainfully employed once they graduate.

OASFAA Annual Conference 2011 Update

by Ryan West, Western Oregon University

On behalf of the 2011 OASFAA Annual Conference Committee, I'm happy to share with you that conference registration is open as of December 9, 2010. Please plan to register as soon as possible by visiting www.oasfaaonline.org and clicking on "conference" in the left-hand menu bar or "conference registration" under "notes and news." Early bird registration rate is available through January 7, 2011. You can find all the details about the dates, cost, membership status, and room reservations at the website.

The conference agenda is available. Note that we may still move sessions as necessary to accommodate the schedules of our presenters, but we do not anticipate major changes in program content.

Salishan Lodge and Golf Resort, Gleneden Beach, Oregon

> Wednesday, February 2 through Friday, February 4, 2011

> > Save money! **Register early!**

In the coming weeks, we will provide additional information about our community service project and other conference developments. In the meantime, please register now and make your room reservation if you have not already done so. Feel free to contact 2011 conference co-chairs, Michelle Holdway (mholdway@uoregon.edu) or me (westr@wou.edu) with questions or concerns about the conference.

Member Profile: Jennifer Knight

Jennifer Knight is the new Director of Student Financial Services and Financial Aid at Warner Pacific College as of August 2010. She graduated from Western Oregon University in 1994. Prior to joining the WPC family, she worked in the financial aid offices at two Oregon 4-year public universities (Western Oregon University and Oregon State University) and then for a student loan guaranty service provider (EdFund) as a Senior Client Relations Manager and in their Training and Policy unit, traveling throughout the United States delivering financial aid and professional development workshops.

How long have you been in Financial Aid?

Over 15 years.

How did you get started in Financial Aid?

Sandy Mountain (WOU, FAD Retired) and Donna Fossum (WOU, Current FA Director), recruited me to come to work for them in the Financial Aid Office out of the Admissions Office at Western Oregon University.

What has your involvement been with OASFAA so far?

My first introduction to OASFAA was attending OASFAA's FA101 and attending a Support Staff Workshop. Soon after, I was promoted to FA Counselor at WOU and attended my first OASFAA Annual Conference. I have served on the OASFAA **Executive Council over the years** in roles as VP of the 4-Year Public segment, OASFAA Secretary and Vendor Liaison. During my tenure as VP of the 4-Year Public segment, I was the Chair of an Ad-Hoc Committee to change our OASFAA logo, still our current logo. I was involved in an Early Awareness Program with support from OASFAA, where I was able to coordinate 100 5th-graders to come to campus at WOU to experience

college. I have volunteered on many committees over the years. I have served on the OASFAA Conference Committee and on the OASFAA Summer Drive-In Committee many times, including co-chairing the event multiple times. I have been a trainer for NT4CM, volunteered for College Goal Oregon and answered phones in the phone bank for OASFAA's OPB Night. I have been invited to present sessions on numerous occasions at OASFAA Annual Conferences, **Summer Drive-In Workshops** and Support Staff Workshop. At our OASFSAA 40th Anniversary Conference, I served as co-emcee with Joshua Puhn of UO. In 2009, I was awarded the OASFAA Unsung Hero Award.



What is the most rewarding part of your job?

Seeing students fulfill their dream of a higher education and taking their college experience into their life journey.

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

Do I have to pick just one? There are so many that I will remember forever. I will never forget a student that suffered from chronic brain tumors. His goal before he died was to get his degree. I don't think he was able to graduate, but he was so very

close. He lost his eyesight, his hearing and became so alone during his medical struggle. Some days I thought that our office, and me in particular, provided him some hope. I will never forget him.

What is the most difficult aspect of your job?

Watching students make mistakes that cost them their opportunity to realize their dream of a higher education.

How do you cope with stress on the job?

Eating, laughing and walking.

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

Sandy Mountain, Retired FAD at WOU, still has had the biggest influence on my career. To this day, I am so grateful that she recruited me, mentored me and supported me. She saw something in me that I didn't even see in myself.

What is/was your favorite volunteer experience?

Refereeing Track & Field meets, specifically the shot put and discus.

What do you do when you are not working?

I love to watch football, in particular Oregon State and Nebraska football. I play tennis, go for walks, camp, travel, enjoy the outdoors, golf, road trips, playing cards, crafts, catching up with friends and spending time with family.

What do you like about living in Oregon?

The smell of rain and summers. I love that I can enjoy a slice of New York pizza on NW 23rd in Portland, a strong cup of coffee at a local coffee shop and tater tots at a McMenamins. I can spend the day at the beach checking out tide pools, and then drive into

continued on page 9

Volunteer Opportunity: ASPIRE by Lori Ellis, Oregon Student Assistance Commission

The College Access Challenge Grant Program is expanding the number of ASPIRE programs by creating 50 new sites across the state in the next year.

Created by the Oregon Student Assistance Commission (OSAC), ASPIRE began with four pilot schools in 1998 as a program to encourage students who do not typically think of themselves as college bound. Today, ASPIRE is in 115 middle and high schools across Oregon, engages 1,516 volunteers, and reaches more than 11,000 students from all walks of life.

CACGP funding will expand ASPIRE from 115 sites in the state to 165 sites, increasing all students reached by 30-40% by year 2 of the program implementation. ASPIRE will involve Educational Service Districts in order that more small schools can participate through sharing of a site coordinator, and to target current areas with fewer ASPIRE sites, such as eastern Oregon. ASPIRE programs include the traditional on-site mentoring program and two new pilot projects: eASPIRE, a web-based mentoring program and Getting Ready to ASPIRE for middle schools.

For more information, contact Lori Ellis at 541.687.7471.

Make one call and get the answers you need





Your dedication to your students is critical. Knowing the importance of your job, we're making every effort to work with you in the most efficient, helpful way possible.

When you call with a question or concern, our dedicated representatives strive to get the answer for you with just that one call.

Your time is important and we're committed to providing single call resolution for you.

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Member Article: New Addition to the Scholarship Season Gives Students the Gift of Time

by Aaron Waldron, Oregon State University

Pro-active, high achieving students show a great deal of initiative and dedication when it comes to seeking out scholarship opportunities, and often their excitement and energy is met by a giant brick wall: the scholarship application process.

Such enthusiasm should not be hindered by a process that is cumbersome and repetitive. These future leaders should be encouraged by the process, not left weary-eyed from hours of copying and pasting. This was the inspiration behind the development of Scholar Snapp, a technical solution that allows students and scholarship providers the opportunity to spend time looking toward the future instead of wondering where there time has gone.

Scholar Snapp has paved the way by allowing students the opportunity to apply for a scholarship online and then automatically re-use that information for other applications. They are allowed time to hone their applications, rather than spend time re-entering biographical data over and over. Scholar Snapp allows for easy transmission of data regardless of the source and it allows scholarship providers to share applications seamlessly. The student creates an application on the web, saves it to their PC, and then uploads the application to a variety of scholarship websites.

Many institutions, foundations, and scholarship providers have taken advantage of all the possibilities that Scholar Snapp has to offer, including the Oregon Student Assistance Commission. By submitting their scholarship, Chafee Education & Training Grant, or Student Child Care Application, students can now save their information in Scholar Snapp format by following the easy to use instructions on the OSAC website. The addition of this functionality will allow our Oregon State students the opportunity to save time and be recognized for their achievements.

For more information on the program, visit: www.getcollegefunds.org/scholarSnapp.html. For detailed background information on Scholar Snapp, visit: www.scholarsnapp.org.

We highly recommend exploring the opportunities this new service will provide to our students and to those of us who serve them.

continued from page 7

the mountains and float down the Deschutes River. I enjoy camping at the beach, in the mountains, or near a hot springs. I love seeing animals in nature, like deer, fox, wolf, geese and eagle. I love driving through the gorge over to eastern Oregon to the Wallowas, viewing Elk and the mountains. What beauty we have in our diverse state of Oregon!

What is the most unusual place that you have traveled? Guam.

What is your favorite restaurant? Valentino's Pizza in Nebraska.

What was the last book you read? The Federal Student Aid Handbook!

Who is your personal hero? Jesus.

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

Less red tape, regarding laws and regulations!

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

I always thought I'd be a pre-school teacher and a junior high coach. I think now I'd prefer to be a Communications Professor.

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

We work hard, so don't forget to play hard, too.

On the OASFAA Calendar

Dec 23	Newsletter submissions due
Dec 16	Executive Council meeting
Jan 12	Financial Aid 101
Feb 2	Annual Conference (3 days)
Feb 4	WASFAA Post-Conference Workshop
Mar 31	Newsletter submissions due

On the Lighter Side

One of our new graduate students told us that she wanted to be sure that she did the "interest cancelling" part of her Direct Loan application correctly. It took us a minute to realize she was talking about entrance counseling!



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: smshogren@gmail.com

In Closing... Marlee's SMART Grant

by Terri Crawford, George Fox University

Last month I enjoyed one of those really wonderful moments in my career as an aid administrator.

A senior student named Marlee came to me completely distraught over how to pay the last \$1,200 on her account for Fall. Marlee is the daughter of a hard working but low earning single mom. She's quite protective of her mom in trying to manage all of her college expenses on her own. Just as she was telling me she would drop her meal plan to a smaller one even though as an athlete she really needed three meals per day, I thought to ask her about her major. She said she'd just switched to biology that week. My heart leapt as I quickly looked again at her award in hopes of seeing Pell Grant so I could award her the SMART Grant. She had the GPA and the eligible major, but no Pell. I looked at her EFC and found her to be just a few dollars out of range.

Not willing to give up, I moved on to the FAFSA data in our system. I'd remembered she had been working in our mail room since she was a freshman, but she had not reported that part of her income as Federal Work-Study on Worksheet B. Once I confirmed last year's earnings from work-study, I was able to submit a correction to the FAFSA and not only give her the SMART Grant, but also a Pell of over \$1,000. Ahhh..... I really do love my job. Marlee, who is also debt-conscious, was able to reduce some of her loan due to this windfall of Federal grant money.

As cumbersome as the SMART Grant and ACG has been to administer, I do hate to see it go when I think of times like this when I could offer hope in an otherwise hopeless situation. Between these sources ending and the extremely limited OOG funding, I'm not so sure what things will look like in the coming years. For now, I'll keep this memory and a hundred others close and remain thankful for the way we can make a difference in the lives of so many.