

## 2007-08 WASFAA Committee Chair/Officer Year-End Report

### Committee Name/Officer:

Graduate Professional Issues Committee

### Committee Chair/Co-Chair/Officer (Name/Place of Employment/Address/Phone/Email):

Colleen MacDonald, (Chair)

<b>Name</b>	Colleen R MacDonald
<b>Title</b>	Director
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### Committee Members (Name/Place of Employment)

Colleen MacDonald - EDFUND – CA (Chair)  
Kathleen H Antokhin - Graduate Theological Union (CA)  
Ana R Ayala-Cuellar - Southwest College of Naturopathic Medicine (AZ)  
Lacey M Carter - Total Higher Education (T.H.E.) (AZ)  
Kimberly Cortijo – unaffiliated - formerly Sallie Mae (CA)  
Dianna S Hall - Pacific University - Forest Grove, OR  
Gail C Koki - University of Hawaii – Manoa  
Deena M Lager - unaffiliated - formerly Sallie Mae (AZ/CA)  
Renée CT McCloud - unaffiliated - formerly University of Nevada – Reno  
Daniel C Roddick - Key Education Resources (CA)

### Goals:

WASFAA Graduate Professional Issues Committee Goals for 2007-08

1. Bring issues of relevance to graduate and professional aid administrators and students to the attention of the Association and the Executive Council.
2. Respond with endorsement of the Executive Council, to any State or Federal Issues with a Graduate and Professional perspective.
3. Advise other committees when Graduate and Professional concerns need to be addressed and ensure Graduate and Professional representation on all appropriate committees.
4. Work with the Conference Committee to ensure interest sessions are presented with graduate and professional aid administrators' needs in mind.

5. Submit Graduate and Professional related articles for inclusion in every WASFAA Newsletter as well as send at least one article or communication to each state within the WASFAA region.

These goals align with Strategic Plan goals #1, to collaborate and coordinate with conference committee in order to serve our members more applicable training and professional development opportunities; #2, to communicate the public policy decisions; and #7, to improve the methods of communication with membership.

**Activities:**

Conducted a series of 4 Committee Meetings via conference call in order to accomplish goals.

Provided articles in WASFAA Newsletter:

- GP Student Credit Card Debt
- Reinventing Debt Management: How One School is Reaching its Borrowers

Created GPIC section on WASFAA website. Doug Severs requested that the WASFAA GPIC create a website on the WASFAA website. After discussion, the Committee decided that the website would have the following:

- Describe the WASFAA GPIC
- Include resources on the web for the GP community
- Present a selected list of GP research

Provided GP types of recommendations for Higher Education Act (HEA ) to WASFAA Federal Issues Committee and Executive Council

**Approved Budget Breakdown and Actual Expenditures to Date:**

Approved Budget \$0  
For conference calls

Actual Expenditures \$0  
Absorbed by member's institution

**Progress Toward Strategic Plan Goals/Activities:**

1. Bring issues of relevance to graduate and professional aid administrators and students to the attention of the Association and the Executive Council.

- Provided updates to relevant GP related research and issues, such as NASFAA "Financing Graduate Education: Guide for Prospective Students" brochure, content of CASFAA Graduate Professional Issues Committee "Do Talk" Workshops, Nellie Mae "Graduate Students and Credit Cards in 2006: An Analysis of Usage Rates and Trends" report.

2. Respond with endorsement of the Executive Council, to any State or Federal Issues with a Graduate and Professional perspective.

- After much discussion, the Committee unanimously decided to adjust the GPIC federal issues recommendations:

- Allow qualified graduate and professional students to receive a Federal Pell Grant.
  - Create a grace periods for PLUS Loan Programs for Graduate Students similar to the Federal Stafford Loan Program.
  - Extend the interest rate reductions created in the College Cost Reduction and Access Act of 2007 **to all** students with subsidized and unsubsidized Federal Stafford Loans, including for graduate and professional students.
    - Reduces borrower interest rates on subsidized and unsubsidized Federal Stafford Loans for graduate and professional students as follows:
      - 6 percent for loans first disbursed July 1, 2008, through June 30, 2009.
      - 5.6 percent for loans first disbursed July 1, 2009, through June 30, 2010.
      - 4.5 percent for loans first disbursed July 1, 2010, through June 30, 2011.
      - 3.4 percent for loans first disbursed on or after July 1, 2011.
  - Extend the maximum origination fee reductions created in the Higher Education Reconciliation Act of 2005, “HERA” for graduate and professional students with Federal PLUS Loan Programs, including those for Graduate Students.
    - Phases the 3% maximum origination fee on FFELP PLUS loans down to 0% by July 1, 2010:
      - Lowers to 2% for loans first disbursed on or after 7/1/06.
      - Lowers to 1.5% for loans first disbursed on or after 7/1/07.
      - Lowers to 1% for loans first disbursed on or after 7/1/08.
      - Lowers to 0.5% for loans first disbursed on or after 7/1/09.
  - Eliminate the requirement to charge the origination fee for Federal PLUS Loan Programs by changing the language to parallel the Federal Stafford Loan Program.
- The recommendations appear in the order of importance to the WASFAA GPIC.
  - When Colleen shared the WASFAA GPIC recommendations with the chairs of the WASFAA Federal Issues Committee, they raised several question - questions and issues. The GPIC discussed each point:
    - *Feedback on Cohort Default Rate (CDR):* The GPIC would recommend that federal government conduct a study prior to making any changes in the definition of CDR.
    - *Possibility of Pell Grant supplement for low tuition increases:* Unless the graduate and professional schools received a Pell Grant, the Committee does not support this provision.
    - *Timing of interest rate sunset provision:* The Committee re-worked the language to suggest that interest rate provisions continue beyond the sunset provision and include all unsubsidized loans and are available for all students, including graduate and professional students.
    - *In zero-sum monetary environment for federal HEA provisions, how can fund these recommendations:* The GPIC believes that the investment in education is of paramount importance to an informed citizenry.
3. Advise other committees when Graduate and Professional concerns need to be addressed and ensure Graduate and Professional representation on all appropriate committees.
- Discussed at Executive Council meetings concerns regarding difficulty capturing who has GP related work.
  - Recommended that Summer Institute and Training Committee promote graduate and professional or at least independent student examples appropriate in their training

4. Work with the Conference Committee to ensure interest sessions are presented with graduate and professional aid administrators' needs in mind.

- The WASFAA GPIC provided suggested session titles, descriptions, and possible speakers for the 2008 WASFAA Conference. Most of the GPIC suggestions were accepted. The following are the sessions that GPIC recommended or related to a suggested session that was recommended.

The Changing Faces of Loan Consolidation  
DTC Education Loans 101  
Graduate/Professional Roundtable  
Junk Mail or Treasure Trove?  
Assisting International Students & Nonresidents in Grad School  
Repayment Management  
Scholarship Opportunities for Grads & Undergrads  
Preferred Lender List

- Submit Graduate and Professional related articles for inclusion in every WASFAA Newsletter as well as send at least one article or communication to each state within the WASFAA region.
  - Provided articles in WASFAA Newsletter:
    - GP Student Credit Card Debt
    - Reinventing Debt Management: How One School is Reaching its Borrowers
  - Distributed article to state presidents for the use of communication to each state within the WASFAA region
    - WASFAA GPIC website

**Suggestions for Committee Chair/Co-Chair or Officer Successor:**

Since the WASFAA GPIC is a relatively new committee, it is difficult to get volunteers using just the volunteer form from each state and all the different segments such as Medical, Law, Divinity, Business, Other Graduate, and an office which serves all students (from undergraduate to PhDs). However, working early on in the WASFAA calendar year to request for assistance from the state presidents to identify GP related professionals can help. By reaching out to via email or phone to financial aid professionals, you can increase your committee geographic or segment diversity.

More needs to be done to communicate with the membership. The new membership information should be useful to try to target communications to relevant GP related administrators. Although the membership committee was great to provide us with the lists of members identify as working with “GP” students or even 4-yr private and publics, the individual members of the WASFAA GPIC found it difficult to send out mass emails due our individual organizations email capacity issues.

Early in the WASFAA year, continue to send recommended sessions for Conference Committee to review. Also, continue to recommend that Summer Institute and Training Committee promote graduate and professional or at least independent student examples appropriate in their training.