

Statement of 5 Year Strategic Plan

■ Mission Statement :

To provide professional and personal development for its members in order to promote student financial aid and educational opportunities for students.

■ Core Values:

- Professional Growth and Development
- Collaboration
- Inclusiveness
- Advocacy

■ Eight goals supporting our Organizational Priorities:

1. Be a leader in providing training and professional development opportunities that are responsive to member needs.
2. Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members.
3. Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively.
4. Maintain and enhance the diversity of our membership and the Executive Council.
5. Increase the participation of members in Association activities.
6. Maintain the long-term financial stability of the Association.
7. Continually improve methods and processes for communicating with the membership; and
8. Assess and monitor the performance of the Association and implement strategic adjustments.



Western Association of Student Financial Aid Administrators

STRATEGIC PLAN 2005 - 2010

**Western Association of Student
Financial Aid Administrators**

**STRATEGIC PLAN
2005 - 2010**

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Executive Summary

The purpose of this five-year strategic plan is to guide the decision-making of the Executive Council of the Western Association of Student Financial Aid Administrators (WASFAA) and to inform the membership of the priorities and activities of the Association. The goal of the Plan is to ensure that WASFAA is serving and continues to serve its members most effectively and efficiently.

WASFAA's fundamental purpose and reason for existence is clearly articulated in the Association's mission statement:

To provide professional and personal development for its members in order to promote student financial aid and educational opportunities for students.

The Executive Council of WASFAA believes that how the Association accomplishes its mission is as important as the mission itself, and therefore has articulated a set of core values which are intended to guide and inspire the behavior and interactions of all WASFAA members. The core values of the Association are:

- + *Professional Growth & Development*
- + *Collaboration*
- + *Inclusiveness*
- + *Advocacy*

The following eight (8) goals summarize the organizational priorities for the Association for the next five years.

1. Be a leader in providing training and professional development opportunities that are responsive to member needs;
2. Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts;
3. Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively;
4. Maintain and enhance the diversity of our membership and the Executive Council;
5. Increase the participation of members in Association activities;
6. Maintain the long-term financial stability of the Association;
7. Continually improve methods and processes for communicating with the membership; and
8. Assess and monitor the performance of the Association and implement strategic adjustments.

The 2005-10 WASFAA Strategic Plan was approved by the Executive Council in its meeting on November 17, 2005. This marked the conclusion of the formal process of developing the Strategic Plan but not the conclusion of the Association's strategic planning efforts. Goals will be developed annually by Committees and Officers in support of the five-year Strategic Plan, and the Strategic Planning Committee will be responsible for ensuring that the Strategic Plan is reviewed and monitored regularly by the Executive Council and communicated to the membership of the Association.

Strategic Plan 2005-2010

INTRODUCTION

The purpose of this five-year strategic plan is to guide the decision-making of the Executive Council of the Western Association of Student Financial Aid Administrators (WASFAA) and to inform the membership of the priorities and activities of the Association. The central desired result of the Plan is to ensure that the members of WASFAA are best served by the Association.

The process used to develop the 2005-2010 Strategic Plan was both comprehensive and inclusive. Led by the President-Elect and members of the Strategic Planning Committee (see Appendix A), the process was formally launched in the Fall of 2004 with the development and administration of an online Membership Services Survey. This survey, comprised of 47 questions and completed by 186 members or 16% of the membership, provided the Strategic Planning Committee and Executive Council with valuable insights into the strengths, weaknesses, and opportunities to enhance the services provided to the WASFAA membership.

Members of the Strategic Planning Committee and Executive Council met or conferred frequently throughout the planning process to analyze and discuss the results of the Membership Services Survey, to discuss the internal and external environment in which the Association is operating, to confirm the Association's mission, and to develop Core Values, Goals, Measures and Strategies to guide the work and activities of the Association for the next five years.

The strategic planning process resulted in agreement on the key priorities (articulated as eight goals) that will focus the volunteers who lead and manage the work of the Association. In addition, the process included "operational" or "implementation" planning in which each Committee Chair and Officer developed annual goals for the coming year that are linked to the strategic plan goals. The intent is for the Committee and Officer goals to be developed and assessed each year, ensuring continued progress toward implementation of the Strategic Plan.

MISSION & CORE VALUES

WASFAA's fundamental purpose and reason for existence is clearly articulated in the Association's mission statement:

Mission

WASFAA's mission is to provide professional and personal development for its members in order to promote student financial aid and educational opportunities for students.

Core Values

The Executive Council of WASFAA believes that how the Association accomplishes its mission is as important as the mission itself. The manner in which we behave, treat each other, and interact with others is critical to the successful implementation of our mission and strategic goals. Therefore, WASFAA undertakes its mission, guided by the following core values:

Professional Growth & Development

...building skills, knowledge, confidence, and careers by training and networking opportunities, and instilling a passion for the financial aid profession

Collaboration

...networking between our members
...coordinating with our partners to fulfill our mission

Inclusiveness

...of all segments and sectors
...of all cultures and ethnicities
...of all positions, preferences, perspectives, and ideas

Advocacy

...for the students, parents, and schools we serve
...for the importance of access to education
...for the value of financial aid
...for the role of the financial aid administrator

SITUATION ASSESSMENT

A Situation Assessment was conducted as part of the strategic planning process in order to better understand the environment, both internal and external, in which WASFAA is operating. Key activities included as part of this analysis were:

1. Conducting a comprehensive, online Membership Services Survey;
2. Reviewing the document "A Scan of our Changing Environment, 2004 – 2005," prepared by NASFAA; and
3. Surveying and then discussing with Executive Council members the strengths, weaknesses, opportunities, and threats facing WASFAA.

The most important findings of the internal and external assessments are listed below.

Internal Assessment: Assets

- Strong training programs
 - Sister Dale Brown Summer Institute
 - Jerry R. Sims Management & Leadership Institute
 - Annual Conference
- Financially sound organization; strong asset reserves
- Strong, mature, well-educated membership base
- Provide networking opportunities to members
- Provide scholarships
- Serve as a forum for sharing best practices
- Represent all states; diversity of membership
- Volunteerism of members; core volunteers who have been involved for a long time
- Strong voice to NASFAA; have opportunity to advance regional issues
- Communication with membership
- Good linkages with other state associations

Internal Assessment: Weaknesses/Constraints

- Volunteer development
 - Cultivating and training new volunteers
 - Consistency and retention of good volunteers
- Communication with membership
- Lack of mentoring available for new members and people new to financial aid
- Change of newsletter from paper to electronic format has weakened its effectiveness as a communication tool
- Lack of/limited coordination and collaboration with other entities for training
- Training could be improved (e.g., providing training about the changing role of an aid administrator, advocacy, training other than the NASFAA series, etc.)
- Assessment of membership needs is limited and infrequent
- Diversity of membership (e.g., ethnicity and age)

External Assessment: Opportunities

- Develop new, innovative training opportunities to increase revenue
 - Provide more training for support staff
 - Offer certificates of completion for training courses
- Stronger and more partnerships with:
 - National, State and Regional Associations

- Non-school Industry Partners
- Increase diversity of membership (e.g., ethnicity and age)
- Improve communication with the Executive Council and members through the use of technology, including the WASFAA website
- Increase revenue via web-based advertising
- Offer more scholarships
- Allocation of how funds/revenue will be spent:
 - Provide more scholarships?
 - Invest more? More investments?
 - Put more into reserve?
 - Give more back to members?

External Assessment: Challenges

- Risk to lender ability to support WASFAA
 - Federal government needs deficit reduction and will go after lender resources
 - Dependence on lenders creates significant risk in WASFAA's revenue stream
 - Fewer sponsors are available due to mergers/consolidation in the lender industry
- Changes in federal regulations/reauthorization
 - May affect cash flow
 - Will have an effect on the FFELP/Direct Loan program
 - Will increase the need for training of financial aid administrators
 - May change the priorities of the Association (e.g., advocacy and communication will become more important)
 - Communication regarding reauthorization will need to be cautious yet effective
- Likely decline in membership due to average age of current members
- Less money available to members for travel, grant support, etc.
- Competition and relevancy of WASFAA as it relates to similar services provided by:
 - NASFAA
 - States Associations
 - Department of Education
- Volunteer development
 - Finding new volunteers
 - Being dependent on an all-volunteer group
 - Addressing the issue that volunteering may require too much time

Other Trends

- Less financial aid funding available
- Changes in student populations
 - Need to support 'emerging majority' of Latino, Asian, African American students
 - More older/returning students
 - Future acceleration of population of potential college attendees
- Turnover/retirement of long tenured financial aid staff
- Limited availability of trainers
- Retention of quality financial aid staff
- Pressure (money and work) will make it harder to be away from the office and to justify travel time and expenses to participate in Association activities

GOALS, MEASURES, & STRATEGIES

WASFAA's Strategic Plan will allow the Association to fulfill its Mission and continue to provide WASFAA members with outstanding services and support. The following eight (8) goals summarize the organizational priorities for the Association for the next five years.

1. Be a leader in providing training and professional development opportunities that are responsive to member needs
2. Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts
3. Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively
4. Maintain and enhance the diversity of our membership and the Executive Council
5. Increase the participation of members in Association activities
6. Maintain the long-term financial stability of the Association
7. Continually improve methods and processes for communicating with the membership
8. Assess and monitor the performance of the Association and implement strategic adjustments

Details regarding how these goals will be accomplished, who will be responsible for accomplishing them, and how success will be measured have been articulated on the following pages.

GOALS, MEASURES, & STRATEGIES

Goal #1:	Be a leader in providing training and professional development opportunities that are responsive to member needs
Measures:	<ul style="list-style-type: none"> a. Training manual completed and in use b. Increase in number of training and professional development activities/events c. Increase in number of members participating in Association activities/events d. Improved ratings on training-related questions on Membership Services Survey e. Post-training evaluations indicate improvements in training quality and consistency

Strategies/Actions	Responsibility
1. Use results of 2004 Membership Services Survey to respond to member training interests and priorities	Training Committee
2. Conduct regular research to determine: <ul style="list-style-type: none"> a. Training needs of members b. Training resources available, including types of training other associations and partners are doing c. Ways to build upon and enhance NASFAA training modules 	Training Committee; Research Committee
3. Consistently evaluate the quality of training and trainers <ul style="list-style-type: none"> a. Formalize how trainers are selected, trained, evaluated b. Implement changes based on evaluations c. Report on results of evaluations to EC 	Training Committee
4. Improve the organization of the Association's training efforts <ul style="list-style-type: none"> a. Recruit and utilize committee members who will be able to do strategic/administrative tasks for committee b. Invite representatives from State Association training committees to serve on Training Committee 	Training Committee
5. Develop a Training Manual to include: <ul style="list-style-type: none"> a. Training Committee functions and structure (e.g., definition of roles of committee chair, trainers, other committee members) b. Criteria for selecting trainers c. Processes for identifying, training, and assessing trainers d. Processes for identifying training topics e. Calendar of training activities and planning timelines f. Communication of events to members 	Training Committee; P & P Committee
6. Serve as a clearinghouse/coordinator for training activities in the Western region <ul style="list-style-type: none"> a. Collaborate with state associations, Dept of Ed, vendors and others to develop annual training plans b. Coordinate training topics to ensure minimal duplication c. Develop Master Calendar of all training events in the region d. Develop library of training materials 	Training Committee

GOALS, MEASURES, & STRATEGIES

Strategies/Actions	Responsibility
7. Collaborate with other committees to implement strategies <ol style="list-style-type: none">a. Consider using former Training Committee chairs to lead initial effortsb. Consider identifying one individual to be in charge of clearinghouse function (potentially Vice President)c. Volunteer Development – help identify, recruit, and train trainersd. Policies & Procedures – help develop the Training Manuale. Electronic Services – help develop Master Calendar and assessment/survey toolsf. Research – help identify training needs and administer assessments/surveys	Training Committee Training Committee; President Volunteer Development Committee P & P Committee Electronic Services Committee Research Committee

GOALS, MEASURES, & STRATEGIES

Goal #2:	Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts
Measures:	<ul style="list-style-type: none"> a. Improved ratings on advocacy-related questions on Membership Services Survey b. Track amount of communication from Federal Relations Committee on advocacy-related issues c. Track actions taken by members in response to calls for action (e.g., website hits)

Strategies/Actions	Responsibility
1. Increase awareness of public policy issues impacting financial aid administrators	Federal Relations Committee
2. Educate and empower members to take action at an individual level and help them understand the individual role they can play in advocacy <ul style="list-style-type: none"> a. Encourage and facilitate communication to elected officials and other key players at the national level b. Provide members with feedback on the results of the actions they have taken individually and as a group 	Federal Relations Committee
3. Implement easy-to-use web-based tools to support advocacy	Electronic Services Committee
4. Collaborate with State Presidents and other representatives at the State level to enhance advocacy efforts at the Federal level <ul style="list-style-type: none"> a. Strive to have representatives from each state serve on WASFAA's Federal Relations Committee 	Federal Relations Committee
5. Work with ATAC to establish a tracking tool to measure and evaluate the impact of actions taken by members	Electronic Services Committee
6. Formalize WASFAA's advocacy policy of providing a response and communicating varying viewpoints on key issues, even if consensus cannot be reached	Federal Relations Committee
7. Investigate what types of research projects might be funded to support the Association's advocacy efforts	Research Committee

GOALS, MEASURES, & STRATEGIES

Goal #3:	Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively
Measures:	<ul style="list-style-type: none"> a. Committee goals and year-end committee reports show increased collaboration with other associations/organizations b. Executive Council discusses potential new collaborations at least once per year in its meetings c. WASFAA participates in at least one new collaborative effort each year

Strategies/Actions	Responsibility
1. Focus collaborative efforts on work with State Associations, regional associations, NASFAA, Department of Education, and other industry partners <ul style="list-style-type: none"> a. Consider providing trainers for State Association conferences b. Consider funding training the smaller State Associations cannot afford (e.g., travel money to accompany membership awards and scholarships) 	All Committees Training Committee Fiscal Planning Committee
2. Appropriate committees incorporate collaboration into annual goals and ongoing activities	All Committees
3. Officers and others in elected positions make collaboration a priority and part of their annual planning process	Officers

GOALS, MEASURES, & STRATEGIES

Goal #4:	Maintain and enhance the diversity of our membership and the Executive Council
Measures:	<ul style="list-style-type: none"> a. Increase in membership diversity as measured by membership statistics b. Track number of diversity-related activities conducted each year c. Survey conducted (or Membership Services Survey modified) to assess member perceptions of WASFAA culture/climate

Strategies/Actions	Responsibility
1. Conduct research to gather and analyze statistics related to membership diversity <ul style="list-style-type: none"> a. Update and modify entry procedures for database to ensure records accurately reflect diversity characteristics 	Research Committee Electronic Services Committee
2. Broaden the membership's understanding of diversity through active education and communication efforts <ul style="list-style-type: none"> a. Use interest session at Annual Conference and symposiums to educate members about diversity issues b. Use general session speakers and topics to reflect diversity education needs and issues c. Work with Training Committee/trainers to incorporate diversity into more standard training sessions d. Expand the vocabulary related to diversity in all publications and communication materials e. Publish articles in the newsletter relating to diversity issues 	EDAC; Conference Committee EDAC; Conference Committee EDAC; Conference Committee EDAC; President EDAC; Newsletter Committee
3. Provide more scholarships to members representing diverse populations <ul style="list-style-type: none"> a. Require volunteer service as part of scholarship award b. Engage scholarship volunteers through formal and/or informal mentoring efforts 	EDAC
4. Ensure participation on the Executive Council and in committees by diverse members/groups	Committee Chairs; EDAC
5. Nominations & Elections target diverse populations in recruiting candidates to run for offices	Nominations & Elections Committee
6. Work with leadership from the State Associations to identify potential members, volunteers, leaders from diverse populations	Volunteer Development Committee

GOALS, MEASURES, & STRATEGIES

Goal #5:	Increase the participation of members in Association activities
Measures:	<ul style="list-style-type: none"> a. Increase in number of WASFAA members b. Increase in number of members at Annual Conference, training events, etc. c. Increase in number of new volunteers serving on committees d. Increase in number of new Executive Council members

Strategies/Actions	Responsibility
1. Establish and formalize functions and processes of Volunteer Development Committee <ul style="list-style-type: none"> a. Coordinate activities centrally to ensure consistency and follow through b. Use the Conference to provide information to and to hear from potential volunteers c. Ensure every member who expresses interest in volunteering is followed up on d. Consider using members who are retiring or close to retiring to mentor new, younger members 	Volunteer Development Committee
2. Develop a one-page summary describing what WASFAA does, what each committee does, how to get involved, etc. and distribute it: <ul style="list-style-type: none"> a. At the Annual Conference b. To Sister Dale Brown Summer Institute attendees 	Volunteer Development Committee Conference Committee SDB Summer Institute Committee
3. Use technology to streamline volunteer development activities	Electronic Services Committee
4. Work with EDAC to involve scholarship recipients in Association activities <ul style="list-style-type: none"> a. Consider inviting new people to EC Meetings so they can learn about what the EC does 	EDAC; Executive Council
5. Actively seek new members for committees <ul style="list-style-type: none"> a. Use the Sister Dale Brown Summer Institute as a forum for gathering information about the needs and interests of new members 	Committee Chairs SDB Summer Institute Committee; Strategic Planning Committee
6. Balance the involvement of newer members and potential leaders with more experienced members/leaders	Committee Chairs
7. Identify and encourage emerging leaders to become more involved and provide appropriate training and support <ul style="list-style-type: none"> a. Work with State Association leaders to identify potential volunteers/leaders b. Identify and groom a successor c. Consider using a co-chair structure on committees to groom new leaders 	Volunteer Development Committee Chairs Committee Chairs
8. Work to reduce training fees and travel expenses when possible <ul style="list-style-type: none"> a. Communicate to the members about how WASFAA subsidizes training 	Training Committee President

GOALS, MEASURES, & STRATEGIES

Goal #6:	Maintain the long-term financial stability of the Association
Measures:	<ul style="list-style-type: none"> a. Investment Strategy complete and in use b. Asset reserve is maintained at most recent three-year average of operating expenses (plus contractual obligations) c. Budget comprised of more diverse sources of revenue

Strategies/Actions	Responsibility
1. Develop and implement an Investment Policy & Strategy	Fiscal Planning Committee
2. Define and maintain Asset Reserve Fund Policy <ul style="list-style-type: none"> a. Communicate with members about the purpose of the policy and ongoing management of the reserves 	Fiscal Planning Committee
3. Increase the diversity of WASFAA's revenue sources <ul style="list-style-type: none"> a. Review and analyze current revenue sources for balance and stability b. Identify and secure new sources of revenue 	Fiscal Planning Committee Fund Development Committee
4. Track and develop plans in response to changes in federal rules and requirements that impact WASFAA's revenue sources	Fiscal Planning Committee
5. Manage operations in accordance with Association Bylaws and Policies & Procedures <ul style="list-style-type: none"> a. Annually review dues and fiscal policies to ensure congruence with Association goals, budget and operations b. Ensure events and activities are self-sustaining c. Develop and maintain a balanced budget 	Fiscal Planning Committee

GOALS, MEASURES, & STRATEGIES

Goal #7:	Continually improve methods and processes for communicating with the membership
Measures:	<ul style="list-style-type: none"> a. Improved ratings on communication-related questions on Membership Services Survey b. Increase in percentage of members signed up for listserv c. Regularity of newsletter publication and communication from President d. Increase in number of members applying for scholarships e. Increase in number of visits to WASFAA website

Strategies/Actions	Responsibility
1. Regular, direct communication from the President to the membership	President
2. Assess and make improvements to Newsletter content and structure <ul style="list-style-type: none"> a. Mail a hardcopy version of the newsletter to all constituents (including non- members) at least annually b. Regularly evaluate member satisfaction with the newsletter and make appropriate adjustments c. Consider reviving the segment about "news about our members" 	Newsletter Committee
3. Educate members about the use and benefits of the WASFAA listserv and website	Electronic Services Committee
4. Use website and other technology tools to encourage two-way communication with members	Electronic Services Committee
5. Use both mail and email to maintain regular communication with all members	All Committees
6. Create opportunities for State Presidents to meet regularly and share information	President
7. Regularly provide information to members about the Association (e.g., activities, goals, accomplishments) <ul style="list-style-type: none"> a. Consider moving the Business Meeting to the beginning of the Conference so more members can hear about Association business, finances, etc. 	All Committees Conference Committee

GOALS, MEASURES, & STRATEGIES

Goal #8:	Assess and monitor the performance of the Association and implement strategic adjustments
Measures:	<ul style="list-style-type: none"> a. Improvement in ratings on Membership Services Survey b. Strategic Plan complete and guiding Association activities c. Committees and Officers develop and report on annual goals

Strategies/Actions	Responsibility
1. Discuss and implement proposed changes based on the 2004 Membership Services Survey <ul style="list-style-type: none"> a. Communicate with the membership about the results of the survey and actions to be taken in response 	All Committees
2. Regularly administer Membership Services Survey <ul style="list-style-type: none"> a. Administer survey again in 2009; consider administering in 2007 if needed 	Executive Council
3. Standardize training and event evaluation tools (as appropriate) <ul style="list-style-type: none"> a. Formalize processes for ensuring evaluation results are acted upon 	Research Committee SDB Summer Institute; JRS MLI; Conference Committee
4. Monitor and assess performance against strategic plan goals and make adjustments, if necessary	Strategic Planning Committee
5. Develop annual goals for Committees and Officers and track progress toward achievement <ul style="list-style-type: none"> a. Include updates on progress in quarterly Committee reports 	Strategic Planning Committee; Committee Chairs
6. Evaluate membership structure and implement appropriate changes	Membership Committee
7. Develop job descriptions for Officers of the Association <ul style="list-style-type: none"> a. Clearly define the role of the Vice President 	P & P Committee; President
8. Incorporate and formalize changes through revisions to the Bylaws and Policies & Procedures manuals	P & P Committee; Bylaws Committee

SUPPORT & IMPLEMENTATION OF THE STRATEGIC PLAN

The 2005-10 WASFAA Strategic Plan was approved by the Executive Council in its meeting on November 17, 2005. This marked the conclusion of the formal process of developing the Strategic Plan; however, it is not the conclusion of the Association's strategic planning efforts. It is the starting point.

Based on the goals outlined in the Strategic Plan, the Chairs of each committee and the Officers of the Association will continue to develop goals for each fiscal year. These goals for 2005-06 are included in Appendix C of this document.

The Strategic Planning Committee is responsible for ensuring that the Strategic Plan is reviewed and monitored regularly by the Executive Council. In addition, the Strategic Planning Committee will ensure that the key elements of the Plan are communicated to the membership of the Association and that regular updates on progress and accomplishments are provided. At a minimum, progress toward achievement of Strategic Plan goals will be assessed annually. If necessary, adjustments will be made to ensure the Plan's relevancy and value in guiding and driving the activities of the Association and in ensuring the organization is on track to fulfill its Mission.

Appendix A: Strategic Planning Committee Members

Members of the Strategic Planning Committee who participated in developing the 2005-10 WASFAA Strategic Plan include:

1. Kathy Anderson, CSU - Northridge
2. Don Black, Nelnet
3. Pam Doerner, University of Alaska - Anchorage
4. Steve Herndon, CSU - Bakersfield
5. Catherine King-Todd, Thunderbird – The Garvin School
6. Peter Miller, Alaska Pacific University
7. Tami Sato, Southern California College of Optometry
8. Doug Severs, Idaho State University
9. Frank Silva, University of Hawaii at Manoa
10. Lana Walter, Northwest University
11. Jim White, Seattle University

Guest Participant:
Janell McIntyre, Charter College

Appendix B: Strategic Planning Process Participants

Members of the Strategic Planning Committee, Executive Council, and others who participated in the March 2005 Transition Meeting and strategic planning discussion included the following:

1. Renee Baker, Truckee Meadows Community College
2. Dwight Berreth, Boise State University
3. Don Black, Nelnet
4. Kate Bligh, Nellie Mae
5. Frances Campbell, EDFUND
6. Kathy Campbell, Chemeketa Community College
7. Pam Doerner, University of Alaska - Anchorage
8. Frank Green, Travel Institute of the Pacific
9. Sandra Guidry, University of Nevada - Reno
10. Steve Herndon, CSU - Bakersfield
11. Mary Jo Jackson, Clackamas Community College
12. Catherine King-Todd, Thunderbird – The Garvin School
13. Bert Logan, Lane Community College
14. Janell McIntrye, Charter College
15. Peter Miller, Alaska Pacific University
16. Melba Moore, International Institute of the Americas
17. Wendy Olson, Whitworth College
18. Tami Sato, Southern California College of Optometry
19. Jeff Scofield, University of Hawaii at Hilo
20. Doug Severs, Idaho State University
21. Frank Silva, University of Hawaii at Manoa
22. Kathreen Silva, University of Idaho
23. Kay Soltis, Pacific Lutheran University
24. Selmarie Stacy, The Evergreen State College
25. David Tolman, Boise State University
26. Leonard Walker, University of Nevada - Reno
27. Lana Walter, Northwest University

COMMITTEES

Awards

1. Set timelines for creating and generating awards.
2. Develop a set of templates for generating certificates.
3. Review award titles and descriptions for currency and appropriateness.
4. Make recommendation to E.C. as to the appropriateness of current E.C. members being considered for awards.
5. Increase the number of award nominations received from the membership.

Sister Dale Brown Summer Institute

1. Develop and implement an in-depth training institute for all levels of financial aid administrators with the emphasis on those with less than 2 years of experience.
2. Recruit faculty members with high levels of financial aid experience.
3. Develop and present an enlightening and relevant curriculum to the SDB Summer Institute audience.
4. Implement a post-institute survey to provide feedback for future planning purposes.
5. Transition responsibilities to the new committee chair/co-chairs for 2006-07.

Bylaws

1. Carefully review the Bylaws to become an expert in their contents.
2. Review the activities of the previous year Bylaws Committee to make sure that any updates are presented to the membership.
3. Participate in E.C. Meetings and review minutes to identify issues that may need to be discussed due to their impact on the Bylaws.

Conference

1. Create an environment in which participants can increase their professional growth by networking and collaborating with fellow participants.
2. Provide essential training through relevant sessions to enhance participants' professional development.
3. Use innovative concepts to reach specific targeted groups who have not typically attended the conference in the past.
4. Have a fiscally sound conference.
5. Collaborate with other associations and organizations in planning and implementing a successful conference and to ensure minimal redundancy across organizations.

Electronic Services

1. Respond in a timely way to the needs of the members.
2. Continue to work with the Association to enhance electronic services and educate members.
3. Update and improve the website.
4. Coordinate the efforts of the various committees that have information on the website.
5. Better inform the membership about the use and functionality of the WASFAA Listserv.
6. Collaborate with other associations and organizations in strategizing ways to use technology most effectively.
7. Assist the Training Committee in developing and maintaining a Master Calendar of training activities and events.

**Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix
(continued)**

Ethnic Diversity Action

1. Continue to research the idea of changing the focus of the committee from "ethnic" diversity action committee to a more inclusive "diversity" action committee to incorporate the needs of other diverse groups such as the disabled; gay, lesbian, and transgender; etc.
2. Host a reception as part of the Annual Conference to promote diversity and inclusiveness.
3. Establish the position of a Native American representative to the WASFAA Executive Council.
4. Create a listserv to promote communication between members of diverse backgrounds and to share EDAC activities (e.g., list EDAC scholarship recipients and how the scholarship helped them).
5. Have the chairperson of EDAC be a standing member of the Volunteer Development Committee.
6. Regularly submit articles to the WASFAA Newsletter that would be of interest and relevance to the membership concerning diversity issues.

Federal Relations

1. Review pending proposals or bills and respond as necessary.
2. Communicate federal and congressional updates to WASFAA members through Newsletter articles and listserv messages.
3. Develop and present a session on a current federal issue at the WASFAA Annual Conference.
4. Define the advocacy role of WASFAA in the Western region. Develop an advocacy policy/plan that defines whether WASFAA can speak for the whole region or if the advocacy role should be to inform and facilitate WASFAA members and students to provide their input and comments directly to their legislative representatives.
5. Update the WASFAA recommendations to include the new proposals in the Reauthorization of the Higher Education Act.

Fiscal Planning

1. Finalize WASFAA's Investment Policy.
2. Monitor with the Treasurer WASFAA's short and long-term investment instruments.
3. Update asset inventory.
4. Explore with the Membership Chair the implications for WASFAA to change from an individual to institutional membership structure.
5. Establish a balanced budget for 2006.
6. Review budget revision requests for 2005.

Fund Development

1. Continue to work with Electronic Services and ATAC to improve Sponsorship online information, forms, and possibly payment method.
2. Develop "traveling signs" to facilitate ease of transporting to training areas.
3. Be proactive in promoting ad purchases in both the Conference Program and Newsletter.
4. Develop calendar timeline of duties and priorities and assign those to various members.

Graduate/Professional

1. Contact interested members of the G/P segment to join G/P committee.
2. Brainstorm with committee ways to increase participation of G/P segment in WASFAA.

**Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix
(continued)**

3. Connect with WASFAA state presidents to contact state G/P committee chairs and compare initiatives, activities, and resources. See if state committees can work together.
4. Establish a possible budget for G/P committee based on recommendations of G/P committee for possible activities.
5. Recommend G/P specific session for WASFAA conference, G/P newsletter articles, and G/P activities.

Historical Archive

1. Bring history up to date by compiling summary information of key events from the past several years in preparation for the Association's 40th anniversary.
2. Continue to share history of the Association with membership via the Newsletter.
3. Transition committee responsibilities so that a new chair may assume the duties of this committee for 2006-07.
4. Maintain paper and electronic records of the Association.

Membership

1. With the Fiscal Planning Committee, explore the benefits for WASFAA and WASFAA members of implementing an institutional membership structure.
2. Increase the number of current members for 2005-06 by helping ensure strong training program and sending reminders to members who have not yet renewed their membership for 2005-6.
3. Provide statistical information to the Executive Council on the membership.
4. Assist the Treasurer with his efforts to clean up the database.

Newsletter

1. Conduct short survey to determine member preferences for Newsletter material.
2. Focus on articles regarding training, federal issues, and upcoming WASFAA events.
3. Solicit articles which demonstrate WASFAA's advocacy efforts in order to bring more attention to this important role of the Association.
4. Develop and distribute production schedule of the dates to produce, post, print newsletters.
5. Produce one hardcopy version of the Newsletter each year, prior to the Annual Conference.

Nominations & Elections

1. Increase the number of nominations from the membership for the positions open.
2. Prepare a slate of candidates that represents the rich diversity of our Association with a balance of nominees who have many years of experience in WASFAA with those with only a few years of experience.
3. Collaborate with State associations to identify and recruit potential leaders.

Policies & Procedures

1. Review minutes from the most recent 2004-05 E.C. meetings to ensure all necessary updates are incorporated into Policies & Procedures.
2. Develop a method for identifying and tracking necessary changes to Policies & Procedures in the minutes of the E.C. meetings.
3. Identify and recruit additional members to serve on the Policies & Procedures Committee.
4. Work through the entire Policies & Procedures Manual to gain expertise on all of its contents and intent.

**Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix
(continued)**

Research

1. Recruit at least four committee members.
2. Develop a wide range of potential research proposals.
3. Recruit Financial Aid Staff to coordinate proposals.
4. Recruit graduate students who can assist with research.
5. Use a web research tool to survey the WASFAA membership on interesting subjects and concerns.
6. Have at least two research proposals approved for funding.
7. Work with Training Committee to develop survey instruments for evaluations/assessments.

Jerry R. Sims Management & Leadership Institute

1. Provide advanced training to members interested in becoming more effective managers and leaders in their office, institution and in their professional organizations.
2. Work with Site Selection to find one or two consistent locations that are affordable in an effort to keep costs low, per the findings of the WASFAA membership survey.
3. Develop a pre and post survey to assess: Reason for attending, reason for not attending, expectations, satisfaction.
4. Capitalize on prior success and address concerns of prior evaluations.

Site Selection

1. Work with the President in setting up the 2005-06 E.C. meetings.
2. Find a location for the 2007 Jerry R. Sims Management & Leadership Institute.
3. Find a location for the 2007 Sister Dale Brown Summer Institute.
4. Find a location for the 2010 Annual Conference.

Strategic Planning

1. Confirm WASFAA's mission, core values, and goals for the 5-year Strategic Plan for the period 2005-2010.
2. Identify strategies, action plans, and assessment measures for each Strategic Plan goal.
3. Ensure WASFAA Committee goals for the 2005-06 year link with the Strategic Plan goals.
4. Review and incorporate the WASFAA long-term Asset Reserve Policy and Investment Strategy into the 5-year Strategic Plan.
5. Finalize the 5-year Strategic Plan document and communicate it to the WASFAA membership.

Training

1. Provide professional development to WASFAA members.
2. Minimize budget constraints as a barrier to attending WASFAA training events.
3. Use new volunteers to the maximum extent possible in developing leadership opportunities and participation within the Association.
4. Identify training needs from the membership.
5. Develop training content and delivery appropriate to the training needs of the membership.
6. Produce an outline and process for developing a Training Manual.
7. Collaborate with other associations/organizations to develop an annual training calendar.

**Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix
(continued)**

Volunteer Development

1. Draft language pertaining to this committee to propose for addition to the Policies & Procedures manual.
2. Develop a framework for and coordinate the Newcomer's Session program at the annual conference.
3. Improve communications with members regarding volunteer participation.
4. Create an information flyer about the benefits of volunteering for WASFAA, including committee and activity descriptions associated to time commitments involved.
5. Develop a calendar for volunteer participation.
6. Assist in solicitation of and coordinate the placement of volunteers.
7. Consider the suggestion to the E.C. of stipulating a percentage or minimum number of committee members fairly new to the profession, committee or Association be part of each committee, as appropriate.
8. Contemplate the need for a mentoring program and/or buddy system.

OFFICERS

President

1. Develop and begin implementation of a 2005-2010 Strategic Plan.
2. Finalize and implement an Investment and Asset Reserve Policy.
3. Launch the Volunteer Development Committee and re-instate the Research Committee.
4. Use monthly news updates ("WASFAA Highlights") to increase communication with members.
5. Support Committee Chairs and Officers in achievement of their annual goals.
6. Formalize the Transition Meeting format, structure, and materials to ensure a smooth transition to new leadership.

Vice President

1. Receive and review monthly bank and reconciliation statements and submit to the Treasurer within two weeks of receipt.
2. Review the WASFAA calendar monthly and notify E.C. of additions/changes.
3. Communicate with the Electronic Services Chair regarding updates to the WASFAA calendar.
4. Monitor the calendars of other associations/organizations and inform the E.C. of activities, additions, and potential conflicts with WASFAA events.
5. Coordinate and ensure that restricted listservs and the member services website are updated routinely with accurate contact information.

President-Elect

1. Learn the duties required of the President of WASFAA and the organizational structure of the Association.
2. Actively participate on the WASFAA Committees required: Fiscal Planning, Nominations and Elections, Membership (ex-officio), Policies and Procedures, and Strategic Planning.
3. Attend the NASFAA Board of Director meetings as an observer to prepare for participation as a voting member in 2006/2007.
4. Appoint a great Conference Chair and oversee the conference planning.
5. Fill the spreadsheet set up for the 2006/2007 WASFAA volunteers.

Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix (continued)

6. Take notes at meetings, write down ideas, formulate goals for next year.
7. Enjoy the calm before the storm.

Past President

1. Provide leadership and historical perspective during Executive Council meetings.
2. Act as a knowledgeable Parliamentarian for the Executive Council meetings.
3. In compliance with WASFAA bylaws, serve as Chair of the Nominations and Elections Committee (see Nominations and Elections Committee Goals).
4. Serve as Chair of the Bylaws Committee, so that proposed bylaws can be included on the ballot with nominees for WASFAA office (see Bylaws Committee Goals).
5. Represent WASFAA as a voting representative on the NASFAA Board of Directors.
6. Continue working on clarifying the need for and obtaining an insurance proposal for coverage of the various WASFAA activities and training functions for review by Executive Council.

Treasurer

1. Setup online services wherever possible (bank, credit card, investment accounts, etc).
2. Work with ATAC to automate data entry into QuickBooks.
3. Review WASFAA online credit card services to ensure we continue to receive the best deal possible (possibly switch services to Bank of America).
4. Alleviate costs (Travel Creations, etc.) wherever possible; may need to develop a "Travel Coordinator" volunteer to assist with tickets, hotel arrangements, etc.
5. Work with Fiscal Planning and P&P Committee to update the Treasurer section of Policies & Procedures to include credit card transactions, mileage plan miles, and "how to" for spending miles.
6. Resolve within QuickBooksPro software the proper calculation for "opening balance equity" and "retained earnings" in the liabilities & equity section of the WASFAA balance sheet.

Secretary

1. Identify and work with an Executive Council member to serve as a proofreader of the draft minutes of the E.C. meetings prior to disseminating them to the full Council.
2. Record the minutes of the E.C. meetings and distribute them to Council Members and other concerned Association members within 30 days of the meeting. This will include the preparation and dissemination of a separate list of motions and a To Do list from the minutes for Executive Council members to review for subsequent action.
3. Submit copies of all minutes to the Chair of the Historical Archives Committee. This will include collecting all applicable correspondence forwarded by other Executive Council members, including state newsletters, along with any other pertinent information, for forwarding to the Historical Archives Committee Chair.
4. Ensure the minutes are properly referenced in the WASFAA Newsletter.

Representative at Large - Proprietary

1. Establish contact with the Proprietary sector of our membership to determine the 'hot' issues.
2. Work with the Conference Committee to include a relevant interest session at the Reno conference.

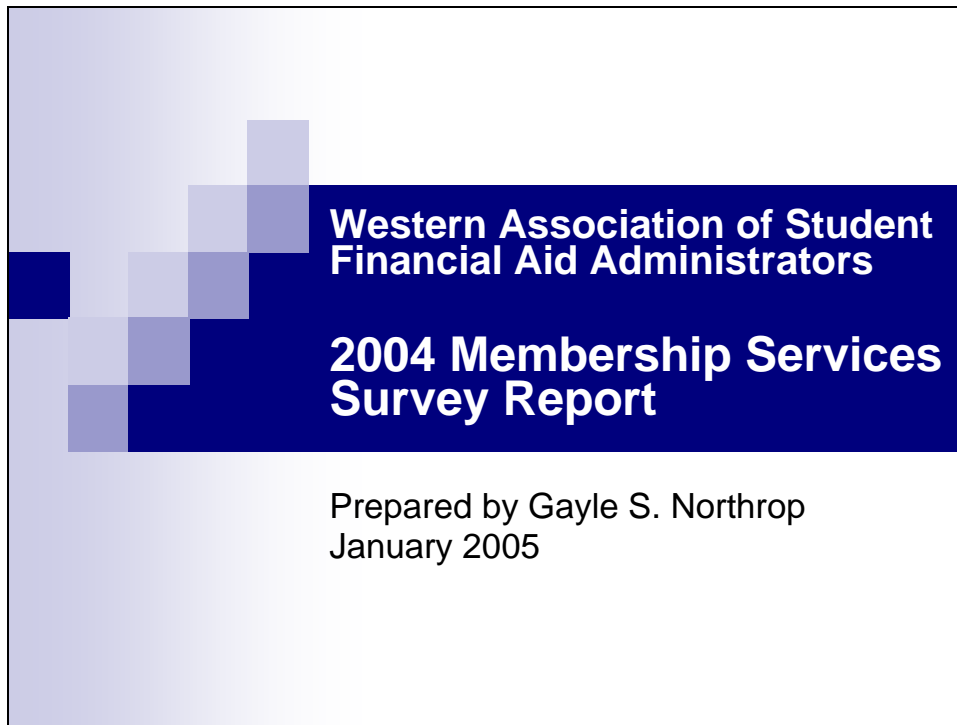
**Appendix C: 2005-06 Committee & Officer Goals & Implementation Matrix
(continued)**

The goals of the WASFAA 2005-10 Strategic Plan are supported by the 2005-06 goals of each of the Association’s committees as illustrated in the Implementation Matrix below.

Strategic Plan Goals:

- # 1 Be a leader in providing training and professional development opportunities that are responsive to member needs
- # 2 Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts
- # 3 Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively
- # 4 Maintain and enhance the diversity of our membership and the Executive Council
- # 5 Increase the participation of members in Association activities
- # 6 Maintain the long-term financial stability of the Association
- # 7 Continually improve methods and processes for communicating with the membership
- # 8 Assess and monitor the performance of the Association and implement strategic adjustments

	#1	#2	#3	#4	#5	#6	#7	#8
Awards								
Sister Dale Brown Summer Inst.								
Bylaws								
Conference								
Electronic Services								
Ethnic Diversity Action								
Federal Relations								
Fiscal Planning								
Fund Development								
Historical Archive								
Membership								
Newsletter								
Nominations & Elections								
Policies & Procedures								
Research								
Jerry R. Sims MLI								
Site Selection								
Strategic Planning								
Training								
Volunteer Development								



Project Objectives

- Gain a greater understanding of WASFAA's membership in terms of demographic data
- Gather information to better understand the needs and interests of WASFAA's membership
- Gather information for use in developing the Association's 2005 – 2010 Strategic Plan
- Determine how well WASFAA has performed in the past in serving its members and develop a baseline of data against which to measure future performance
- Provide WASFAA leadership with the information needed to make well-informed decisions to better serve its membership

Survey Overview

- Demographics
- Communication
- Training
- Advocacy
- Association Services
- General Information
- Written-In Responses

Overview of Respondents

- 186 or 16% of WASFAA's 1,176 current members responded
- 138 or 76% were female
- 117 or 64% were Caucasian
- 145 or 79% had earned a Bachelor's Degree or higher
- State of Institution or Organization:

State	Percentage of Respondents	Number of Respondents
California	23%	41
Arizona	22%	40
Washington	21%	38
Oregon	12%	21
Pacific Islands	12%	21
Nevada	4%	7
Idaho	2%	4
Alaska	2%	3

Demographics - Conclusions

- Average age of WASFAA members is quite high. Many indicate an interest in retiring or moving out of financial aid. **Consider how more new, younger financial aid professionals can be introduced to the Association and informed of the value of its programs and services.**
- WASFAA members are a very well educated group and have been in the financial aid profession, on average, for a long time. **The content of training offered and quality of instructors must match the high education level and experience of most members.**
- A majority of respondents are Caucasian; only 1/3 fall into the 4 other race/ethnicity categories. **Consider whether or not current membership represents the racial/ethnic demographics of financial aid professionals across the western region. If not, what kinds of outreach should be done to develop a more ethnically diverse membership?**

Communication

- 85% of respondents feel WASFAA has done either Excellent (28%) or Good (57%) in providing them with information they need
- Email and the website are seen as the most important and effective communication vehicles used by WASFAA

	Very Important or Important	Very Effective or Effective
Email	91%	84%
Website	88%	80%
Listserv	78%	77%
Newsletter	58%	63%
Mailings	54%	52%

Communication Topics of Interest

- Training (86%)
- Federal Issues (82%)
- Upcoming WASFAA Events (80%)
- State-specific issues (57%)
- WASFAA business/activities (44%)
- News about members (38%)
- Community service/volunteer opportunities (33%)
- Advocacy (30%)

Communication - Conclusions

- Communication from WASFAA is considered quite good, yet there is room for improvement.
- The Listserv is likely not understood by many. Consider communicating more about the Listserv and the role it plays in communications with the membership.
- Continue to use Email and the Website as primary vehicles for sharing information with the membership.
- Mailings are considered less important and less effective. Re-evaluate how Mailings are used and if time or financial resources could be allocated more effectively elsewhere.
- The Newsletter is also considered less important and less effective. Most respondents only read it occasionally. Consider ways to make it more attractive to readers and more effective as a communication vehicle.
- Training, Federal Issues and Upcoming WASFAA events should be the focus of regular communication from WASFAA.

Training

- WASFAA is doing relatively well in terms of the perceived effectiveness of training and the importance of those trainings.
- Of those who attended, the Summer Institute and Sims Management Leadership Institute were seen as most effective.

	Very Important or Important	Very Effective or Effective
WASFAA Training	87%	80%
Annual Conference	84%	84%
Summer Institute	80%	95%
Sims Management Leadership Institute	80%	85%

Training/Event Fees

- Fees for all training events are considered quite reasonable.

	Very Reasonable	Reasonable	Not Reasonable
Annual Conference	26%	71%	4%
	97%		
Sims Management Leadership Inst.	31%	63%	6%
	94%		
Summer Institute	31%	66%	3%
	97%		
WASFAA Training	35%	63%	2%
	98%		

Training Topics of Interest

- Federal Issues (81%)
- Advanced Level Financial Aid (64%)
- Leadership (54%)
- Management/Supervision (52%)
- Technology & Automation (50%)
- U.S. Dept of Ed Title IV Program (50%)
- State-specific Issues (50%)
- Ethical Financial Aid Issues (49%)
- Savings/529 Plans/College Investment Strategies (40%)
- FERPA (40%)
- Customer Service (37%)
- Enrollment Management (36%)
- Debt Management (34%)
- FFELP Loans (31%)
- Graduate/Professional Issues (27%)
- Diversity Awareness (26%)
- U.S. Dept of Ed Application/Software (22%)
- Services for Foreign Students (19%)
- Beginner Level Financial Aid (17%)
- Federal Direct Loans (14%)
- Proprietary Issues (11%)

Barriers to Attending Training

- Budget constraints (68%)
- Workload (57%)
- Location not convenient (47%)
- Time of year (44%)
- Not interested in training offered (16%)
- Failure to get supervisor's approval (12%)
- Length of training (5%)
- Prefer training offered by others (5%)

Conference Attendance

Conference/Event	Attend Annually or Every Few Years
State Association Conference	77%
WASFAA	70%
Other U.S. Dept. of Ed. Trainings	69%
NASFAA	43%
U.S. Dept. of Ed. Electronic Access Conference	43%
CCCSFAAA	11%
College Board Regional Forum	7%
NACAC	3%
College Board National Forum	3%

Training Conclusions

- Find ways to make training even more relevant and effective for participants
- Offer the Sims Management Leadership Institute and the Summer Institute annually
- Keeping costs more reasonable is more important than rotating training/event locations
- Continue to provide decentralized NASFAA training
- Schedule training in November, October, February, and March whenever possible
- Investigate distance learning tools

Advocacy

- WASFAA advocacy at the Regional and National levels is considered very important but not so effective
- Both are nearly equally important to members

	Very Important or Important	Very Effective or Effective
Regional Level	90%	59%
National Level	92%	46%

Advocacy Conclusions

- There is only limited support of channeling additional financial resources into advocacy at this time
- The membership needs to understand more what WASFAA is doing and would like to do in terms of advocacy

Association Services

- Scholarships are seen as both most effective and most important of WASFAA’s services
- Research opportunities are not considered very effective and are considered the least important of the services (by those who had an opinion)

	Very Important or Important	Very Effective or Effective
Scholarships	85%	74%
Newcomers Program	84%	69%
Placement Service (Jobslink)	81%	71%
Research Opportunities	63%	37%

Volunteer Participation

- Most respondents (65%) have not volunteered for WASFAA in the past 5 years
- Reasons why they have not volunteered include:
 - I can’t take time off from work (29%)
 - I volunteer for other activities elsewhere (29%)
 - I have never been asked (26%)
 - It seems too time consuming (21%)
 - I was not a WASFAA member during that time period (14%)
 - I am not interested (12%)
 - The leadership group seems too closed to break into (12%)
 - My supervisor will not let me (6%)
 - I indicated that I wanted to volunteer, but was never contacted (6%)

Association Services

- The current annual membership fee is considered very reasonable
- Many respondents would support an institutional membership fee structure, or at least would like to know more about it
- WASFAA should continue to offer funded research opportunities and communicate more about them
- Volunteer participation could be increased by understanding and addressing the barriers expressed by respondents
- Key services (Newcomers Program, Placement Service, Scholarships) could potentially be enhanced to provide more value to members

Value of WASFAA Membership

- Staying current on financial aid issues (81%)
- Attending other training opportunities (80%)
- Networking with colleagues (74%)
- Attending the annual conference (72%)
- Accessing the WASFAA directory (53%)
- Receiving the Newsletter (43%)
- Accessing Placement Service (Jobslink) (37%)

Follow-up to Survey

- Attendance at 2005 Annual Conference
 - 41% Yes
 - 23% No
 - 36% Undecided
- Willing to provide additional feedback
 - 75% participate in focus group at Conference
 - 50% conversation with state representative
 - 43% provide written submission of comments

Written Comments

- 24 respondents (13%) provided written comments at the end of the survey
- Comments cover a wide variety of topics and provide interesting insights into the opinions, perspectives and concerns of some members
- Responses fall into the following categories:
 - General Comments
 - Training
 - Volunteer Participation
 - Survey Design/Administration

Recommendations & Next Steps

- Review and digest the report, including raw survey data
- Compile, review and discuss the Conclusions offered at the end of each section of the report
 - Strategic Planning Committee
 - Executive Council
- Incorporate information from survey and relevant recommendations into appropriate planning systems used by WASFAA
 - Strategic Plan
 - Annual Plans
 - Committee Goals & Activities
 - Other?
- Communicate key findings, conclusions and actions to be taken to WASFAA membership

Discussion

Appendix E: Executive Council Situation Assessment (SWOT Analysis)

<p>1. What do you see as WASFAA's strengths?</p>
<p>1. WASFAA provides a forum for sharing best practice ideas throughout the region. 2. WASFAA provides an opportunity to advance regional issues to the National Association. 3. WASFAA provides training opportunities.</p>
<p>a. various training activities, i.e. Conference, Fall & Spring training, Sims MLI, and Summer Institute; b. diversity of members and types of institutions represented; c. networking opportunities; d. scholarship opportunities; e. linkage with state, national, and other regional associations</p>
<p>Currently we have adequate asset reserves though this can change; maybe we should talk about how much asset reserves to keep? Membership is strong. Training is good, has been good. Volunteerism is good.</p>
<p>Its membership, training, and updating the membership and its voice to NASFAA and other leaders in government.</p>
<p>Nitch product of successful Summer Institute. Will be needed for new FA Directors replacing retiring FA Directors. Training, large conference, scholarships and services provided to assist states with smaller number of schools.</p>
<p>Providing an excellent conference with great opportunity for training, networking and a sharing of ideas. We do a great job of Summer Institute and Management and Leadership.</p>
<p>Training opportunities for our membership - annual conference - Summer Institute - fall & spring training - Jerry R Sims Management & Leadership Institute. Its network - but it is under utilized.</p>
<p>Training, provides up-to-date info on what's happening with fin aid in Washington DC; networking and job opportunities; providing leadership opportunities for membership.</p>
<p>WASFAA attempts to represent all states in the leadership of WASFAA and to provide training to all states.</p>
<p>WASFAA has a strong membership and leadership base. It is also very financially sound. WASFAA can tailor its training activities to membership needs and provide these activities at an almost cost level.</p>
<p>We have a well educated and mature core membership. We are doing very well in areas we consider important communicating with our membership and providing training opportunities.</p>
<p>2. What do you see as WASFAA's weaknesses or opportunities for improvement?</p>
<p>1. I think it is hard to hold officers and committee chairs accountable because the expectations are hard to communicate (and often change from one year to the next) and because they are volunteers. 2. I think WASFAA does not have enough resources devoted to developing their own training events. 3. I think that there is no mechanism to ensure that there is a healthy amount of turnover among committee chairs. We lose fresh prospective and innovative opportunities.</p>
<p>a. lack of a consistent method/process of training trainers; b. inconsistent communication with the membership; c. inconsistent identification, training, and development of future association leaders; d. inconsistent volunteer placement process; e. inconsistent newcomer orientation; f. lack of a 'buddy' or mentoring program for new members; g. lack of services/activities for the proprietary segment; h. don't partner enough with the state associations</p>
<p>'Cultivating' volunteers</p>
<p>Ability to instantly respond for specific training; getting and keeping (like good staff) reliable trainers</p>
<p>Communication with the membership is an area that we have made improvements in but we can do better. Assessment; how does the membership think we are doing, are we collecting information effectively, can we get more responses.</p>
<p>Mentoring - need to establish a mentoring program. Cash comes and goes; do we have a long term back up plan, what if... Newsletter is weak - how can we improve it - or should we eliminate it</p>
<p>Probably coordination of training with other entities so that there is no overlap in dates and topics or overload of training. Geographical area is so large that it may be difficult to have cohesiveness or sense of belonging.</p>
<p>That WASFAA's training and other activities may seem like duplication of state and national training and activities. I think we may need to lengthen the WASFAA Conference to add value. For the travel</p>

**Appendix E: Executive Council Situation Assessment
(continued)**

<p>2. What do you see as WASFAA's weaknesses or opportunities for improvement?</p>
<p>and cost two days of meetings may not seem to warrant the expense.</p>
<p>Training - other than NASFAA's series. We do a great job of other opportunities. Another would be developing new forms of income generation.</p>
<p>Training for our membership (strength & weakness) - what more might we do to help our members be prepared for who will be enrolling in the future and/or outreach. Also help our members be better equipped to deal with the changing role of the aid administrator. Providing better tools to help our members with advocacy. By this I mean at the institutional level with its students, staff & administration; at the state level - perhaps a better partnership with state associations; at the national level to assist with responding to NPRM's, when & how to contact their respective congressional leaders with statistical data; even the idea of helping members understand what NASFAA might do to assist them. I believe that some of our membership may not know how to research the type of information that might be helpful in getting a message to their representatives & leaders.</p>
<p>Communications. Diversity & research.</p>
<p>We are not diverse in our membership and in some way, shape or form, younger aid professionals are not encouraged to support their professional association.</p>
<p>3. What opportunities and/or threats do you think WASFAA faces in the next three to five years?</p>
<p>Changes in student population and financial aid funding available can be made into an opportunity to fulfill need or a threat if we do not adjust and make changes to the things we are doing. Bush budget or reauthorization proposals may affect lender yield on loan products and affect their ability to support WASFAA activities.</p>
<p>I think the biggest threat is the fact that the Federal Government is going to need to find some serious money to pay for the wars we are engaged in. The changes brought on by the federal government can possibly impact our funding and the nature of our organization. If we developed innovative additional training opportunities we would increase our revenue opportunities.</p>
<p>Money, money, money. Should we spend more for scholarships, should we invest more, how much is enough to have on reserve? How much is enough to give back to the membership and is it helping or making a difference?</p>
<p><i>Opportunities</i> include the following: a. possibility of partnerships with state, national, and other regional associations in terms of training and legislative advocacy; b. improvement in communication with the membership and E.C. and committee chairs via tools available through ATAC and the WASFAA website; c. need to augment available training for support staff.</p> <p><i>Threats</i> include the following: a. restrictions to travel budgets of members due to budget shortfalls in the 8 western states; b. reductions in state grant support in some of the 8 western states; c. change in organizational structure and availability of ED trainers in the western region.</p>
<p><i>Opportunities:</i> Provide training in areas that membership is asking for training (& keep the price reasonable). Help members build their 'portfolio of skill sets' - have a series that provides a certificate of completion after 3 or 4. Stronger partnerships - our member states & NASFAA, as well as other non-school industry players. Build the network & develop leaders. Membership diversity.</p> <p><i>Threats:</i> Institutional funds for members to participate in some of our activities. Membership? - will members think that WASFAA is no longer necessary if states, NASFAA, ED & others provide training and information desired? Volunteers? - is the number shrinking, staying the same or increasing?? Is time a concern to be involved?</p>
<p>The potential of sponsorship being limited to a few due to so many mergers. This form of income may decrease over time. We need to increase our market as far as advertising on our website.</p>
<p>Threat - Dept of ED training that competes with our SI and MLI training. How about WASFAA offering a Scholarship to students?</p>
<p>Threats - probably a decline in membership; dependence on an all-volunteer group of people</p>
<p>WASFAA relies on vendor support - this is not a guaranteed revenue stream. WASFAA must establish</p>

**Appendix E: Executive Council Situation Assessment
(continued)**

<p>3. What opportunities and/or threats do you think WASFAA faces in the next three to five years?</p>
<p>other revenue streams for income.</p>
<p>We have an opportunity to expand our membership base to include a more diverse and younger population. The threat of a declining membership is present because of the average age of our members. We need to explore new ways to generate revenue as a declining economy can hurt our primary source of income, our vendors.</p>
<p>With the ongoing consolidation of the lending industry, WASFAA will have less vendors and potentially less vendor revenue. Increased training on the federal and national level may lessen participation in WASFAA activities.</p>
<p>4. What factors relating to financial aid administration exist that will impact the organization in the next three to five years?</p>
<p>Repeat the items listed in #3 for threats: Institutional funds for members to participate in some of our activities. Membership? - will members think that WASFAA is no longer necessary if states, NASFAA, ED & others provide training and information desired? Volunteers? - is the number shrinking, staying the same or increasing?? Is time a concern to be involved? Meeting the needs of the ethnic membership.</p>
<p>a. the future acceleration of the population of potential college attendees; b. the need to support the new 'emerging majority' of Latino, Asian, and African American students; c. the growth in the number of older/returning students; d. the availability of more effective and automated student aid delivery systems at the campus level; e. the increase in distance education programs and resultant demands on student aid programs; f. national exposure brought about by the Reauthorization of the Higher Education Act; g. the possible decline in student aid expenditures at the federal level due to the fragile economic recovery, continuing federal budget deficit, and the war against terrorism h. dramatic budget shortfalls in the 8 states comprising the Western region; i. cuts in state appropriations to public institutions; j. increase in tuition and fee charges at public institutions; k. increased debt from student loans, credit cards, and other forms of consumer financing; l. under academic-preparedness of many non-traditional, as well as traditional students of today; m. demand to provide more appropriate informational services to assist low-income students whose first language is not English; n. with recent improvements in technology, the public expectation to provide more student-friendly, effective, and automated student aid delivery systems; o. the continued consolidation among loan providers and other service companies within higher education that may limit choices for WASFAA member institutions; p. the increased workload for aid administrators as a result of increases in regulations, new need analysis rules, and, on some campuses, reductions in staffing and operating budgets; q. recent demand to provide financial planning, budgeting, and consumer credit counseling to students, in addition to packaging financial aid; r. demand to be involved in the recruitment of students to our campuses; s. movement in higher education toward enrollment management organizational paradigm</p>
<p>Changes in Federal regulations that might affect our cash flows?</p>
<p>Changes in regulations caused by the reauthorization of financial aid will increase the need for training. As educational costs keep increasing and aid keeps static, WASFAA will need to help provide solutions to its membership. Members will also be looking for low cost training.</p>
<p>Creation of 'new' job titles such as Enrollment Management Specialist - this job may involve the need to know basic fin aid with each new year - this is a new target group. Keeping qualified and talented staff who are usually underpaid.</p>
<p>Federal regulations at any given time can change our organization's priorities and make advocacy and communication to and from the members more important than it may be right now.</p>
<p>How to provide customer service in the technological age? Reauthorization-WASFAA represents such a diverse group of institutions that WASFAA must be cautious in responding to issues related to reauthorization - but needs to ensure the members are aware of the status and progress of the process.</p>

**Appendix E: Executive Council Situation Assessment
(continued)**

<p>4. What factors relating to financial aid administration exist that will impact the organization in the next three to five years?</p>
<p>If state support continues to decline, funds for travel and training may make it difficult for WASFAA members to actively participate in training events or volunteer opportunities (related to time out of the office issues). Veteran FAA (with large knowledge base and leadership for organization) may be declining due to retirement, additions or changes to enrollment management or switching to more lucrative positions on the vendor side.</p>
<p>Reauthorization, as it impacts campus-based aid and the FFELP/Direct Loan Program.</p>
<p>The funding of the financial aid programs; will schools have the funds to send people to WASFAA training and will enough attend to provide the support WASFAA needs to provide the training that it does? Will the Dept of ED training reduce the number of people at WASFAA summer inst or MLI?</p>
<p>5. What do you see as the strengths of WASFAA's Executive Council?</p>
<p>A collection of individuals that represents all segments of the organization to ensure all points of view are shared. Well-organized. A group of people who take the above responsibility as well as fiscal health of the association seriously, all within the confines of the P & P.</p>
<p>a. diverse representation throughout the Western region; b. usually has continuity of leadership; c. the collective financial aid knowledge base of E.C. members; d. progressive strengthening of the organizational structure and activities of the organization; e. the typical volunteer and professional commitment level of E.C. members.</p>
<p>Broad representation of our membership. The longer terms of the president (president-elect, past-president) and treasurer (treasurer-elect) helps the organization make an easy transition from year to year and creates an opportunity for shorter learning curves for new members of the council.</p>
<p>Commitment of members. Knowledge of financial aid.</p>
<p>Consistently I've seen people who care about students, educational opportunities, professional growth.</p>
<p>Diversity of knowledge brought to the group; dedication & enthusiasm</p>
<p>Great Volunteers! People willing to dedicate their time and talents to running the organization. In person meetings, couldn't do this via a conference call. History, a lot of folks who've served for years on the Council.</p>
<p>It should be the voice of its members and it should be reflective of its membership.</p>
<p>State representation provides helpful insight into issues and viewpoints of other states. Meetings provide supportive environment and work is definitely accomplished. Inclusion of committee chairs at meetings helpful and fosters possible new leadership.</p>
<p>The WASFAA Executive Council has a range of experience and diversity. Represents all types of schools and is willing to address tough issues.</p>
<p>There is a diverse group of views that include many different perspectives.</p>
<p>6. What do you see as the weaknesses or development opportunities of the WASFAA Executive Council?</p>
<p>a. lack of consistent transition training of new E.C. members and committee chairs; b. lack of a 3-5 year strategic plan for the Association; c. lack of a definitive asset reserve/investment plan; d. lack of adequate leadership training for future officers and leaders of the Association; e. lack of the consistent update of the bylaws and policies and procedures of the organization; f. sometimes the ineffective use of volunteers from the membership</p>
<p>An awful big agenda is squeezed into sometimes not enough time. We have not had the presence of a Department of Education rep for many meetings. Input on issues and opportunity to ask questions have been missed.</p>
<p>As with any project that changes leadership, so too the direction of the association....and that's bound to happen. It would be good to see more people (who are not members of the EC) brought in to provide EC with info.</p>

**Appendix E: Executive Council Situation Assessment
(continued)**

By the time people on the EC understand how the system works they are replaced with someone else. We have made changes that have improved that problem (elect status), one year to learn, and the transition meetings.
Communication with members & NASFAA. Diversity of its members (not necessarily something easy to control).
Develop opportunities to expand the experience of serving to new colleagues so that we don't lose good members to retirement without having developed/mentored new members. At the same time, I sometimes wonder if we could consolidate some of the responsibilities we currently delegate to various individuals. More duties to vice president, president elect, treasurer elect - just as an example.
Mentoring. With changing roles each year, we lose consistency, and/or sometimes a great volunteer. Possibly a full-time permanent staff position to do the 'business' of WASFAA.
There should be a conscious effort to bring new people into leadership roles.
To have more community college and proprietary schools. Also, have more lower level financial aid staff members attend the conference.
WASFAA represents such a diverse group that it must be sensitive to all institutions it represents.
We have not found a way to develop new leadership and we lack diversity in our leadership.

7. Are there any other comments you would like to share that will inform and assist us in the planning process?
How do you meet the needs of those that are not responding to the surveys that we are sending out?
The practice of sending reports electronically prior to meetings has been really helpful and makes those attending better informed. When we do meet, we are able to get to business and move through our agenda with less back tracking. We should continue to work on being as efficient as possible. I would recommend that Fiscal Planning continue to work on setting our investment policy and strategy.
I would like to take some time to look not just at our membership but at those professionals who are not members and try to find ways to bring them on board.
Sometimes I think we need to be better organized. A timeline, deadlines for chairs to meet in order to get things up and running timely. Better communication. Everyone knowing their responsibilities and completing their tasks, ie calendar didn't really get updated this year.
WASFAA is comprised of a committed group of individuals from diverse institutions.
Keep the momentum going with the development of a strategic plan. Continue with dialogue and efforts to develop an asset reserve/investment plan for the Association.
I believe the Summer Institute and the Jerry Sims Management Leadership training programs really show what WASFAA can do that is not easily duplicated at the state and national level.
I think WASFAA is in good shape with a healthy fiscal state, an updated and effective website, policies and procedures recently revised and stronger conferences. Maybe the Strategic Plan would be to how best use funds above reserve to benefit members. Can outreach efforts be part of WASFAA? Considering the large high school population of low-income and minority students that is expected in the future, the message of 'college is possible' may need to be emphasized in the region.

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting

Strategic Planning WASFAA Executive Council June 7 & 8, 2002

The WASFAA Executive Council engaged in the discussion and process of strategic planning. It was the goal to engage in lively, thoughtful discussion aimed at creating a focus and set of processes to assess regularly the association's activities as they relate to meeting the association's mission and the efficient expenditure of association funds. Don Black and Ron Lee, both from EDFUND's Training & Policy unit facilitated the discussion using a workbook as their guide.

Catherine King-Todd had three questions she wanted to answer through the discussion:

- What does WASFAA do now?
- What should WASFAA be doing?
- What should WASFAA absolutely be doing?

To answer these questions, the Executive Council participated in activities that:

- Asses the core values of the executive council
- Review the mission statement of the association
- Evaluates the current activities of WASFAA in relation to the mission statement
 - Evaluates the purpose statements of each committee in relation to the mission statement
 - Evaluates the fiscal effectiveness of each activity
- Conduct a S.W.O.T. analysis of the association
- Review the change process
- Discuss objectives of where the association wants to be
- Prioritize those objectives
- Discuss a plan to implement those objectives
- Discuss processes for ongoing review
- Discuss how committees may utilize this process

The following are the notes and a brief commentary created through the above-mentioned process.

The discussion began with a focus on the objectives of WASFAA for strategic planning. Below is a list of those objectives developed. A summary of the comments would be to say that the Executive Council wants to gain focus, clarity of direction and ensure that the membership is being served appropriately.

WASFAA Objectives for Strategic Planning

- Clarify focus of organization
- Determine the course of action for next year
- What segments are we not serving and why
- Scholarships to members
- Providing professional training
- Bring a voice of financial aid to the people
- Training for next generation of WASFAA leaders
- What do we think our membership wants from WASFAA
- To review how WASFAA is meeting the needs of members
- A sense of critical issues in the aid profession
- Determine if we are meeting the needs of the financial aid folks in the region
- Connect to new colleagues
- Provide direction for the future
- Gain agreement on direction for future
- Clarity of what we are about and what we should do

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting (continued)

- Make WASFAA the best FAA in the land
- Direction
- Essentials
- Define what WASFAA wants to be recognized for
- Evaluate and review the mission
- Agreement on purpose of WASFAA
- Establish targeted goal and long term mission for WASFAA (global not details)
- Core activities
- Focus
- Determine WASFAA priorities
- How can we better meet need of membership in terms of training opportunities
- How WASFAA can become more fiscally sound
- Better define expected income streams
- Financially stable
- How and when to chart progress
- Procedure to visit strategic plan regularly
- To understand strategic planning process
- To motivate others to strategic plan goals

Once we had identified the objectives of the Executive Council, we discussed WASFAA's core values. The discussions centered on why have core values and the impact they have on decision making in an organization. We also discussed how core values influence goals.

We started by dividing the room into four groups. Each group developed a list of four to six core values in which they could agree. We then merged the four group lists into one common list of core values. From the larger common list we narrowed the core values to four primary values that the Executive Council felt embodied WASFAA. Below is the group list as well as the four core values of WASFAA.

Core Values

Group List of Values

- Integrity
- Respect
- Resources
- Innovation
- Collaboration
- Teamwork
- Dependability
- Purposefulness
- Fun

Four Core Values of WASFAA

- **Integrity**
- **Collaboration**
- **Purposefulness**
- **Fun**

Our discussion of how these values affect decision making and goal setting was lengthy. This discussion weighed heavily on the final selection of the four core values. Through the discussion, it was agreed that these four values should be a pondering point or decision factor in how WASFAA is run and the activities it undertakes.

Once the core values had been established, we moved on to the mission statement of WASFAA.

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting (continued)

The Executive Council spent a considerable amount of time discussing the importance of the mission statement. Significant time was spent discussing how the mission of the association should influence the planning process for WASFAA. The mission statement should be driving force behind the activities of the association and a reference point in prioritizing activities and decisions. After much discussion it was decided to alter slightly the mission statement of WASFAA to read as follows:

Mission Statement

WASFAA's mission is to provide professional and personal development for its members in order to promote student financial aid and educational opportunities for students.

During the discussion of the mission statement, a point was raised that there is information necessary to describe the organization prior to the mission statement that is not included here but can be found in WASFAA's policy and procedures.

The discussion up to this point centered on the foundations for strategic planning, the philosophical starting point that makes the association unique from any other association. It is important that all members of the Executive Council understand and agree on these basic premises so that they may move forward in the planning process with a known and firm foundation and understanding of the association. The core values and mission statement provide a common starting point.

After the Executive Council discussed the mission statement we conducted Strengths, Weaknesses, Opportunities and Threats (SWOT) exercise with the group. Below is a list by category of strengths, weaknesses, opportunities and threats.

SWOT Analysis

WASFAA Strengths

- Summer Institute
- Fall Training
- Multiple training opportunities for states
- Regional organizations
- Individual and professional growth
- Quality of training
- Soft skills
- Scholarships
- Diversity of people
- Leadership

WASFAA Weaknesses

- Communication
- Training of trainers
- Development of leaders
- Don't have a good thread at the conference
- Support staff training
- Don't partner with other organizations
- Consistency of regional voice
- Listen to the lower echelon membership
- No reason to join except conference and training
- Missing segment (Proprietary)
- Lack of paper
- Lack of money

**Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting
(continued)**

WASFAA Opportunity / Threats

- National exposure Opportunity
- Travel Budget of Association Threat
- Travel budget of Institutions Threat
- Electronic capabilities Opportunity
- Reauthorization Opportunity
- EAC in WASFAA region Opportunity
- Partner with other associations Opportunity
- Best state session at WASFAA conference Opportunity
- Communicate with the association Opportunity

Using the SWOT analysis, we then discussed how WASFAA could maximize its strengths, reduce weaknesses and capitalize on opportunities while minimizing threats.

As part of our discussion of the SWOT analysis, we talked about how this activity can be used in an ongoing basis to decide the activities of the association.

We then went on to discuss the committee purpose statements as well as how the committees align themselves with the mission of WASFAA. Two major outcomes were produced; the first was a list of those activities that fulfill the mission, run the association or fall into an "other" category and the second was a budget assessment based on this categorization.

Expense Categorization of Budget Line Items					
Fulfill Mission		Run Organization		Other	
Conference 02	\$85,861.00	By Laws	\$0.00	Awards	\$945.00
Conference 03	\$15,000.00	Electronic Services	\$7,200.00	Electronic Services	\$0.00
Ethnic Diversity	\$3,000.00	Executive Council	\$62,805.19	NASFAA Gift	\$50.00
Federal Relations	\$150.00	Fiscal Planning	\$7,500.00	NASFAA Board	\$1,800.00
MLI	\$10,000.00	Fund Development	\$9,000.00	Presidential Fund	\$2,400.00
News Letter	\$32,000.00	General Administration	\$2,000.00	Treasurers Fund	\$1,200.00
Scholarships	\$7,000.00	Historical Archives	\$0.00	Research	\$500.00
Summer Inst 02	\$44,000.00	Legal	\$2,000.00	Research Grant	\$1,000.00
Summer Inst 03	\$2,000.00	Membership	\$500.00	Special Projects	\$1,500.00
Training	\$55,000.00	Nomination / Elections	\$0.00	State / Other meeting	\$5,000.00
	\$254,011.00	Policy & Procedure	\$100.00		\$14,395.00
		Site Selection	\$400.00		
			\$91,505.19		
Total Expense	\$359,911.19				
Income Categorization of Budget Line Items					
Fulfill Mission		Run Organization		Other	
Conference 02	\$95,875.00	Fund Development	\$140,000.00	AR Interest	\$3,750.00
Dues 02-03	\$24,000.00		\$140,000.00	Interest	\$500.00
MLI	\$13,500.00				\$4,250.00
Summer Inst	\$50,000.00				
WASFAA Training	\$20,000.00				
	\$203,375.00				
Total Income	\$347,625.00				

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting (continued)

The figures used may not be completely accurate as there were many revisions to the budget done prior to this activity, which may not be reflected. What the categorization and budget analysis does show is where and how WASFAA is prioritizing its money. It also show a \$12,286 deficit that could be eliminated by reducing "Other" expenditures. Another insight that was gained is that WASFAA is spending \$62,805 on the Executive Council, 17% of its total expenditures.

Moving from the discussion of committee purpose statement and categorization of activities the Executive Council then moved to mind mapping activities WASFAA needs to address. We started by developing a master list of action plan items.

Action Plan Master List

- Increase the variety of training
- Change the budget and prioritizing process
- Focused AD-Hoc training for specific groups
- Web page enhancement
- Review accounting practices and budget practices
- Analyze how the organization runs
- Suspend some projects when money is tight
- Mentor new committee members
- Increase conference attendance
- Analyze income streams
- Term limits on committees for a fresh perspective
- Increase membership
- Membership Drive
- Membership Survey
- Move MLI to a pre conference activity
- Discount on conference registration fees for multiple attendees from the same school
- Charge for job announcements
- Document how each committee works
- Figure out WASFAA's niche
- Make training easy to get with networking activities

From this list the groups then produced a series of mind maps on action planning.

Action Planning

Training

- Find niche
- Determine bang for the buck
- Compare and coordinate with other regions and states
- Train the trainers
- Develop an assessment
- Ask members what they want
- MLI – Determine the audience
 - Possibly rename
 - Question the timing
 - Question the location
 - Question the cost (bang for buck for attendees)
- Create streams in the conference tracks
- Do we need better training coordination
 - Over all training activities

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting (continued)

Membership

- Institutional membership –vs.- institutional membership
- Data collection of membership
 - How many members
 - Revenue change
 - Compare to other associations
 - Projections of growth / decline
- Increase participation of general staff at institutions

Training

- Long range planning for training
- Need more than the NASFAA model
- Other topics
- Involve other folks and other audiences
 - High School counselors, etc
 - Proprietary folks
 - Support staff
- Coordinate with others
 - States
 - Guarantors
 - Lenders
 - Department of Education
- Assessment
 - Should guide conference planning
 - Determine / influence training topics
- Who should be involved
 - Executive council make commitment
 - Expand the training committee
 - More than one?
 - Elected official?
- States

Reorganize the budget layout to communicate most effectively with those who have no in-depth knowledge of the details of the association

- Details
 - Final format was best layout
- Who
 - Fiscal planning
 - Uninformed members
- Priorities
 - Commitment
- Resources
 - Time

Review budget process

- Asset reserve – review policy
- Involve fiscal planning
 - Prioritize activities of association
- Develop a recommendation to the Executive council
- Communicate to the membership

Communicate to the membership

- Is the newsletter still relevant

Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting (continued)

- Look at the purpose of the list serve
 - Increase usage?
 - Eliminate?
- Email to membership monthly about WASFAA activities
- Look at state connection
 - WASFAA act as coordinator and liaison for states

One day support staff training

- Need Fund Development support
- Will grow the membership
- Will the trainee be able to support the office compared to the cost to be trained
- Institutional membership would help in cost
- WASFAA will provide a trainer to travel
- Create state partnerships with WASFAA
- Reduce the cost to the institution
- Vendor support through offered training
- This will create membership and leadership for WASFAA
- This will increase knowledge of staff
- This will provide for better customer service to students
- This will allow for networking with others
- This will provide for more diverse input to WASFAA
- This will break the perception that WASFAA is for the higher level administrators
- This will get State and Regional involvement

This was as far as the Executive Council was able to get in its initial strategic planning process. It was discussed that WASFAA should incorporate the strategic planning process into each of its meetings. At the conclusion of the discussion, it was also decided that the Executive council would take time at the next meeting to continue with the action programs it had mapped and determine how to take them to the next step.

Ongoing Planning

WASFAA has committed to continue the planning process. To fulfill the mission of the organization and meet their goals WASFAA needs to incorporate a strategic planning process into their regular association activities. This includes both short and long term objectives. To accomplish this I recommend the following:

- The mission and core values of WASFAA must become the driving force of the Executive council.
- Committee activities and projects must be evaluated to determine their effectiveness in fulfilling the mission of the organization.
 - Three possible measures might be:
 - How does each committee or project support the mission?
 - How much is it costing the organization financially?
 - How many members are being served?
- The Executive council needs to assess the strengths, weaknesses, opportunities and threats and use the information to help prioritize activities of the organization.
- Using the action planning create a short and long term plan to achieve those items.
 - This is the heart of the plan and will take the most effort
 - The master action list need ongoing review
 - For each action item a set of general objectives should be outlined as those already complete. (See above action items)

**Appendix F: Notes from June 7 & 8, 2002 Strategic Planning Meeting
(continued)**

- Once general objectives have been outlined it should be handed off to the committee to develop the implementation plan and implement the initiatives. (Committee should be involved in the general objectives)
- Spend time at each meeting reviewing the progress toward the action items.
 - Structure existing committee reports to address the progress.
 - Utilize the fiscal planning activities to measure effectiveness.

The intent of strategic planning or any planning is not to add bureaucracy to the organization but to simply create a map for the organization to follow. The mission and core values are to serve as a guide in decision-making. The ongoing planning process of WASFAA does not need to be as involved as the beginning of the process. Once the Executive Council incorporates the ongoing planning process into the regular activities of its meetings the planning process should act as a guide to the operation of WASFAA.

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Introduction

Debt, debt, and more debt. Borrowing levels by the federal government, most state governments, and American citizens have hit record levels over the past few years. Due primarily to federal tax cuts, a slowing economy, and expenses for the “War on Terror,” the federal budget faced a deficit of \$521 billion at the start of fiscal year (FY) 2004. At about the same time, the 50 states collectively faced budget deficits totaling roughly \$21.5 billion. And, even more ominously, the collective amount of total debt from credit cards, car loans, and other forms of consumer financing rose from \$1.7 trillion in January 2001 to more than \$2 trillion in February 2004.

How will this collective debt affect future appropriations for higher education, particularly with the upcoming reauthorization of the Higher Education Act? Will the emphasis on war and homeland security divert attention from federal support for postsecondary education and student financial aid? How will support for higher education and student aid at the state government level be affected by current events? And how will the environments for financial aid administrators and NASFAA be influenced by these events?

This “Environmental Scan,” developed by the Research Committee of the National Association of Student Financial Aid Administrators (NASFAA), is designed to review and analyze the internal and external events and trends that may affect our future. The Scan is particularly timely now that the Association will soon begin writing and implementing a new five-year strategic plan; this is a good time to analyze events and activities from external and internal sources that may affect progress on the new strategic plan. In the future, the Research Committee will update the Environmental Scan periodically to keep NASFAA members apprised of the political, economic, and other conditions and events that may shape our future.

This Environmental Scan is designed to review and analyze the internal and external events and trends that may affect our future

The Research Committee used a variety of sources to complete this Environmental Scan, including: past surveys of the NASFAA membership; formal and informal communications from the Association’s Board of Directors and other leaders; data from state and federal sources that examine changes in total government revenue and expenditures generally and higher education spending specifically; and reports from the news media and other sources that gauge the public’s views on higher education and other events that affect our lives.

Given the complexities of today’s world, the multiplicity of factors that influence the students we serve, the institutions for which we work, and the professional associations to which we belong, it is difficult to know where to begin. But every activity has to start somewhere, so we have chosen to begin by examining some of the political and economic realities that are likely to affect us at the federal and state levels in the years ahead. Next, the focus moves to the financial realities that might influence our students and other education consumers, followed by a look at the rapidly changing characteristics of these consumers. Our examination will then turn to the environment of the education industry, and finally to the environment of the financial aid administrator and of NASFAA itself. While this examination is by no means intended to be complete, we believe it provides enough substance to allow all NASFAA members to think about where we are and where we want to be.



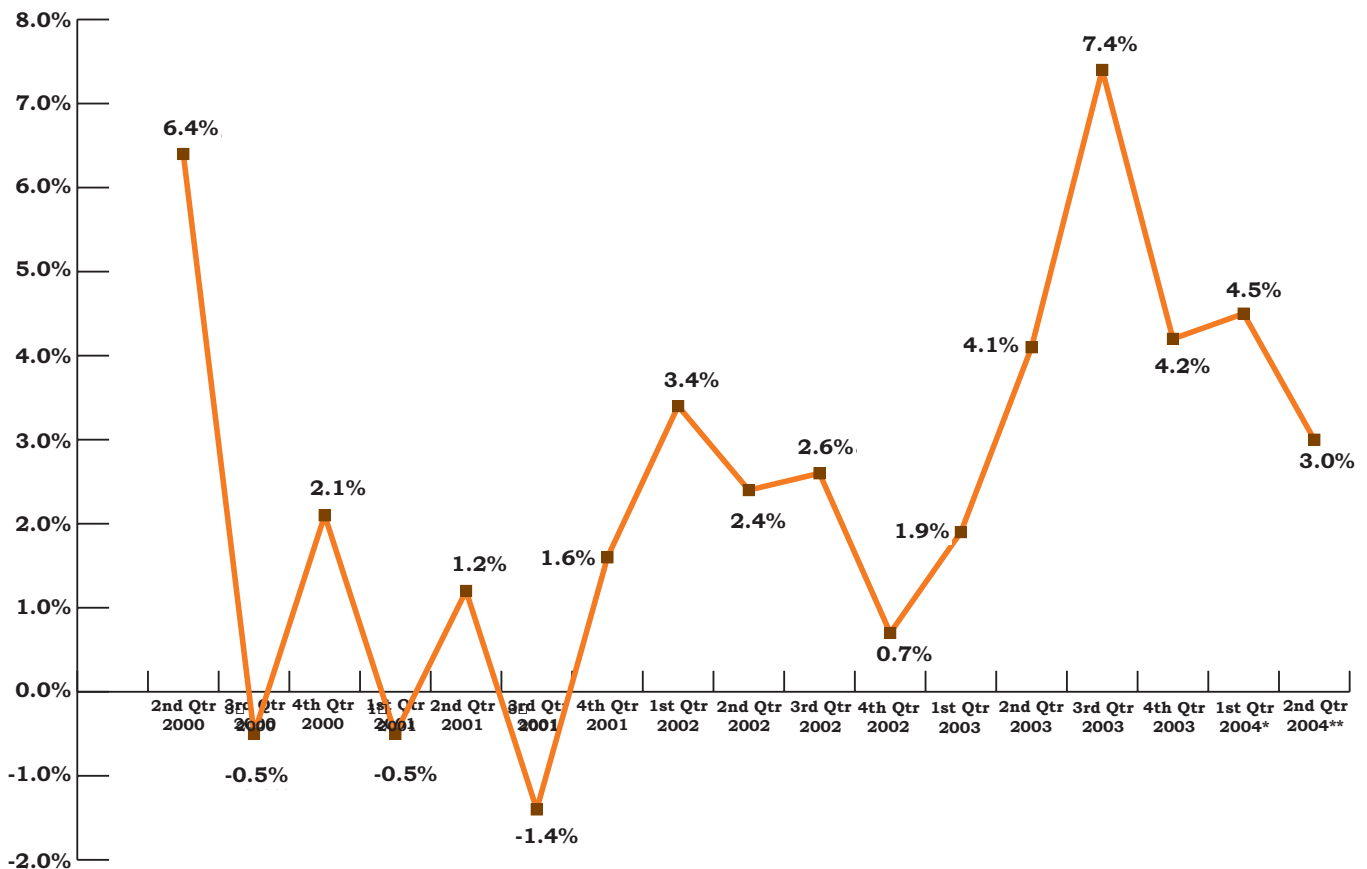
Financial and Political Realities at the Federal Level

Many of the economic and political trends of the past year can be traced to the tragic events of September 11, 2001. Soon after the terrorist attacks, Congress and President Bush turned their attention to increasing federal spending in an effort to prop up the economy and protect jobs in the airline and other industries most immediately affected by the assaults on the World Trade Center and the Pentagon. The Administration and Congress also began a major focus on domestic security issues. Passage of the USA Patriot Act of 2001 and creation of the Department of Homeland Security are just two examples of the Administration's and Congress' efforts to prevent future horrific acts from occurring on American soil. But the greatest examples of the Administration's anti-terrorism efforts are the continuing wars in Afghanistan and Iraq, both of which show no sign of ending soon.

The economic and political trends of the past year can be traced to the events of September 11, 2001.

Even before the tragic events of September 11 and the beginning of the War on Terror, economic and other factors were threatening to take federal attention and support away from higher education generally and

Figure 1
Inflation-Adjusted Quarterly Percentage Change in U.S. Gross Domestic Product, Second Quarter 2000 to Second Quarter 2004



*Revised estimate.

**Preliminary estimate.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *National Income and Products Accounts Second Quarter 2004 GDP (Advance)*. BEA News Release, July 30, 2004, Table 1, p. 9.

federal student aid specifically. After several years of rapid economic growth and unprecedented federal government surpluses, Congress and the Bush Administration were faced with a sharp economic downturn. The Bureau of Economic Analysis reports that economic growth, as measured by the Gross Domestic Product (GDP), fell from 6.4% in the second quarter of 2000 to just 2.1% in the fourth quarter of that year (see Figure 1).

The economic situation was worsened by the terrorist attacks. Losses to the airline, tourism, and other industries were in the billions. Reports from the Bureau of Labor Statistics show that 415,000 jobs were lost in October 2001 alone. In 2001, the economy fell into a recession and recovered only modestly in 2002 and the early part of 2003. In roughly the same period, the unemployment rate increased from 4.2% to 6%. The decline in economic activity, combined with the federal tax cuts and income tax rebates Americans received as part of the Economic Growth and Tax Relief Reconciliation Act of 2001, led to much slower growth in federal revenue and the resulting record federal budget deficit.

Fortunately, the national economy appears to be growing again. As Figure 1 shows, GDP jumped 7.4% in the third quarter of 2003, 4.2% in the fourth quarter, and 4.5% in the first quarter of 2004. Federal revenue has also begun to increase and the projected federal deficit has fallen to \$445 billion—still a record high, but lower than the initial estimate of more than \$500 billion. Further, the unemployment rate has begun to fall slowly. It is possible that our “jobless recovery” in economic activity might turn into a full-fledged period of economic expansion.

The increased appropriations to support the war effort come at the same time as more and more Americans have turned to higher education for job retraining and other purposes.

This good economic news has to be tempered by the fact that economic growth slowed recently, as GDP increased by just 3% in the second quarter of 2004. At the same time, the wars in Afghanistan and Iraq continue to take attention, resources, and—most importantly—lives of American soldiers and Iraqi citizens. In the recently passed Department of Defense appropriations bill, the Congress approved an additional \$25 billion to finance military and reconstruction operations in both regions. This supplemental appropriation is in addition to the \$87 billion in new funds President Bush requested and Congress approved in 2003. Some experts believe the Armed Forces will need an additional \$60 billion or more before the end of 2004 to wage war on both fronts.

The increased appropriations to support the war effort come at the same time as more and more Americans have turned to higher education for job retraining and other purposes. Data from the U.S. Department of Education show that the number of students applying for financial assistance rose from around 11 million in 2001-2002 to nearly 14 million in 2004-2005. The number of students eligible to receive Federal Pell Grants soared 12% from 2001-2002 to 2002-2003, and the Pell Grant shortfall is expected to grow to nearly \$3.7 billion during 2004-2005.

FY 2005 Budget

In spite of these trends, the Bush Administration’s top budget goals for FY 2005 and beyond are in areas unrelated to student aid. According to the Office of Management and Budget, the President’s FY 2005 spending plan has these three goals:

- ◆ Increase defense spending by 7%.
- ◆ Increase homeland security appropriations by 10%.
- ◆ *Hold the increase in the rest of discretionary spending to 0.5% while continuing to raise funding for the No Child Left Behind elementary/secondary school reforms [emphasis added].*

Additionally, President Bush also promises to fight any efforts to roll back the tax reductions that were passed in 2001, which will make it even harder for NASFAA and the other higher education associations to advocate for the new dollars needed to increase aid for Federal Pell Grants, fund other priorities, and begin new initiatives through the reauthorization of the Higher Education Act.

Meanwhile, federal budget resolutions are at an impasse, and it is unlikely an appropriations bill for federal education programs will be passed before the September 30 deadline. It is likely that at least one continuing resolution will be needed to keep the government in operation into FY 2005. How

appropriations for federal student aid might be affected by this stalemate is currently unclear. The good news, however, is that most Americans continue to support the federal student aid programs. According to surveys commissioned by the Student Aid Alliance, 87% of Americans believe that it is “very important” or “somewhat important” for the federal government to increase funding for financial aid; only health care and Social Security received greater levels of support. Congress certainly needs to be aware of the vital importance most citizens place on student aid funding.

2004 Elections

Arguments over the federal budget deficit, domestic spending, tax cuts, the War on Terror, and the economy have left the Congress and electorate bitterly divided. Opinion polls predict that the elections for president and the U.S. House and Senate will once again be very close. The July *Time* magazine poll gave Massachusetts Sen. John Kerry a 46% to 43% lead over President Bush. However, it is still too close and too early to make any predictions in the race for the presidency. Polls further suggest that elections for seats in the House of Representatives and Senate are also too close to predict at this stage.

Reauthorization of the Higher Education Act

Unfortunately, the reauthorization process appears to be mired in election-year politics and Congressional gridlock. On May 5, the House Committee on Education and the Workforce introduced its reauthorization bill, H.R. 4283, “The College Access and Opportunity Act.” The bill is intended to focus the Higher Education Act on its original purposes of increasing access to current and future students and expanding opportunity to those who are underrepresented in higher education. Unfortunately, because of the current economic climate and growing federal deficits, the House Committee is trying to make the bill budget-neutral. The Senate has yet to introduce its reauthorization bill.

The House Committee legislation as introduced includes these key provisions:

- ◆ Pell Grant authorization levels would not be increased because they are currently well above the maximum award levels.
- ◆ A new program would reward first- and second-year Pell Grant-eligible students who have completed a rigorous “State Scholars” program of study in high school with an additional \$1,000 per year.
- ◆ Tuition sensitivity provisions in the Pell Grant program would be eliminated.
- ◆ The allocations formula used for the three campus-based aid programs would be modified over time to reduce the percentage of dollars distributed to institutions through the conditional guarantee.
- ◆ Loan origination fees in the Federal Family Education Loan (FFEL) and Direct Loan (DL) programs would be eliminated, but a 1% fee would be charged to students, comparable to the existing guarantee fee.
- ◆ Several provisions would further ensure that FFEL and DL programs operate on a “level playing field.”
- ◆ Loan limits for first- and second-year students under the FFEL and DL programs would be increased, as would the limit for unsubsidized loans for graduate and professional students.
- ◆ The interest rate on all new FFEL and DL loans would be variable and capped at 8.25%.
- ◆ The Single Holder Rule would be eliminated.
- ◆ Holders of loans would be required to report borrowers’ status to all national credit bureaus.
- ◆ A new provision would enable borrowers to have an interest-only repayment option for a period of time.
- ◆ A single definition for an institution of higher education would be used to allow degree-granting for-profit institutions to compete for other types of non-Title IV aid programs.

- ◆ The 90/10 requirement, which requires for-profit institutions to have no more than 90% of their total revenue from federal student aid programs, would be repealed.
- ◆ The current 50% limitation on the number of credit hours students can take through distance education instruction would be eliminated.
- ◆ All institutions would be required to develop and publish a detailed transfer-of-credit policy.
- ◆ The drug provisions would be modified to say that students will be denied federal aid only if they are convicted of a drug offense while receiving Title IV aid.
- ◆ The bill reinstates the option for institutions with low federal student loan default rates to be exempt from the 30-day delayed disbursement requirement and the single disbursement loan requirement (the expired provisions).

The House Committee bill includes a number of the student aid proposals that NASFAA's Reauthorization Task Force advanced—such as the reduction of the loan origination fees for students in both the FFEL and Direct Loan programs, and the use of a “fair share” approach for distributing the federal campus-based aid funds to postsecondary institutions. However, NASFAA has asked the Congressional members to consider changes to H.R. 4283 that will provide additional benefits to our students and postsecondary institutions. For example, while the proposed modest increases in federal student loan limits are certainly welcome, the annual and aggregate loan limit changes that have been put forth in H.R. 4102, the “Access and Equity in Higher Education Act,” introduced by Rep. Robert Andrews, would provide even greater resources for students and families struggling to meet postsecondary expenses.

Given the deep divides between Democrats and Republicans on Capitol Hill and the close and contentious nature of the coming elections, it is unlikely that the current Congress will complete action on reauthorization.

In his remarks at the NASFAA National Conference in Minneapolis, MN, in July 2004, NASFAA President Dallas Martin said that he believes that a Republican initiative to move reauthorization forward may be put forth before the end of this session of Congress. Dr. Martin predicted that the House of Representatives will continue to conduct hearings on the provisions contained in H.R. 4283, but the bill will not be brought to a vote before the full Committee during this session of Congress.

There is growing speculation that Congress will not pass the Higher Education Act reauthorization bill during this legislative session. House Democrats and Republicans are deeply divided over many of H.R. 4283's provisions, and time is short for them to work out compromises before Congress adjourns for the year. Moreover, the Senate may postpone introduction of its bill until next year. Given the deep divides between Democrats and Republicans on Capitol Hill and the close and contentious nature of the coming elections, it is unlikely that the current Congress will complete action on reauthorization. It is thus very likely that Congress will simply adopt a straightforward one-year extension of the Higher Education Act and the new Congress will start the reauthorization process over next year.

The fragile economic recovery, continuing federal budget deficit, uncertain direction of the presidential and Congressional elections, and the war against terrorism will undoubtedly play prominent roles in federal efforts for higher education and reauthorization of the Higher Education Act. These issues lead to important questions and issues to be considered by NASFAA:

- ◆ How can NASFAA help to advocate for future increases for federal financial aid expenditures while the War on Terror continues?
- ◆ If federal aid expenditures decline, should NASFAA undertake a course of action that would focus more attention upon state, private, and alternative funding programs?
- ◆ Are there new services that NASFAA can provide to institutions, students, and parents to help them more effectively adjust to the new financial and political realities?



Financial Realities at the State Level

The economic slowdown has had an even more dramatic effect on the budgets of most state governments. Even before the September 11 attacks, many state economies were at or near recession. During 2002 and 2003, revenue declines in several states became severe. The American Association of State Colleges and Universities reports that during 2001, governors from Arizona, Connecticut, Florida, and Nebraska called their legislatures into special sessions to decide how to close budget shortfalls that ranged from \$160 million to more than \$1 billion. In California, the budget shortfall was more than \$30 billion.

Thomas Mortenson of *Postsecondary Education OPPORTUNITY* has identified three additional factors that have hurt states' ability to increase funding for higher education:

- ◆ Rapid growth in state expenditures for health care, Medicaid, and corrections—particularly the increase in prison populations. These costs have begun to crowd out all other state-supported activities.
- ◆ The inability of states to tax medical, legal, and other services and the use of the Internet. The tax structures used by most states were designed to collect dollars based on the sale of goods. As the economy becomes more service-oriented, and more goods are purchased via the Internet, states will continue to miss out on revenue.
- ◆ Many states enacted numerous income tax cuts in the 1990s. These cuts collectively reduced state revenue by \$40 billion between 1995 and 2000. Most states have yet to rescind these cuts despite their shrinking tax collections.

A number of states have tried to increase income and sales taxes in order to correct the imbalances and increase education funding. With a few exceptions, these efforts have been defeated. Thus, the revenue shortfalls have hurt many NASFAA-member institutions and the students they serve, as governors and legislators have chosen to cut state appropriations to community colleges and public four-year institutions in order to cover their budget deficits. In Washington state, for instance, the legislature cut \$112 million from the state's higher education system in the most recent budget year. In California, new Gov. Arnold Schwarzenegger's first budget called for reducing state support for higher education by \$750 million. In Ohio, state higher education appropriations for fiscal year 2002 were reduced by 1.2%. Georgia's Gov. Barnes ordered all state agencies, including the education department, to slash their spending by 2.5% in FY 2002 and 5% in FY 2003. In total, state funding for higher education dropped 4%, from \$62.8 billion in FY 2002 to \$60.3 billion in FY 2004.

Revenue shortfalls have hurt many NASFAA-member institutions and the students they serve, as governors and legislators have cut state higher education appropriations.

Most states increased their tuition and fee charges at public institutions in order to compensate for the lost revenue from government sources. According to the College Board's *Trends in College Prices* report, the national average tuition and fee charge at four-year public colleges and universities jumped 14.1% between 2002-2003 and 2003-2004; at community college, average tuition rose 13.8%. Over the past decade, average inflation-adjusted tuition prices at four-year public colleges grew 47%; at four-year private institutions, tuition prices grew 42%, and at community colleges, tuition rose 22% (see Table 1). It is likely that these major jumps in tuition will continue for the foreseeable future. The University of Minnesota, for instance, increased its tuition and fee charges by 14% from 2002-2003 to 2003-2004. Tuition at California's four-year public colleges and universities rose by 14% in 2004-2005 and is set to rise by 8% in 2005-2006.

Without question, these increases have caused a great deal of anxiety among current and prospective college students and their families, many of whom believe that only the wealthiest of families can afford to attend selective institutions. As Adolph Reed, Jr., writes in the *Charlotte Observer*, "Many universities are retreating from their commitments to provide low-cost education for state residents... State schools

Table 1
Weighted Average Tuition and Fee Prices for Full-Time, Full-Year Undergraduates at Postsecondary Education Institutions, 1993-1994 and 2003-2004

	1993-1994	2003-2004	Pct. Change	Pct. Change (Inflation Adjusted)
Four-Year Public	\$ 2,535	\$ 4,694	85.2%	47.2%
Four-Year Private	11,007	19,710	79.1%	42.4%
Two-Year Public	1,245	1,905	53.0%	21.6%

Source: The College Board, *Trends in College Prices, 2003*.

have traditionally been the ladders to good jobs for students from working and middle-class families. But that ladder is no longer standing.” An article in the *New York Times* states, “Teenagers from wealthy families are beating out middle- and working-class youngsters, both at top private colleges and flagship state universities whose historic mission of broad access is receding into memory.” Due to these concerns, financial aid personnel at NASFAA institutions undoubtedly will face even greater pressures for getting assistance to students from middle- and lower-income families.

In spite of the state revenue shortfalls, state policymakers have made great efforts to increase grant funding for postsecondary education students. From 1992-1993 to 2002-2003, funding for state grant programs jumped 122%. However, much of these new grant funds have been spent on “merit-based” aid programs. A recent study from the National Association of State Student Grant and Aid Programs (NASSGAP) shows that, since 1990, state spending for merit- and other “non-need” aid jumped more than 200%, while need-based grants rose 41%. In total, about one-quarter of the total state grants awarded in 2002-2003 were distributed to students based on their high school grades, SAT scores, or other non-need or “merit” criteria. Merit-based and other non-need scholarships generally have benefited students from middle- and upper-income families. Primary examples of these scholarships are the Georgia HOPE Scholarships, Florida’s Bright Futures Scholarships, and Michigan’s Merit Awards.

Since 1990, state spending for merit- and other “non-need” aid jumped more than 200%, while need-based grants rose 41%.

The good news is that, like the national economy, a number of states have seen signs of improvement in revenue, as rising employment and business activity have brought increased tax revenue. A report from the National Conference of State Legislatures shows that more than two-thirds of the states expected to finish the 2004 fiscal year with small surpluses. However, not all states are out of the woods of revenue troubles. Maryland, for instance, expects to enter its 2005 legislative session with a deficit of \$800 million. In California, the budget deficit may be \$16 billion. The fragile recovery in state funding may thus be just a small break in the growing revenue shortfalls that some states may face for years to come.



Financial Realities Affecting Education Consumers

While the economic slowdown has affected federal and state governments severely, the greatest impact undoubtedly has fallen on consumers. The astronomical rise in consumer debt has come at a time when income growth has been slowing. According to the College Board, the median income of families with a head of household age 45 to 54 (the families most likely to have children of traditional college age) has grown just 10% the past decade. Growing debt and slower income growth have had devastating consequences for many families. According to the *Washington Post*, the number of consumer bankruptcies rose to 1.63 million in 2003, up 6% from the year prior. Further, the average American household now holds \$9,200 in credit card debt, and about 4.1% of card holders are 30 days or more delinquent on their card payments. Last year, nearly 9 million consumers sought services from credit counselors or other debt-management agencies.

Rising debt is particularly troubling for college students. Due in part to increasingly high tuition prices, more students have borrowed federal and non-federal loans in order to enroll in college. The total amount borrowed under the major federal student loan programs—Subsidized and Unsubsidized Stafford Loans and PLUS loans from the Federal Family Education Loan and Direct Loan programs and Federal Perkins Loans—jumped nearly 265% in the past ten years, according to the College Board's *Trends in Student Aid* report (see Table 2). In roughly the same time period, non-federal loan volume swelled 466%.

Current and prospective college students face rising costs, fears of continued economic malaise, and increased debt.

The U.S. Department of Education's most recent National Postsecondary Student Aid Study (NPSAS) reveals that nearly 60% of graduates from four-year public and private colleges and universities leave their institutions with federal loan debt. The average amount borrowed by four-year public graduates in 1999-2000 was \$15,074, and the average cumulative loan indebtedness for four-year private college bachelor's degree recipients was \$16,516.

Even more ominous has been the rapid growth in the use of credit cards by postsecondary students. Data cited by the JumpStart Coalition show that 83% of all undergraduates have at least one credit card; the median balance on credit cards among college students jumped 43% between 2000 and 2001. More than one-quarter of college students report using at least one credit card to pay their education-related expenses. These students had an average credit card balance of \$3,400 when they received their degrees or certificates from their schools.

In sum, these are the new financial realities facing current and prospective college students and their families:

- ◆ Rapidly rising college costs, which show no sign of slowing.
- ◆ Fears of continued economic malaise.
- ◆ Increased debt from student loans, credit cards, and other forms of consumer financing.

What effect these new realities will have on the postsecondary education plans of current and prospective students is not completely clear. In past years, many families believed the promise of higher salaries and other benefits of higher education justified the expense of postsecondary education. But will future students be willing or able to take on more debt in order to attend college?

The Changing Demographic Characteristics of Education Consumers

The fiscal challenges facing education consumers and states come just as the population of potential college attendees begins to accelerate. A study from the Western Interstate Commission for Higher Education finds that in 2008-2009, the number of high school graduates will grow to a record 3.2 million. Many of these new graduates will very likely be seeking postsecondary education, and proportionally more will come from racial/ethnic minority populations. While the total traditional college-age population—persons age 18 to 24—will grow 14% between 2000 and 2015, the number of Latinos is expected to

jump 50%, and the Asian/Pacific Islanders population will rise 59%. White, non-Hispanic growth, on the other hand, will be only 3%.

But will these racial/ethnic minority students actually attend college? Data from recent editions of *Postsecondary Education OPPORTUNITY* paint a bleak picture. In 2000, just 53% of Hispanic high school graduates entered college in the fall immediately following their high school graduation, compared with 56% of African Americans and 66% of White, non-Hispanics. Low-income and minority students have traditionally been underrepresented in higher education, and current trends suggest that even more of these students may be unable to enroll.

Additionally, many of the new racial/ethnic minority students who do enroll in postsecondary education may be less prepared for college-level studies. Prior research indicates that just 47% and 53% of Black

Table 2
Financial Aid Awarded (in Millions) to Postsecondary Education Students, 1992-1993 and 2002-2003, by Aid Program

	1992-1993	2002-2003#	Pct. Change	Pct. Change (Inflation Adjusted)
Federal Pell Grants	\$ 6,176	\$ 11,716	89.7%	48.0%
Federal Supplemental Educational Opportunity Grants	580	725	25.0%	-2.0%
Leveraging Educational Assistance Program	71	66	-7.0%	-28.0%
State Grants	2,125	5,628	164.8%	66.0%
Institutional Grants	7,194	20,367	183.1%	62.0%
Other Grants	1,592	3,320	108.5%	49.0%
Total Grants	\$17,738	\$ 41,822	135.8%	22.0%
Stafford Subsidized Loans*	10,937	22,384	104.7%	60.0%
Stafford Unsubsidized Loans*	323	19,936	6072.1%	4736.0%
Federal Perkins Loans	892	1,265	41.8%	11.0%
Federal PLUS*	1,279	5,393	321.7%	230.0%
Total Federal Loans	\$13,431	\$ 48,978	264.7%	185.0%
Non-Federal Loans**	n/a	7,552	466.1%	380.0%
Other Loans***	2,791	110	-66.2%	-97.0%
Total Loans	\$29,653	\$105,618	256.2%	173.0%
Federal Work-Study	780	1,218	56.2%	22.0%
Education Tax Credits**	n/a	5,437	61.1%	45.0%
Total Aid, All Types	\$48,171	\$154,095	219.9%	137.0%

#Estimated. n/a means not available.

*Includes funds from the Federal Family Education Loan and Federal Direct Student Loan Programs.

**Percentage change for non-federal loans is from 1995-1996 to 2002-2003. Non-federal loans include state-sponsored loans and private/alternative loans. Percentage change for Education Tax Credits is from 1998-1999 to 2002-2003.

***Includes Supplemental Loans for Students, income-contingent loans, and loans from other sources.

Source: The College Board, *Trends in College Prices, 2003*.

and Latino high school graduates, respectively, were considered “college qualified” (that is, considered qualified to enroll in a four-year public or private college or university without needing to take remedial courses), compared with 68% of White students. Thus, college access will remain an issue of both financial wherewithal and academic ability for many education consumers from minority families. Increasingly, these consumers will want and need programs that provide both financial assistance and academic support. In the near future, these issues may come to the forefront for NASFAA members and federal and state education policymakers.

Our society currently is not well prepared to provide postsecondary education opportunity and financial assistance to our fastest growing college populations.

Concurrent with the growth in the number of traditional-age college students from minority families, the number of older students (age 30 and older) is predicted to increase from about 4 million in 2000 to 4.3 million in 2012. Like many minority students, these older, non-traditional students will want and need additional academic and other services in order to succeed.

Some research and anecdotal evidence suggests that low-income, minority, and older students are much less willing than White and traditional-age enrollees to take out student loans. As mentioned previously, states and institutions have increasingly used merit- and other non-need-based scholarships to award meritorious students, who tend to come from middle- and upper-income families. Thus, it appears that our society currently is not well prepared to provide postsecondary education opportunity and financial assistance to our fastest growing college populations.

These trends and characteristics are by no means a comprehensive description of the emerging education consumer issues that will confront NASFAA and its member institutions in the years ahead. However, they enable us to consider some questions and challenges we will soon face. For example:

- ◆ Will financial aid funds and services be prepared to support the new “emerging majority” of Latino, Asian, and African American students?
- ◆ Does NASFAA need to help member institutions develop more appropriate informational services to aid low-income students, particularly students whose first language may not be English?
- ◆ What role should NASFAA play in helping to develop more effective and automated student aid delivery systems that will serve all students?
- ◆ What role can NASFAA and its member institutions play in helping to bridge the gap in college attendance among low-income and Latino high school graduates?
- ◆ How should financial aid packages be adjusted to help older students enroll and succeed in college?



The Education Industry Environment

In some ways, the education industry appears to be thriving in spite of facing many economic and political challenges. Despite steep tuition increases, many colleges have reported record student enrollments. The U.S. Department of Education expects enrollments to swell from 16 million in 2004 to 18.2 million by 2013. Further, voluntary financial support to higher education institutions rose nearly 30%—to a record \$23.9 billion—from 1998 to 2003. And technology continues to improve services to students and faculty.

Increases in enrollment have been due in no small measure to the efforts of financial aid programs, funding for which has increased by 137% over the past decade. In 2002-2003, total aid to students reached a record \$105.1 billion, according to the College Board (see Table 2). College Board data show that institutional grant aid has more than doubled the past ten years.

Nearly one-quarter of four-year private colleges and universities have suffered severe losses in tuition and fee revenue.

Still, the rapidly rising amounts of financial aid have caused a good number of colleges and universities to face severe financial pressures, and the picture for the future does not look any brighter. Research from Lumina Foundation for Education has found that nearly one-quarter of four-year private colleges and universities have suffered severe losses in tuition and fee revenue due to the growth in student aid budgets. The report warns: “The rapid increases in [institutional aid dollars] have resulted in losses in net revenue, have not improved retention or graduation rates, and have caused institutions to decrease spending on instruction and other vital services to students. Private colleges and universities will have to try other strategies before even more institutions follow a path heading toward disaster.”

In addition, Robert Atwell, former president of the American Council on Education, recently wrote: “...higher education is in its most dire financial condition since World War II... and I don’t think things will get better until sometime after the year 2010.” In addition to increasing aid budgets, public and private colleges face pressure to increase spending for new computers and high technology for faculty, rising health care costs, and other cost increases. These pressures have led to smaller increases in spending on plant maintenance, academic support, instruction, and student services.

Other sectors of the higher education industry have also seen radical changes. For aid administrators, there are now many more products and services from lenders, consulting companies, and, in some cases, the federal government. More institutions have turned to enrollment management companies to

Public and private colleges face pressure to increase spending for new computers and high technology for faculty, rising health care costs, and other cost increases.

meet revenue and enrollment goals. The competition for education-related customers among these providers has become quite fierce, leading to additional benefits and some cost savings for aid administrators and institutions. But recent mergers and acquisitions among lenders and other service providers has also meant a reduced number of choices of independent vendors. One example of this trend is the acquisitions of

Nellie Mae and USA Group, Inc., by Sallie Mae. Bank mergers and other acquisitions have reduced the number of lenders that participate in the Federal Family Education Loan Program by 58% over the past 10 years.

Overall, the education industry is in relatively good shape. Despite rising tuition prices and a decline in state support for higher education, the American public generally has shown strong support for educational institutions and service providers. However, the industry is facing a number of challenges. The demand for services from students and families is very high at the same time as funding is on a decline and competition amongst colleges and universities and other service providers is growing. In the midst of this financial retrenchment, institutions are trying to use their resources more effectively to improve their programs and services. In addition, more students are turning to distance education and other non-traditional providers of education and training, which may take tuition revenue and other dollars away from traditional “bricks-and-mortar” postsecondary institutions. And concerns about terrorism and visa/immigration issues are forcing many institutions to turn away foreign students, who have

been a major source of revenue for a number of schools. Foreign students also have accounted for many of the scientists, engineers, and other professionals that have helped American higher education keep its lead over other countries in a number of areas. The reduced numbers of these students could have negative consequences for our postsecondary institutions and our economy.

Given the factors discussed in this section, aid administrators and other parties within the education industry should be mindful of the following issues:

- ◆ Institutions need to consolidate programs, refocus their missions, and develop new initiatives that respond to changing clientele needs and priorities.
- ◆ Continued consolidation among loan providers and other service companies within higher education may limit choices for colleges and universities.
- ◆ Despite continuing budget constraints, many institutions will need to expand financial aid and student support services to minority and low-income students.
- ◆ Both public and private, non-profit institutions will continue to face competition from distance education providers, and this could lead to even greater losses of revenue.
- ◆ Financial constraints could make it harder for institutions and other providers to recruit and retain qualified faculty, aid administrators, and other personnel.
- ◆ For students, rising tuition levels and restrictive enrollment policies at four-year institutions pose problems of both affordability and access. Will an increasing number of low- and middle-income students enroll in community colleges?
- ◆ Maintenance of physical plant facilities has been hard hit on many campuses, and these activities may continue to be vulnerable to budget cuts in the future.

As an institutional membership association, NASFAA is obligated to be aware of these trends and do its part to help members address these realities.



The Financial Aid Administrator Environment

Rising college prices mean that aid administrators are serving more financially needy postsecondary enrollees than ever before. NPSAS results show that the proportion of undergraduates who received financial aid grew from about 50% in 1995-1996 to 55% in 1999-2000. As increasing college prices cause even more students to seek financial assistance, aid administrators may have to carry an even greater burden in the future.

The increased workload for aid administrators has come at a time of great change in the financial aid profession. The past decade has brought increases in regulations, new need analysis rules, and, on some campuses, reductions in staffing and operating budgets. Recently, there have been calls for higher education cost controls, proposals that would change the rules for loan consolidation, and efforts to reduce the chances for “inducements” between aid offices and lenders or other service providers. These proposals have certainly challenged aid administrators, a number of whom feel frustrated and powerless. At many campuses, aid administrators truly are expected to do more with less.

The past decade has brought increases in regulations, new need analysis rules, and, on some campuses, reductions in staffing and operating budgets.

While many challenges remain, there is certainly some hope for the future. A number of the proposals contained in the FED-UP initiative, sponsored by Rep. Howard P. “Buck” McKeon of California, sought to reduce some of the costly, redundant, and overly bureaucratic regulations aid administrators currently confront on a daily basis. While these proposals have not yet passed, it is possible that they could be part of the next Higher Education Act reauthorization. Further, the recent NASFAA Salary Survey report shows improvements in compensation levels for aid administrators over the past seven years, as campus chief executive officers have become more aware of the importance of the aid programs at their schools, and the potential liability they could incur if the programs are not properly managed.

Even more encouraging is that many aid offices have assumed new roles to help meet the changing needs of today’s students. Our new Survey of Graduate Aid Policies, Practices, and Procedures (SOGAPPP) shows that the majority of aid offices serving graduate/professional students provide financial planning, budgeting, and consumer credit counseling to students in addition to packaging financial aid. These aid administrators should be commended for expanding services to help students limit their use of credit cards or other forms of indebtedness. Additionally, other research has found that aid administrators have become involved in efforts to recruit and retain low-income and minority students on their campuses. More and more aid administrators have come to realize that they must become part of the solution to the problems surrounding expanding access to higher education.

And yet, financial aid staff at many schools still feel underpaid and unappreciated for their responsibilities and the fiscal impact they have on their institutions. Further, results from NASFAA’s past Membership Surveys and the Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP) show that there has been some decline in the perception of many aid administrators about the importance of their role as viewed by their superiors, and their feelings regarding having enough autonomy to perform their jobs. The most recent SUFAPPP study shows that many aid offices with large student enrollments do not have access to newer technologies that might help aid personnel better assist an increasing number of students and families.

Financial aid staff at many schools still feel underpaid and unappreciated for their responsibilities and the fiscal impact they have on their institutions.

Other recent research demonstrates that many aid administrators are still not being consulted on or involved in their institutions’ policy or pricing discussions. Aid administrators often feel torn between the various roles they are forced to play: On one hand they are key members of their institutions’ management teams and actually are employed by that entity. On the other, they have a fiduciary responsibility for outside public funds that often impose restrictions and rules an institution would rather ignore. In their offices they attempt to be counselors in whom students and parents can confide, but must turn

around and carry out verification regulations that force them to question and verify nearly every piece of information they receive. They are generally liberal in their views of wanting to help the disadvantaged and underserved, but are forced to be conservative in allocating and stretching every scarce aid dollar to assist and bring into the institution as many students as possible.

In sum, aid personnel face a number of challenges:

- ◆ They are expected to manage a continually growing mountain of paperwork more efficiently.
- ◆ They must digest an ever-changing mass of regulations, and stay abreast of and rally against the political tides that continually threaten to erode the financial base of aid programs.
- ◆ They must be able to furnish data showing that every dollar expended is within the exact parameters of each program account.
- ◆ They are asked to volunteer their services within both their communities and their professional associations.
- ◆ And they must be especially mindful of their ethical obligations in order to preserve the trust and confidence of students and families that so many have worked to cultivate over the years.

A financial aid professional clearly wears many hats, and needs to develop many diverse skills in order to meet the needs of this environment. Fortunately, most administrators have the experience to meet these challenges. The most recent NASFAA Salary Survey found that 47% of aid administrators have at least ten years of experience in student aid administration; on average, aid administrators have nearly 12 years of professional experience. But even these seasoned professionals often seek additional training in order to respond to all of the challenges they face and to improve service and accountability to their students and institutions. NASFAA has helped meet aid administrators' needs by providing additional training sessions through a variety of training workshops and other programs. NASFAA's expanded offerings through the fall and spring training workshop series and other training opportunities are designed to assist aid administrators in their attempts to adjust to their ever-evolving and more difficult workloads.

Aid administrators often look to their professional associations to assist them with their tasks and to provide them with the information, materials, and techniques to perform their jobs well. They also look forward to meetings and seminars that assist them in their professional development and provide an opportunity to discuss matters of mutual concern with their colleagues. NASFAA must support these needs and be a strong advocate for the aid administrator if it expects to maintain the trust and commitment of its members.



The NASFAA Internal Environment

This Environmental Scan is being written just as NASFAA and its members are about to develop a new Strategic Long-Range Plan. This new plan, which will set the goals of the Association for the 2006 to 2011 period, will touch on a number of the issues presented here. In addition, the membership may also want NASFAA to address other issues that have emerged in the early part of the new century, such as:

- ◆ The increasing use of private/alternative student loans.
- ◆ Changes in state and private (non-federal) grant programs.
- ◆ Foreign students and immigration/visa issues.
- ◆ Calls for federally mandated controls of tuition price increases.
- ◆ Efforts to improve graduation rates or other measures of “college accountability.”
- ◆ The effects of the increasing use of Web-based or automated financial aid services.
- ◆ Issues concerning graduate and professional students.
- ◆ The rising use of higher education tax credits and tax-advantaged college savings plans.
- ◆ Issues surrounding college student privacy.
- ◆ Efforts to combine financial aid services with other departments on campus.

As an organization that strives to represent all sectors of higher education, NASFAA is in a unique position to address these and other emerging issues. NASFAA has grown from its rather meager beginnings more than 30 years ago into a highly successful, fully functioning professional organization that now has more institutional members than any other higher education association in Washington, DC. While NASFAA is an institutionally based association, the voting members from these institutions are financial aid administrators. In the true sense of the word these people are NASFAA’s customers.

Currently NASFAA’s membership comprises nearly 2,700 postsecondary institutions employing over 10,000 financial aid personnel, as well as a number of constituent members, who represent lenders, loan servicers, students, and other partners in the postsecondary education industry. All of these partners have one goal in mind: to provide the best available services to students in the most timely and cost-efficient manner possible.

As an organization that strives to represent all sectors of higher education, NASFAA is in a unique position to address emerging issues.

NASFAA continues to be an excellent organization, serving all of its members equally in terms of access to publications, new training procedures, updates and alerts on student aid appropriations, and a host of other services. The strength of the Association is its people and volunteers. NASFAA, perhaps more than any other higher education group, has always relied upon extensive participation by a broadly representative but ever-changing group of volunteers to serve as members of the Board of Directors, as Commission Directors, on various committees, and in a wide variety of other roles. Through these volunteer roles, NASFAA is able to perform many tasks and offer a wide variety of services. NASFAA also greatly depends upon the State-Regional-National association linkages to help communicate and carry out many of its goals and objectives as well as to offer the leadership advancement opportunities that prepare its members to assume these diverse volunteer roles.

As we look ahead, it is important to review Association activities in order to determine where changes need to be made and where new initiatives need to be launched. To this end, NASFAA’s new Membership Survey, which will be launched late in summer 2004, will provide new opportunities for members to give their opinions on the products, publications, services, and directions the Association should take over the next five years.

NASFAA has become the voice of the financial aid administrator in Washington and members expect that voice to represent their issues appropriately. Likewise, they expect that voice to give them the current facts and quality products upon which they have grown to depend greatly. In order to meet these expectations, NASFAA has expanded its full-time staff over the past 30 years, recognizing that volunteers

cannot always be expected to devote the time or attention to the many ongoing matters and activities. NASFAA has also expanded its level of services in many areas, such as marketing, research, technical and training assistance, and publications.

On the other hand, NASFAA also faces increasing competition, as other associations, service providers, and the U.S. Department of Education are beginning to offer information and training that at one time only NASFAA was willing to provide.

NASFAA's task, therefore, is to continue to be the most informed advocate in the nation for your continued trust, support, and confidence. To this end, the results from the upcoming Membership Survey will be crucial guides for NASFAA as it begins its plans for the future.

As this Environmental Scan demonstrates, we all have many challenges ahead as we strive to "Open the Doors of Educational Opportunity" to more students and families. There is no time like the present to start work on planning the future.

Therefore, let us begin!

Submitted on behalf of the
2004-2005 NASFAA Research Committee
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Committee Chair
August 2004



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