

May/June/July  
2014



# Newsletter

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

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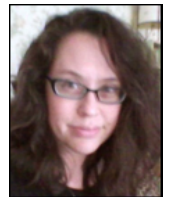
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## President's Letter

What a gorgeous time of year it is. Spring's full bloom is starting to hint at summer, with luscious Oregon strawberries filling my canning jars, and raspberries not far off.



What an eventful few months we've had since the last OASFAA newsletter! We have some exciting training events coming up soon, including the Summer Drive-In, which is being co-chaired by Mary McGlothlan and Shelle Riehl this year. Summer Drive-In will be held on August 7<sup>th</sup> in Portland, and will feature a federal update from one of our very favorite Feds, Kim Wells.

We're also excited to announce that NASFAA President Justin Draeger will attend our Annual Conference in 2015 as a special guest. If you haven't yet had the opportunity to see Justin speak, prepare to be inspired and impressed.

Finally, we are interested in expanding our Legislative Committee, which Susan Degen has managed beautifully as a one-person operation for years. With all of the ongoing legislative and political interest in the work we do as financial aid professionals, it is important that the experts (that's us!) be engaged in the process of making positive change in the financial aid rules that undergird the critical work we do to make college possible for thousands of students and families. To get involved, please contact our Volunteer Coordinator, Ashley Coleman, at [ashleyjo@uoregon.edu](mailto:ashleyjo@uoregon.edu).

As you may know, two important OASFAA members left our ranks for greener pastures in May. We are proud of their accomplishments and very happy for their hard-earned promotions. Nevertheless, it is always hard to say goodbye to treasured friends and valuable members of the financial aid community in Oregon.

**Ryan West** said farewell to Western Oregon University's financial aid office to become the new Associate Dean at Chemeketa Community College's Yamhill Valley Campus in McMinnville. In addition to being elected to the position of 2014-15 President-elect, he

*continued on page 2*

## Membership Chair

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## Inside Every Issue...

Letter from/to the Editor . . . . .	2
Member News . . . . .	3
New Members/Membership Update . . . . .	3
OASFAA Volunteer Spotlight . . . . .	5
On the OASFAA Calendar . . . . .	9
On the Lighter Side . . . . .	9

## Inside This Issue...

OASFAA Summer Drive-In Update . . . . .	3
OASFAA Bids Fond Farewells . . . . .	4
5 Reasons Default Prevention Matters . . . . .	6
Graduating with Grace: Guiding Students . . . . .	7
Profiles in Delinquency . . . . .	7
iTunes or a Cassette Tape? . . . . .	8

## 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 the [Editor](#).

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# Letter from the Editor

by Sue Shogren, USA Funds

Astrophysicist and author, Neil deGrasse Tyson, is quoted as having said: “For me, I am driven by two main philosophies: know more today about the world than I knew yesterday and lessen the suffering of others. You'd be surprised how far that gets you.” I believe these philosophies drive those of us who work in financial aid, too. Sure, we know a lot. And the more we know, the more we realize there is to know. And just when we think we know it all, the rules of the game change and it's time to learn again. But *why* do we do it? I believe most of us would say: To help students. To lessen the suffering of others. To change lives.

It might not seem like it when we're focused on application processing and reconciling disbursements, but we're an important part of the education happening all around us. We might not be preparing lectures or running learning laboratories, but we are there when students are learning important life lessons: setting and achieving goals, stretching dollars as far as they will go, dealing with disappointment, conquering fears, and celebrating successes. We give them hope, even when the outcome won't be the one they expected.

The work we do isn't easy, but it's worth it. Ask almost anyone who has been in this field for at least a couple of years and they'll probably tell you that what we do is made much easier because we can rely on each other. Formal training helps, and so does the informal learning that arises out of discussion and sharing – the kind of things that happen at meetings, and training events, and conferences, and in mentoring relationships. Creating those opportunities is what OASFAA does best. Which makes membership in OASFAA... priceless.

We hope you learn a few new things from – and about – your colleagues in this issue of the Newsletter. As noted on OASFAA's website, publication of the next issue is scheduled for October. We're looking forward to receiving your contributions by **September 1, 2014**.

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*continued from page 1*

served OASFAA in numerous ways, including Treasurer, Secretary, Archives Chair, and trainer. His enthusiasm and sparkling wit will be greatly missed.

**Frankie Everett**, Fund Development Chair and Annual Conference Co-Chair, left her position at Marylhurst University—and the state of Oregon altogether—to become the Financial Aid Director at the University of Louisiana at Monroe. Frankie served OASFAA in a number of different roles over the years, contributing her outstanding organizational skills and attention to detail to each new task. The fearless, can-do attitude and unfailing collegiality she brought to her work for OASFAA will serve her well in her new role.

In April, I had the pleasure of representing OASFAA at the WASFAA Executive Council meeting right before the WASFAA annual conference in Reno, Nevada. My involvement with WASFAA has reminded me how very lucky we are to have such a well-organized and robust state financial aid association in Oregon. OASFAA thrives, thanks to the many dedicated volunteers who manage to find time to devote to our mutual training and development while balancing challenging (and fulfilling) jobs and life outside of work.

As any OASFAA volunteer can attest, the time and energy we give to our organization is so very rewarding. I've also learned that WASFAA is a truly exceptional regional financial aid association, thanks again in large part to the dedication and rich knowledge of WASFAA volunteers, many of whom are also OASFAA members and volunteers. Over the next year, I will keep OASFAA members informed of upcoming WASFAA training events and other communications.

It is an honor and a privilege to serve all of you. Please let me know if you have any comments or suggestions on ways we can make OASFAA even stronger going forward.

Sincerely,  
Helen Faith  
OASFAA President 2014-15

## Member News

**Jessica Ablitt**, Assistant Director of Scholarships at OSU, and her husband Andy, welcomed Afton Margaret Ablitt into their family on April 29, 2014.

**Rachel Geiger** joined the University of Portland's Office of Financial Aid as a Financial Aid Counselor in February.

**Kathy Goff**, Portland State University, plans to retire at the end of August, after more than 30 years in the financial aid field. Kathy served OASFAA as Secretary and as Vice-President for 4-year Public schools. She also presented for several years on the OASFAA/OPB "Financial Aid for College" television specials.

**Dianna Hall**, Associate Director, **Stacie Englund**, Assistant Director, and **Robin Polly**, Systems & Loans Administrator, were recently recognized at their school's annual Faculty & Staff Awards Ceremony for reaching their 10-year milestones as Pacific University employees.

**Mickey Jacobson**, formerly with Art Institute of Portland, joined the staff of Marylhurst University as Associate Director of Financial Aid.

**Elisa Lais** was promoted in April from Administrative Support Specialist to Financial Aid Advisor at Lane Community College.

**Dee Row**, Awards Coordinator for The Ford Family Foundation, will retire on August 1, 2014. **Ashley Potter**, currently Administrative Associate with the Foundation, will carry on Dee's legacy.

**Dacia Smith** moved in April from Lane Community College's Accounts Receivable team to the Financial Aid Office to serve as a new Financial Aid Advisor.

**Jeff Southard** left ECMC on May 7, and says he's reachable on LinkedIn!

*If you or someone you know has received a promotion, taken a new job or experienced a significant life event, simply e-mail:*  
[susan.shogren@usafunds.org](mailto:susan.shogren@usafunds.org).

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## Welcome, New Members!

**Jennifer Boes**, Heald College  
**Jared Clark**, Warner Pacific College  
**Meg Farra**, University of Portland  
**Ingrid Green**, Pioneer Pacific College  
**Amanda Hopkins**, Heald College  
**Katie Keene**, Pioneer Pacific College  
**Nadia Mannai**, Pioneer Pacific College  
**Lauren Patterson**, Art Institute of Portland  
**Lauren Pierce**, Pioneer Pacific College  
**April Quiring**, Chemeketa Community College  
**Kristi Sewell**, Blue Mountain Community College  
**Lori Stout**, Pioneer Pacific College

## Don't Forget!

It's time to renew your membership for the 2014-2015 year, which began on June 1. Membership dues are still **only \$25 per year** for all sorts of benefits, including:

- Discounted rates to attend training
- Networking opportunities
- List-serv access
- Job Bank

Check your membership status and renew online at:  
[http://oasfaaonline.org/docs/toc\\_memberservices.html](http://oasfaaonline.org/docs/toc_memberservices.html)

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## OASFAA Summer Drive-In Update

by Mary McGlothlan, Multnomah University

Shelle Riehl and I are pleased to announce the dates and location of the Summer Drive-In this year:

**Date:** August 7, 2014

**Place:** Multnomah University, Portland

**Time:** 9:00am – 3:00pm (estimated)

Kim Wells from the U.S. Department of Education will present a federal update and at least two breakout sessions.

## Special Election Results

Two candidates stepped up to offer to serve the OASFAA community after the departure of Ryan West. By special election, **Mary McGlothlan**, Director of Financial Aid at Multnomah University, is now OASFAA's President-elect.

# OASFAA Bids Fond Farewells

Part of OASFAA'S mission is to help foster the growth and professional development of our members. When our colleagues find new opportunities – even if involves moving into other fields or to other states – we celebrate along with them. Two of OASFAA's dedicated volunteers and inspired leaders share their thoughts below as they reflect on their own journeys...

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*Ryan West*

Happy summer to my OASFAA friends! I wanted to take this opportunity to thank you all for the friendship, laughter, knowledge and networking that I've been privileged to be a part of during the past 12 years. I truly believe that those active in the Oregon financial aid community are some of the best, most talented and caring group of college professionals around. I'm definitely going to miss being a part of the OASFAA community.

As many of you know, I resigned my role as OASFAA President-elect (and Archives Chair, too). I accepted a new professional role that no longer has me involved in the day-to-day activities of a financial aid office. On May 15, I began my new position as the Associate Dean of Chemeketa Community College's Yamhill Valley Campus in McMinnville. In my new role, I oversee the student services on this full-service campus. Those services include advising, testing, recruitment, retention, disability services and some basic financial aid. To keep things interesting, I also oversee the driver education program for Chemeketa.

While I've moved on from the day to day joys of financial aid (SULA perhaps?), I certainly hope to keep in touch with the OASFAA community. I can be reached at [ryan.west@chemeketa.edu](mailto:ryan.west@chemeketa.edu). If you're ever in McMinnville, please feel free to stop in and say hello. The campus is located right off Highway 18, just west of the Evergreen Aviation Museum.

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## From Beach to Bayou!

As some of you may have heard, after 10 years of working in financial aid on the west coast, I made the crazy decision to accept a position at University of Louisiana at Monroe as their new financial aid director. Our closest family and friends are six hours away, but we decided to embark on this great journey while the kids are still young and excited for an adventure.

ULM has a bayou running through it and, on the warm days (which, I'm still getting used to), I can go feed dog food to the turtles on the banks and enjoy the sounds of the frogs and ducks. I am still mentally preparing myself for the gators, snakes, and hissing cockroaches I've been told about, but so far I have avoided any chance encounters.

On the west coast, I have been so spoiled: from the decade of exceptional training I have received through OASFAA and WASFAA, to the beautiful nature of Oregon, and with the simple things like having my gas pumped for me and the convenience of no sales tax. I knew it would be quite the culture shock, but it's amazing just how different it is here. To say that I am going to have a rough time adjusting to the heat and humidity is the understatement of the century.

For now, I am learning my role as a director and navigating my way through Banner (after having spent the last ten years using PowerFAIDS). As this new chapter of life begins, I hope the next year brings new friendships in the SWASFAA and LASFAA communities. Thank you all for the past ten years of your knowledge, mentoring, and friendship. Please keep in touch.

With gratitude,

Frankie Everett  
Financial Aid Director  
University of Louisiana at Monroe  
P: 318.342.5329 | E: [everett@ulm.edu](mailto:everett@ulm.edu)



*Frankie Everett*

# OASFAA Volunteer Spotlight: Kara Westervelt

by Ashley Coleman, University of Oregon



Happy summer, OASFAA members! With this issue of the newsletter, we'd like to introduce the OASFAA Volunteer Spotlight. In each upcoming newsletter, we'll feature a stellar volunteer. As you know, OASFAA couldn't function without the people who dedicate their time and energy toward the various endeavors of our state organization. Without further ado, our first volunteer spotlight will shine on **Kara Westervelt, OASFAA Secretary.**

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## How did you get started in financial aid?

*I was hired as a fiscal technician at Central Washington University back in 2008. I processed outside scholarship checks, helped manage athletic aid, and was on the team that implemented the TEACH Grant. Prior to being in Financial Aid, I was in banking for 2 years (teller and then loan officer), and before that I was an assistant manager for Starbucks Coffee Co.*

## How long have you been an OASFAA member?

*I am quickly approaching my two-year anniversary.*

## Tell us about your volunteering experience so far with OASFAA

*I was part of the OASFAA mentorship program, which includes a year of service as part of the program, and I was elected as the OASFAA secretary this past election cycle. I will also chair the Development Committee this year, following the departure of our dear Frankie Everett, who is off to new professional adventures in Louisiana. So far my volunteer experience has been great! I love being part of a community of professionals who are supportive and passionate and strive to educate many constituencies about financial aid. It feels great to be connected to what's happening across our state and I'm excited to expand my knowledge base through the shared wisdom of my colleagues.*



Kara Westervelt

## What are your goals as secretary?

*My goal is to dutifully record OASFAA executive council meetings to allow others to "peek under the hood" of the goings-on in those fascinating meetings. I hope to build relationships with other EC members and OASFAA members to strengthen myself professionally and help strengthen others. I also hope to rock some serious karaoke at the next annual conference and show that nerdy secretaries can be fun, too!*

## Any words of wisdom you'd like to share with your fellow OASFAA members?

*We are so very lucky to have such an active professional organization—my advice is to use EVERY opportunity you have for connection and professional development. The collective knowledge among all the OASFAA members is truly astounding, and you will learn something (probably MANY somethings) at every single training or event that you attend. Equally important to absorbing the knowledge of your colleagues is absorbing their PASSION for Financial Aid (no, this is not an oxymoron).*

*What we do is so important, so interesting, so complex, and so life-changing for students; just allowing the realization of the import of our profession can ignite a passion in any FA professional, regardless of how many years they've been at it. Yeah, most important advice: allow the transmittable passion of your colleagues to infect you at every opportunity, and then go forth and save the world by helping tomorrow's best and brightest minds get their degrees so they can change our world for the better. Corny? You bet! True? Absolutely.*

*There you go. You are now infected with passion by yours truly.*

## Don't Forget!

OASFAA's newly approved committee chairs continue to look for volunteers for their committees. This is the perfect time to go to <http://oasfaaonline.org/docs/forms/memVolunteer.html> and update your volunteer preferences!

# Five Key Reasons Why Default Prevention Matters to Everyone

by Dianne Fulmer, USA Funds



Financial aid administrators are well aware of the importance of keeping their schools' cohort default rates low. But everyone on campus—and all taxpayers—benefit when fewer students default on their federal student loans. When you're making the case for everyone on campus to make student

loan default prevention a priority, here are five key points to share:

- 1. Retention and default prevention go hand in hand.** Nationwide, more than 70 percent of federal student loan borrowers who default on their loans left school before completing their programs. With retention playing such a strong role in students' ability to repay their loans, it's vital that offices such as admissions, student affairs and academic affairs join the effort to help students succeed in school, receive their certificates or degrees, and get a job.
- 2. Taking on loan debt is a big responsibility.** When students have student loans, they also have the many responsibilities that go along with taking on that debt. Educating students about financial literacy, student success and repayment options—as well as their options for repayment relief—requires messages that come not only from the financial aid office but throughout the campus.

- 3. Successful students are good ambassadors.** Students who graduate, find employment, and successfully repay their loans are likely to have positive things to say about your institution and even give back financially—but those who don't may not. Remind your alumni relations and development staff of those repercussions, and encourage them to assist in your student success and default prevention efforts.
- 4. Title IV financial aid participation is important to your institution.** If your cohort default rates are high enough, your school risks being ineligible to provide federal Title IV funds to help your students pay for their education. That lack of funding could have dire consequences for an institution—another reason why preventing default is a call to action for an entire campus.
- 5. It's about the students.** In my years working in partnership with schools to assist with default prevention through USA Funds®, I've learned that faculty and staff have a common priority: the students. When you consider the negative impact of default—consequences ranging from added fees, to wage garnishment, to damaged credit—helping students successfully repay their loans is in the best interest of everyone involved with your institution.

**Set your students on the path to success**

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Rosemary Martinez-Keppord  
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# Graduating with Grace: Guiding Students Toward Successful Repayment

by Sun Ow, Great Lakes Educational Loan Services, Inc.



Helping your students with the transition to life after college is an essential part of student loan repayment success. What advice did you give graduating students that you most hope they heard? And now that they've left, what other tools and resources can you use to help ease the transition from grace to successful repayment?

If you didn't already share some of these tips with your graduating students, you may want to add them to your plans for next semester.

- 1. Review student loan repayment options right away.** Connect with servicers or lenders to provide contact information and set up online accounts for access to free resources. Sign up for automatic payment plans to ensure obligations are covered, and you may even qualify for a reduced interest rate. Stay in touch when you move or circumstances change.
- 2. Tackle debt such as student loans and credit cards as quickly as possible.** Yes, you'll be making more money later, but you'll likely have more expenses, too. Don't have loans? You'll want one for a house or car someday, so build your credit history slowly by opening a few accounts in your name, using them carefully, and making payments on time.
- 3. Beware of lifestyle inflation.** Your parents worked for decades to get where they are. Make wise decisions on the major expenses like your housing and transportation, and remember that daily spending habits add up, and can jeopardize your financial future.
- 4. Negotiate for what you want or need.** Most employers expect some haggling over salary and benefits, and, over time, small differences add up to large increased earnings. Factor in the value of benefits such as health insurance and retirement plans when comparing job offers.
- 5. Plan for the future.** Once you have an emergency savings account set up, make sure you start contributing something toward a 401(k), trying to at least maximize any employer match.
- 6. Set up online accounts** whenever possible to minimize the paperwork you have to deal with. Websites such as shoeboxed.com help you organize receipts, and mint.com can help you budget, and track spending.
- 7. Set up a side gig.** Use extra time to capitalize on a talent you have, whether it's designing websites, tutoring students, or pet sitting. You'll have less time to spend money, help your financial situation down the road, and may even find new opportunities through this.

# Profiles in Delinquency

by Sarah Arslanian, ASA

In the quest to achieve the American Dream, an education is one of the most important tools a person can acquire. Ironically, the cost of getting that education can create as many obstacles as it does opportunities.

Student debt in this country has reached an all-time high. Growing steadily over the past decade, the nation's \$1-Trillion student debt burden has financial implications that extend far beyond student borrowers. As an entire generation's discretionary spending virtually disappears, it causes an economic ripple effect impacting families, government and municipalities, and businesses alike.

The reality of student debt is that not all delinquent borrowers are the same. The work of American Student Assistance® (ASA), with over a million student borrowers, has revealed that people who are behind on their loan repayments often fall into one of six different categories. Each type of student borrower comes with a unique set of circumstances and challenges—as well as unique opportunities to steer them back onto a path to successful repayment.

*continued on page 9*

Lower default rates and enhanced student success need tangible, workable solutions.

- Analytics
- Financial Education
- Default Prevention
- Student Success
- Financial Aid Management

Learn how we can help you launch brilliant futures at [Inceptia.org](http://Inceptia.org) | [@inceptia](https://twitter.com/inceptia)



# *iTunes or a Cassette Tape? Making Financial Literacy Culturally Relevant*

by Javier Labrador, ECMC



In the recently released COHEAO whitepaper on “Financial Literacy in Higher Education” ([www.coheao.com/taskforces-committees/financial-literacy](http://www.coheao.com/taskforces-committees/financial-literacy)), it was stated, “The need for financial literacy education on college campuses is of paramount importance to the future financial health and stability of today’s young adults. Without exposure to financial education, college students may understand that student loans represent a lot of money, but don’t quite grasp the impact this debt may have on their lives after college.”

Every college student I come across is making major financial choices daily that will impact their future, regardless of how small the decision seems to be. The concern I have after visiting campuses and speaking with students is not always a lack of desire to become financially literate, it’s that students (at times) don’t feel the information is engaging or relevant.

I have always said you can’t reach the iPhone, iPod, iTunes generation with a cassette tape, yet that is what many schools are trying to do. If we want to reach students with this vital information, we have to meet them where they’re at. It’s time we begin to look at how we become or remain culturally relevant as we offer and engage students in financial literacy.

It’s easy to see why we’re not seeing results in our efforts. I know I am guilty of delivering presentations where students were not engaged, because I did not engage them. I am not proposing that we sacrifice the quality of the information we deliver, but rather examine how we can present and package the information in order to connect with students.

In our “connected” society, the last thing we want is students disconnecting from what we know will impact their future. I can’t say I have all the answers or even any innovative ideas, but I want to offer you some suggestions that may be a seed you water that grows into something great. Take a moment in the next week and study your students, your campus and society around you. What do your students relate to? How are they receiving information? How are they spending their time? All great questions to ask as you prepare to engage them in new ways.

Here are some practical ideas to jumpstart your thinking:

## **1. Be creative—Forget the box...there is no box!**

People say, “Think outside the box,” yet that is still confining. There is no box when looking for new ways

to deliver financial literacy. Rethink everything, from how you invite students to workshops to who you choose to present to how you deliver the information. One school I know developed a financial literacy mud run. They had more than 250 students sign up; each student received financial literacy questions to study in preparation for the run. During the run, before they could go through an obstacle, students had to answer one of the questions correctly or could not continue. They also used it to raise money for a local charity that supports youth education.

## **2. Don’t communicate...connect.**

Author John Maxwell said, “Many communicate, few connect.” This is true when it comes to how we deliver our presentations. Look for ways to connect with the student through humor, games, stories and using videos. Students are very visual and tactile and often connection comes through being able to see and participate in something. A local school in my city created a financial literacy play about the effects of poor spending habits.

## **3. Use social media: Tweet it, Facebook it, Instagram it, YouTube it**

If we miss using social media, we will miss the students. When planning and inviting your students to your new, creative financial literacy events, ensure you use all social media to connect. One way to increase students’ excitement about financial literacy is to have them be your promoters. During presentations, ask them to post quotes and “ah ha” moments to Twitter and Facebook to create social media buzz. You can also have them tweet with a hashtag you create. The tweet then shows up on the screen as you present.

## **4. Allow texting during presentations with SMS Poll**

This is my favorite idea to create a high level of interaction in the class during presentations. SMS Poll is a website/app that allows you to poll your audience instantly and have them respond by sending a text. The results appear on the screen right away. Almost every student carries a cell phone and many are on it while you are speaking...why not have them use it to engage in the presentation.

These are a few ideas to hopefully get you to think and view how we can connect with students in the culture we are in. We all agree that financial literacy is important. As our student population changes to adapt to changes around them, so must we.

*“If we miss using social media, we will miss the students.”*



### **Who are the Hand Raisers?**

This is the type of borrower who would be mentioned in sentences that begin, “In a perfect world...” Hand Raisers are aware of their debt situation, but they are not entirely sure of their repayment details and obligations. Upon completion of their degree, Hand Raisers are ready and willing to begin all the necessary preparations to ensure their future success.

### **Who are the Blindsided?**

The Blindsided don't lack motivation. They lack awareness. Like all graduates, they're thrust into a world of job hunting, moving, adjusting to the “real world” beyond college, and of course, debt repayment. They may not know or fully understand the repercussions that delinquency or default can have on their long-term goals—and often they do not know where to begin, or how to manage their loan repayment.

### **Who are the Overwhelmed?**

Student debt is a perpetual game of catch-up then fall-behind for the Overwhelmed. They will slip from 30 to 60 to 90 days delinquent, then catch up, only to slip behind once again. Due to a variety of factors—including unemployment and under-employment—their student loan repayment has not been a priority.

### **Who are the Small Debtors?**

As a whole, the Small Debtors make up one of the larger groups of student borrowers. Their loans may represent only one or two semesters at college, with student loan balances totaling as little as \$1,000. Small Debtors determined early on that they were not academically or socially prepared for college, and withdrew. But experience has shown that the earlier a student withdraws, the higher their risk of delinquency.

### **Who are the Running Scared?**

Hopeless. That's the overwhelming emotion felt by many of the Running Scared. They consider their debt as an insurmountable obstacle. They don't believe that there is a solution to their problem, so they are unwilling to even broach the subject at all. Consequently, they're ignoring the warning signs of credit damage, collections or even potential default.

### **Who are the Cliff Dwellers?**

The Cliff Dwellers are, quite literally, a group of borrowers living on the edge of default. They've gone beyond 30, 60, and 90-days delinquent and are rapidly approaching 270 days past due. They are on the brink of disaster. Cliff Dwellers may or may not know how close they are to default; most certainly they do not know how quickly their options vanish once they go over the default cliff.

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## ***OASFAA Trivia***

We asked the following trivia questions in the last issue of the Newsletter. With thanks to **Lindsey Thaler** and to OASFAA's former Archives Chair, **Ryan West**, here are the answers:

In which year was OASFAA formed? *1968.*

Who was the first OASFAA President? *Dick Pahre.*

In which year did OASFAA receive its status as a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code? *1997.*

How many registered attendees came to the 1987 annual conference at Salishan? *131.*

Which of the following was *not* an OASFAA Conference theme from years gone by?

- a. Delivering the Future (1990)
- b. *Waves of Change, Oceans of Opportunities*
- c. 2001: A Financial Aid Odyssey (2001)
- d. Going the Distance: Working Together to Overcome Challenges (2008)

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## ***On the OASFAA Calendar***

July 15	OASFAA Board Meeting
August 7	OASFAA Summer Drive-In
September 1	Newsletter submissions due
October 30	OASFAA Board Meeting
December 1	Newsletter submissions due
February 4	OASFAA Board Meeting
February 4-6	Annual Conference (3 days)
March 1	Newsletter submissions due

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## ***On the Lighter Side***

“We recently disbursed aid for the new term. One young woman came to our office shortly thereafter with a troubled look on her face and panic in her voice, saying: ‘I just got an email that there was a disturbance in my financial aid, but it didn't say what to do about it.’ We reassured her that it was only disbursed, not disturbed, and that she should be just fine.”