

August/
September/
October
2014



Newsletter

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

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President's Letter



Can you believe that it's fall already? Each year seems to come more quickly than the last. Perhaps it's the insistent drumbeat of regulatory change that makes time move so quickly, or it might be the pressure of cohort default rates. One thing that always surprises and delights me about Oregon is the way the seasons seem to turn on a dime. One day it's summer, dry as a bone, without a drop of rain in weeks. Then along comes the autumn equinox, and lo and behold, it rains for 20 hours nonstop to make up for months of sunshine. Soon enough, winter will appear, and each dark morning we'll be greeted by a thick layer of frost on our windshields.

Let's remember to savor fall while it lasts. New students, equal parts exuberant and scared, are on our campuses again. Once we've ushered them through our doors and helped them work out any financial kinks in their plans, we can take a moment to pause and reflect on the importance of our work in making college accessible. The air is crisp, the leaves are changing, and the parched grass is making a comeback, so pull on a sweater and some boots, throw on your raincoat, and go crunch some leaves in celebration of a job well done!

OASFAA volunteers have been hard at work bringing high-quality, low-priced training to you:

- On August 7, we had another successful **Summer Drive-In**, this time in Portland. Thank you to Mary McGlothlan and Shelle Riehl for co-chairing this popular annual training event, and thanks to the committee members as well. You can read more about the 2014 SDI in Mary McGlothlan's article in this newsletter.
- Next up is the **Support Staff Workshop** in November—keep your eyes peeled for details.
- **WASFAA Fall Training** will take place the following week at Chemeketa Community College in Salem, featuring NASFAA training materials on Need Analysis. OASFAA members Mike Johnson, Cindy Pollard and Sue Shogren are helping to plan and deliver this training.
- Our **Annual Conference** committee, headed up by Lindsay Thaler and Ashley Coleman, is hard at work preparing another excellent conference for early next year at the Salishan.
- Finally, co-chairs Kathy Campbell and Mike Johnson are planning the annual **FA 101/201** training for February 27 in Salem. We look forward to learning from our new faculty members, Lois DeGhetto from Oregon State University and Peter Goss from the University of Western States.

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Membership Chair

Stacie Englund
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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

William Stafford was Poet Laureate of Oregon until 1990. In his poem, "A Ritual to Read to Each Other," he writes: "If you don't know who I am and I don't know who you are a pattern that others made may prevail in the world..." At first, these cautionary words sound like an ominous warning – that without knowing each other we are subject to the whims and ideas of others who will decide our fate. While this may be true, these words serve equally as an invitation – that by truly getting to know one another we can find what unites us, bringing us closer together and leaving no room for misunderstandings and misadventures.

Associations like OASFAA bring us together, so we can learn about one another and from one another. Whether you attend a conference session, a workshop or a committee meeting, OASFAA creates so many opportunities to connect with people who are walking some of the same trails you walk, and battling some of the same pressures you battle, and finding solutions to some of the same problems you struggle with. Strengthen those bonds through participation in OASFAA and you'll get to know some *amazing* people.

For now, 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 mid-January. We're looking forward to receiving your contributions by **December 1, 2014**.

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I am always impressed by the work that OASFAA accomplishes each year thanks to the dedication of our many volunteers. It's a perfect illustration of the saying, "many hands make light work." Nominations for elected offices are open now, and I hope many of you will nominate yourselves or a colleague (it's always best to ask them first!) for a position. OASFAA is a truly exceptional state financial aid association, with professional development events throughout the year that provide not just training, but important opportunities to get to know our financial aid colleagues in Oregon. It is so valuable to have a list of trusted colleagues on hand for those times that you need to talk through a complicated issue with someone else who understands "financial aid-ese."

If you haven't had the opportunity to attend an OASFAA training event lately, I encourage you to find the time and resources to do so. You'll be glad you did!

Sincerely,
Helen Faith
OASFAA President 2014-15

Welcome, New Members!

Casey Craigie, New Hope Christian College
Will Goette, ITT Technical Institute
Shaundrea Hirengen, George Fox University
Nancy Marshall, Corban University
Ariana Nelson, University of Oregon
Alison Pillette, National College of Natural Medicine
Kayleen Salchenberg, Oregon State University

Don't Forget!

Membership dues are still **only \$25 per year**. Check your membership status and renew online at: http://oasfaaonline.org/docs/toc_memberservices.html

Member News



Jenna Greenwood joined the financial aid counseling staff at the University of Oregon in September. Jenna recently completed

an AmeriCorps term of service with a non-profit in Minneapolis, Minnesota that works to support low-income students through college.

Shaundrea Hirengen joined the staff of the Financial Aid Office at George Fox University as Financial Aid Processor/Loan Specialist to replace Johanna Schweitzer.

Greg Kerr joined ECMC as a Senior Financial Literacy Trainer, based in Portland. He started working in financial aid in 1996 at Claremont Graduate University and has since worked at Inceptia, JP Morgan Chase, Bank One and Sallie Mae.



Ariana Nelson joined the financial aid counseling staff at the University of Oregon in July, after two years as a Student Peer Mentor

and recently earning a Bachelor's degree in Environmental Studies.

Johanna Schweitzer, Financial Aid Processor/Loan Specialist for George Fox University, was promoted to Financial Aid Counselor.

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

OASFAA Annual Conference Update

by Ashley Coleman and Lindsey Thaler, OASFAA Conference Committee Co-Chairs



OASFAA Members, COME ON DOWN to Salishan!

Mark your calendar for the 2015 OASFAA Annual Conference in Gleneden Beach, February 4-6! NASFAA President, Justin Draeger will be joining us on Thursday, February 5. The agenda is already full of exciting presentations!



*Justin Draeger,
NASFAA President*

Registration will open on Monday, November 3, and the conference room rates are available now at Salishan! Room rates this year are as follows:

- Traditional Guestroom: \$115
- Deluxe Non-View Guestroom: \$115
- Deluxe View Guestroom: \$135

To make your room reservation, call the Salishan Spa & Golf Resort Reservation Department at 1-800-452-2300 between the hours of 8:00am and 8:00pm and identify yourself as an OASFAA Annual Conference attendee. Stay tuned, as we'll be releasing the schedule soon! We hope to see you there!

VP Report: Community Colleges

by Kevin Multop, Central Oregon Community College



Heading into fall, many community colleges in Oregon are closely watching their enrollment data. After years of astronomical growth, the trend of record student attendance appears to be falling back to earth. The question of "How fast will enrollment decline?" is on a number of people's minds as lower-than-expected enrollment may translate into tough budget decisions.

One statistic all community colleges hope to see decline is their Cohort Default Rates. With many 2-year schools seeing a quarter to a third of their student borrowers slipping into default, there is an intense effort to find ways to prevent default. Many community colleges are looking to outside vendors to assist with this issue, as failure to keep the 3-year CDR below 30% may result in serious consequences for Title IV eligibility.

OASFAA Bids Another Fond Farewell

Part of OASFAA'S mission is to help foster the growth and professional development of our members. A long-time member and dedicated volunteer with OASFAA shares her thoughts below as she reflects on her own journey...

In light of my recent retirement from Portland State University, I was asked to provide some observations and remarks from my 30+ years in the profession, so here goes.

The “Olden Days”

When I began in financial aid in the early 80's, students applied on a paper application that was processed by the College Scholarship Service. The student paid a fee for each school that received the output – a paper Financial Aid Need Analysis Report or “FAFNAR.”

There was one calculation for Pell Grant eligibility, the Pell Grant Index or “PGI” (which we enjoyed saying as “piggy”), and a different formula was used to determine eligibility for all other sources of aid. The student received a paper Student Aid Report (SAR), which the student had to submit to the school before Pell Grant could be awarded.

As we verified student applications, any corrections were made by instructing the student to write the corrections on their SAR, mail it to CSS, and then bring the corrected new SAR back to us. We had to mail a page of the SAR to the Department of Education to get our Pell Grant funds. This was a very labor intensive and slow process!

Loan applications were 4-part NCR forms that we usually completed by hand or by typewriter. The student then took the loan application to their neighborhood bank or other financial institution. Loan funds came to the school by paper check in the mail. Students stood in line to pick up their checks, then took them to the Cashier to pay their bill. LONG and slow lines at the start of every term!

Aren't you grateful for FAFSA on the Web and other technology we have now? There are still lots of acronyms and steps for students and financial aid personnel to complete, but our access to information and processing time is so much better.

Some things haven't changed:

- In-coming students and their families are eager and anxious to find ways to pay for college.
- Financial aid staff members are so dedicated, and work hard to serve the needs of our students while meeting our many institutional, state and federal regulations.
- Sometimes, no matter how hard we try, we can't make everyone happy.
- If you serve as an OASFAA officer or committee member, or volunteer for one-time events like the National College Fair or College Goal Oregon, you'll be really glad you did. The time spent will reward you by increasing your connections with colleagues and expanding your perspective.

What have I learned?

- There's a real person behind every application you work on, every e-mail and phone call you answer. The question may be routine and obvious to you, but it's new and confusing to them.
- If a student or parent speaks with anger, it's often because they are afraid their dreams and plans are about to crash. Let them know you're there to help, try to find out what the underlying concern is, and don't take the anger personally.
- There's always more to the situation than you perceive. This is true whether dealing with students or co-workers. Give people the benefit of the doubt.
- Choose to act and speak with kindness, and you'll not regret your actions or words.
- Our work and interactions with students makes more difference to their lives than you'll ever know. The word of encouragement, the extra phone call or e-mail may be the one thing that keeps a student moving forward.

It's been a rewarding career. I appreciate the opportunities I've had to work with so many of my peers.



Kathy Goff

OASFAA Volunteer Spotlight: Stacie Englund

by Ashley Coleman, University of Oregon



This fall, the OASFAA Volunteer Spotlight shines on **Stacie Englund, OASFAA's Membership Chair** and Assistant Director at Pacific University. Stacie has given her time and energy to our organization for more than 10 years! We appreciate her service!

How did you get started in financial aid?

Like many financial aid folks, I started working in the financial aid office as a work study student. I started in 1995 as a freshman at Northwest Christian University, and worked there for 5 years (I took a victory lap ☺). After graduation, I intended to get a "real job," but that one last summer job at NCU turned into a four-year stint in a variety of positions, including Financial Aid Counselor and Student Services Coordinator.

When I decided to move to Portland, I thought, "OK, now it's time to find a real job!" And then came that job announcement email (literally days after leaving my job at NCU) from the OASFAA listserv that Pacific University was hiring. I thought to myself that I should at least apply, but I would keep looking for a "real job." Long story short, I've been at Pacific University for 10 years. I guess I found my "real job!"

How long have you been an OASFAA member?

I have been a member of OASFAA since 2000.

Tell us about your volunteering experience so far with OASFAA.

I was the Fund Development co-chair in 2008-09 and 2009-10, and have been the Membership Committee chair since 2010-11. In addition, I was the OASFAA Secretary in 2012-13. I have also been on the Annual Conference Committee since 2009.

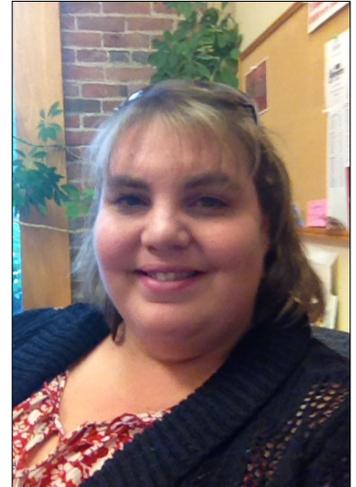
What are your goals as membership chair?

OASFAA has been such an important part of my professional development as a financial aid administrator. I would hope that, as Membership Chair, I can encourage new members to join, as well as encourage former and current members to rejoin or maintain their membership and involvement in OASFAA.

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

I wish that I could come up with some deep and meaningful piece of wisdom to share, or at least something witty – but I don't consider myself wise or witty by any stretch of the imagination. Instead, I will offer up a this piece of "Customer Service 101" that I constantly have to remind myself, especially this time of year: Always remember that even if you have explained the same process and answered the same questions countless times, it is most likely the first time that the person you are helping has had to complete the process or asked the question. I think we often forget this part of customer service – I know I do when for the 15th time that day, the parent on the phone asks, "What is a PLUS Loan?" or "How do I get one of those Pell Grants?"

*Lastly, it is also important to remember that even through all the crazy and sometimes frustrating parts of our work days, what we do really **does** make a difference.*



Stacie Englund,
Pacific University

Don't Forget!

OASFAA is always looking for volunteers to run for elected positions and serve on committees. New committees will be forming next spring once committee chairs are assigned to continue the work OASFAA does on behalf of our members. This is the perfect time to go to <http://oasfaaonline.org/docs/forms/memVolunteer.html> to update your volunteer preferences!

2014 Summer Drive-In Update

by Mary McGlothlan, Multnomah University



Another OASFAA Summer Drive-In is in the books! Because Shelle Riehl and I were a little late to the Summer Drive-In party, our first order of business was to establish our conference committee quickly. We combed through the vast database of willing volunteers (there were four) and somehow finessed three “yesses” from the list: Kimberly Lamborn from University of Western States, Anastacia Dillon from Lewis & Clark College, and Nita Harris from Portland Community College.

Our next step was to make sure Kim Wells would be available for our event; we knew nobody would want to come if we didn’t have a Department Trainer. Since Kim wasn’t available until the first week in August, that helped solidify our date. We held the OASFAA Summer Drive-In at Multnomah University in 2008 and got very positive reviews about the campus – and especially easy parking and, let’s be honest, that’s important to all of us.

Coming up with a solid program (that’s code for “stuff people care about”) for a one day event is always a challenge. Our committee tossed around many ideas and narrowed it down to: FERPA, SULA (the 150% subsidized usage rule), Verification, Financial Literacy and How to do a Financial Aid presentation. This last one came from the idea that many of us find ourselves thrown into the deep end of the pool, usually by our Admissions “friends” that volunteer us for stuff, and not wanting to disappoint, we agree to do a presentation at a local high school with no idea what to do. Who else would we ask to present on this topic but Mike Johnson? I think Mike has spent at least 43% of his life at high school financial aid nights. He took us through his own presentation and gave us tips on how to get the pertinent information across in a way that people will understand and somehow not blame us for!

Of course, Kim’s sessions were the best attended because (A) we love her and (B) financial aid people tend to want to do things right and some of the regulations can be a tad confusing (how’s that for an understatement?). We invited Kristin Benson from the Registrar’s Office at PCC to present about FERPA. Everyone knows that Registrars are FERPA experts. I attended Kristin’s session and I thought she did a really wonderful job of reiterating many things most FA offices already do and helping to sort through the complicated challenges of determining the identity of online students and dealing with online portals. We’ve ALL had a moment where we wondered if the person asking for a password reset was the actual student.

Lyssa Thaden (and adorable her son Slate) led a session and discussion about financial literacy. Schools heard from each other what some things were that seemed to be working or not. The evaluations tell us it was a very good discussion of some tangible ideas.



Presentations and training sessions at the OASFAA Summer Drive-In 2014

We only had 35 attendees, which is likely because we didn’t get the information out to the community soon enough (we’ve made a note for next year!). Each time I attend an OASFAA event, I’m reminded how awesome we are. If you have not yet attended an OASFAA training event, I would encourage you to do so. I know (and trust me, I *know*) budgets are tighter than ever. We try to keep costs as low as possible (most trainings are \$40-\$45) and each committee works hard to provide the best program we can.

If you have suggestions or requests for the 2015 Summer Drive-In, please email them to myself or Shelle Riehl (sriehl@westernseminary.edu), as we welcome ideas! Another upcoming OASFAA training opportunity is **FA 101/201** – keep your eyes out for the information about when/where. This is a wonderful opportunity for staff who are new to financial aid or peripheral to FA (like Student Accounts, Admissions, etc.) to learn some basic information about financial aid. The FA 201 track is great for people who have been in financial aid for a while and want to work on developing a more advanced understanding of how and why we do what we do.

Shelle and I had a great time co-chairing this event and we look forward to 2015. Thank you to Kim, Anastacia and Nita for your help with everything. Thank you so much to those of you who attended – we hope you enjoyed the opportunity.

Consumer Information – Are You In Compliance?

by Heather Hall Lewis, University of Portland



Where did the summer go? Most of us are several weeks or a full month into the fall term already. It's still dark outside when my alarm goes off at 5:30. And leaving the windows open at night means I need an extra blanket on my bed. It's officially fall!

In our office, fall is usually a slower time. It's a time to reflect on what went well in the previous awarding season and start making preparations for the next awarding season. It's also a time to check on various compliance issues to make sure we are up to date on regulations. At the University of Portland, we're using fall to focus some energy on our consumer information.

Over the summer, I did some research on the consumer information requirements and found some pretty surprising things. We all know that we are required to have a Net Price Calculator posted on our sites. But did you know that the NPC must be called "Net Price Calculator" in order to be in full statutory compliance? And we're all probably aware that our Public Safety departments are required to send out annual security and fire safety reports. But did you know that the report was supposed to be distributed to all enrolled students *and* current employees by October 1?

The minutiae of the consumer information requirements can be mind-boggling and overwhelming, but there are resources available to help you. Here are some that I found helpful and will continue to use in the coming months to improve our compliance with these requirements:

- [NASFAA Self-Evaluation Guide](#) – Section IV: Student Consumer Information;
- [FSA Handbook](#) – Volume 2-Chapter 6: Consumer Information & School Reports;
- [NCES: Information Required to be Disclosed Under the Higher Education Act of 1965](#);
- [FSA E-Training](#) – Consumer Information;
- [NASFAA-U Self Study Guide on Consumer Information](#).

For my office, consumer information has been an afterthought. It doesn't seem critical to getting aid into the hands of students, which is always our top priority. I suspect the same may be true on lots of other campuses. However, we have decided to make consumer information a higher priority in order to ensure our compliance and get students the information they need to make informed decisions. It won't be easy, and it certainly isn't glamorous, but it is important.

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Five Principles of Money Management

by Greg Kerr, ECMC



The most discussed topic that I have encountered with colleges over the past 17 years is financial literacy. Yes, we all agree it's important and that, on the whole, students are entering college with mediocre to poor money skills. This isn't news to anyone reading this. But with limited time and resources, this project usually gets put on the back burner and before we know it, another summer and autumn come and go and the idea of a financial literacy program simply remains an idea.

What if you could devote a small amount of time and resources to developing something? When and how do you start? If you could incorporate five easy pieces to a financial literacy program, you would be well on your way to helping your students.

The Department of the Treasury has rolled out five principles as part of their national financial literacy strategy. These five core competencies, as they would be officially deemed, are:

1. Earn
2. Save
3. Spend
4. Borrow
5. Protect

If we can get students familiar with these building blocks, they can begin to contemplate good money habits that can last a lifetime.

Earn is about understanding your paycheck: its deductions and taxes, the consideration of benefits and investment into the future – which includes your education. Understand that every dollar you earn isn't a full dollar in your pocket is important, especially when beginning to plan and budget.

Save is paramount to being financially successful. Setting aside a little now pays off big in the years down the road. Saving for a vacation or for an emergency fund, buying a house, planning for retirement in the future – these are things that students should be doing now.

Spend is operating within a budget. Ugh... budgeting! Nobody really wants to hold themselves within the confines of a budget. However, establishing a smart budget today allows us to be smarter in the future. Essentially, a budget is simply living within your means.

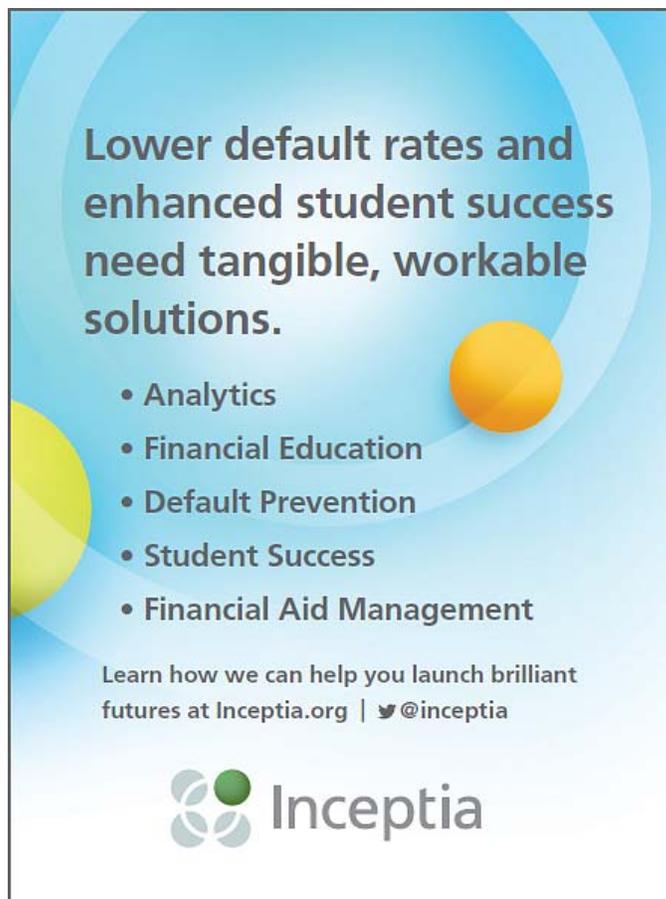
Borrow is a big piece of the financial picture. Most of us borrow to acquire the major purchases in our lives, which include a car, a house and an education. A big factor in borrowing includes your credit history. How do the two interact with one another?

Protect is the fifth piece of the financial literacy strategy. Protect yourself by understanding insurance and protect your identify by being on the lookout for fraud and scams.

Any financial literacy program should touch on these five principles. We can't solve all of the financial literacy needs in one workshop or magical curriculum, but we can start getting students to think about their relationship with money and the cause and effect of their financial decisions.

Go to

www.mymoney.gov/mymoneyfive/Pages/mymoneyfive.aspx for more information on these five principles.



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Financial Aid Outreach Opportunity

by Mike Johnson, Pacific University



The **2014 Portland National College Fair** takes place November 2 -3 at the Oregon Convention Center (www.nacacnet.org/college-fairs/FallNCF/Pages/Portland.aspx). Each year, about 12,000 people – mostly high school students and their parents – attend the event to find out about all aspects of the college application process. Representatives from more than 250 colleges and universities are on hand to provide information about their schools. OASFAA members are once again staffing a table in the centrally located resource area to answer attendees' financial aid questions, and presenting information sessions on the financial aid process.

While we always have new things to talk about, this year's changes will be especially interesting. They'll include the transitioning away from the PIN to a username and password to sign the FAFSA, and the new definitions of marriage and parents that define families differently than before. OASFAA members' participation in the college fair showcases one of the primary reasons that the organization exists: to provide "public outreach programs that disseminate financial aid information to students, parents, high school counselors, and other members of the public."

Interested in helping out next year? Contact me at: johnsong@pacificu.edu. Thank you to this year's volunteers!

Add These Pieces to Your Default Prevention Toolkit

by Chris Jordan, USA Funds



From measuring and analyzing data, to using social media to reach borrowers, a variety of common strategies are in place at schools that are successfully preventing student loan default. This new toolkit for student loan default prevention includes the following eight

steps that many schools have taken to lower their cohort default rates.

- 1. Combine default prevention efforts with a focus on student success.** Schools that have seen reductions in their default rates do not focus on default prevention alone. At these schools, default prevention is either part of a larger student success effort or part of a retention effort, and all work together to keep students on track and prepare them up to handle their debt after they graduate.
- 2. Establish ways to measure the success of your work.** The key is analytics and reporting. Schools should analyze data to determine what is working – and what isn't working – to inform their plans for future default prevention initiatives.
- 3. Get institution-wide commitment.** Often, the thought of lowering the cohort default rate is seen as a priority for the financial aid office only. The best default prevention programs are campus-wide efforts, however.
- 4. Take a life-of-the-loan approach.** Campus default prevention work ranges from messages in weekly school bulletins and kiosks on campus, to in-person exit counseling, to outreach by phone and email once borrowers leave. Contact borrowers with assistance early – during their grace period – using targeted approaches with tools like social media. The messages in social media should be "actionable." Give students something quick that they can respond to very easily.

- 5. Be proactive in lowering your default rate.** Schools should examine reports for current and upcoming cohorts of borrowers to predict default rates. Taking a proactive approach includes reaching borrowers before they encounter repayment problems.
- 6. Enlist the help of students.** Many schools find that peer counseling, financial literacy education presented by students, and programs led by student organizations and student leadership, often yield positive results. When planning default prevention activities, consider how you can involve students.
- 7. Assign dedicated staff to the effort.** While an institution-wide commitment to default prevention is critical, schools need specific staff focused primarily on carrying out default prevention activities.
- 8. Be consistent in your work.** Don't let "the emergency of the week" draw attention away from default prevention work.

Resolve to learn more about preventing default through borrower outreach and communication, as well as financial literacy and student success initiatives.

On the OASFAA Calendar

November 7	Support Staff Workshop
November 13	OASFAA Board Meeting
November 14	WASFAA Training: Need Analysis
December 1	Newsletter submissions due
February 4	OASFAA Board Meeting
February 4-6	Annual Conference (3 days)
February 27	FA 101/201
March 1	Newsletter submissions due