

# WASFAA NEWS

AUGUST / SEPTEMBER NEWSLETTER 2003



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## PRESIDENT'S Report

By WASFAA President, Kate Peterson  
Oregon State University

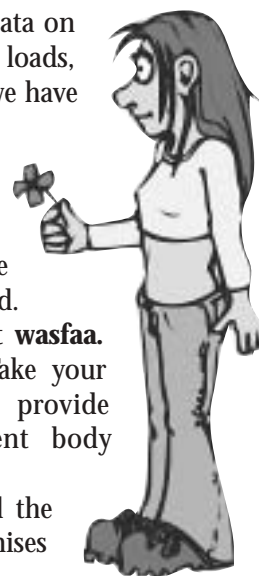
Back in the days of hip-hugger bell-bottoms, paisley shirts and Nehru jackets, I was fortunate to receive grants, work-study, and a scholarship from the Financial Aid Office as a new freshman at Washington State University. Even in the good old days, financial aid programs provided access to higher education for struggling families, like mine. Without financial aid, my five siblings and I would not have had the opportunity to attend college. My parents never asked if we would go to college; there was no doubt, college was a must. All six of us are alumni of WSU, and four have advanced degrees from other institutions. True believers.

The role of financial aid in providing access is not a fad or a catchy phrase for financial aid chat rooms and cocktail parties. A firm belief in the importance of higher education and ensuring access for all has fueled many friends and colleagues who share a passion for this profession. Sure, we complain about the long hours, patrons who don't read what we send them, and who are certain "nobody told me." We each have our fantasy alternative job; mine is driving a delivery truck, delivering much-awaited packages. But, I have a commitment to providing access so we all can reach our personal and professional potential.

"Access is for Everyone" is the theme of the WASFAA annual conference in Scottsdale, Arizona, May 16-19, 2004. Is access for everyone? Everyday we are bombarded with articles about skyrocketing tuition and fees and reduced state support for higher education, including need-based state funding. The media is ripe with bad news about the cost of college. Research centers are publishing data on increases in the average of unmet need, high debt loads, and lack of jobs. Access is being threatened and we have the knowledge and dedication to do something about it.

Create opportunities during this year of reauthorization (of HEA) to be heard. Get active, be vocal. Let's work together to make sure that access IS for everyone, not just the privileged. Contact our Federal Issues Committee (listed at [wasfaa.org](http://wasfaa.org)) and your congressional representatives. Take your governmental relations officer for coffee and provide her/him with information. Get your student body association energized.

Access should be for everyone. Plan to attend the annual conference next May in Scottsdale. It promises to be a great event.



## RHEA meeting with George Miller's Staff

by Tami Sato, WASFAA Federal Issues Chair

As a member of the CASFAA Federal Issues Committee, I was invited to attend a meeting with Representative George Miller's staff member, Ellynn Bannon, who was invited to participate on a panel at EdFund's Advisory and Enhancement Workgroup symposium. With the assistance of Sandy Ninemire of EdFund, Ms. Bannon was able to meet with our committee also.

Ms. Bannon gave her general impressions on Reauthorization. The budget situations at both the state and federal levels will impact proposals becoming part of the new act. There are plenty of good ideas but little funding. It will have to be more about priorities. Legislators feel strongly about access and accountability. What are the schools doing with the funds they already have? The House would like to finish its bills by the end of the year but there is a packed agenda including welfare, Headstart, and labor issues. The four House bills cover the following areas:

- Teachers and teacher training
- College affordability
- Removing barriers to access (Title III and V, Gear-Up and Trio)
- Student aid programs (Title IV)



From left to right:

**Tami Sato** (Southern CA College of Optometry, WASFAA Federal Issues Chair)

**Sandy Clark** (Victor Valley Community College), CCCSFAA Federal Issues Chair

**Ellynn Bannon**, staff member for Representative George Miller

**Mindy Bergeron** (John F. Kennedy University), CASFAA Federal Issues Chair

The nation's demographic changes should be a factor in this Reauthorization. By 2005 the population will be 24 percent Hispanic and the university systems expect a 14 percent increase in students in the next decade. Ms. Bannon stated that it is felt that the present programs basically work and do not need a complete overhaul.

Representative Miller has his priorities for Reauthorization and they include the following:

- Doubling the Pell Grant
- Debt relief for borrowers
- Support for loan consolidation as a refinance tool and repeal of the single holder rule
- Relief to student who work by increasing income protection and additional funds for work study
- Aid to minority serving institutions
- Simplifying the student aid process, such as less FAFSA questions.

During the question and answer portion of the meeting we were able to bring up the issues that we felt were important, including Pell sensitivity and loan limits. Ms. Bannon recognized the issue has some support but she did not feel it would be on the final bill. While she did not feel that there would be increased loan levels, she conceded there could possibly be loan benefits.

At the end of the meeting Ms. Bannon stated that she was surprised that Representative Miller's office does not hear more from people on specific issues. She said our representatives respond to letters from college presidents and students. They read their local newspapers and letters to the editors. They need to hear the stories about how particular programs and regulations affect students and families.

You can send your thoughts and comments on Reauthorization easily by using these two e-mail addresses:

**Representative John Boehner (OH)**  
House Education Committee Chair:  
[john.boehner@mail.house.gov](mailto:john.boehner@mail.house.gov)

**Senator Judd Gregg (NH)**  
Senate Education Committee Chair:  
[mailbox@gregg.senate.gov](mailto:mailbox@gregg.senate.gov)

## Graduate/Professional Committee

by Peggy Crawford, Southwest Student Services

I cannot believe it has been almost a month since I was in Salt Lake City attending the 2003 NASFAA Conference. Remember the days when summer meant fun, sun, and relaxation! Well, I decided to grab a bit of summertime before the conference began. I spent a day driving through the beautiful Alpine Loop in the mountains just outside Provo. I enjoyed a wonderful lunch with friends at the Sundance Ski Resort and spent a leisurely afternoon walking through the streets of Park City.

The conference started and was over before I knew it. As WASFAA GPIC Chair, I was interested in which graduate/professional sessions were on the conference agenda. This year's NASFAA Program Committee did a fine job, including presenting a variety of graduate/professional sessions. Among them were GPIC Reauthorization Issues, Regulatory Perils for Graduate and Professional Aid Administrators, and of course, sessions about credit and alternative loans.

Among the smorgasbord of choice for G/P sessions was "Using SOGAPPP/Establishing State and Regional Graduate and Professional Issues Committees," which I had the privilege to participate in as a co-presenter. Joining me for this session were Ken Redd from NASFAA, Dino Koff from EASFAA's GPCC, and Colleen Mc Donald from CASFAA's GPIC.

Ken discussed the progress of SOGAPPP (Survey of Graduate Aid Policies, Practices, and Procedures), the information that will be gathered, and how this information would be used. This survey is being sponsored by NASFAA's GPIC, The Access Group, Inc., and Petersons. One purpose of this survey is to collect information that will be used in discussions about graduate/professional issues during reauthorization.

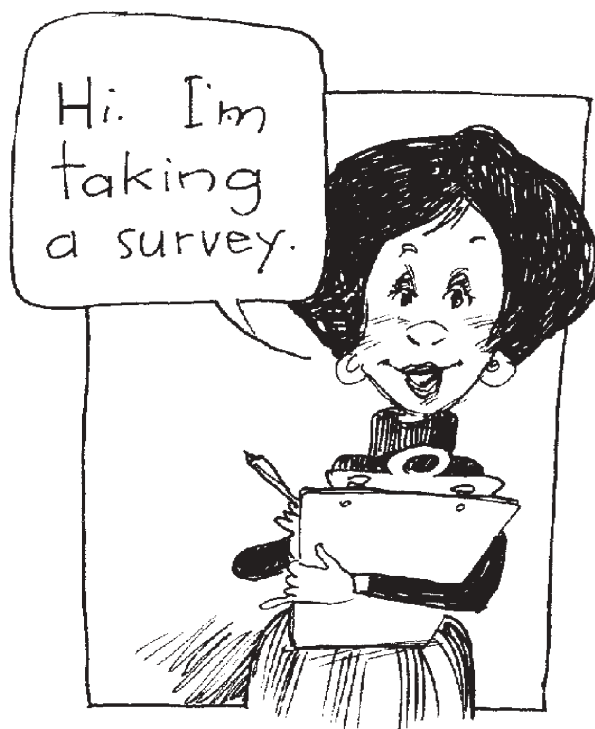
The 2003 SOGAPPP will update the information gathered in the first survey which was completed in 1999. Changes in technology and awarding policies, as well as the increased levels of student debt, have changed the complexion of graduate/professional issues since the first survey was done. The survey is expected to be sent out in August. Watch for it, complete it, and submit it!

Dino shared the history of EASFAA's Graduate and Professional Concerns Committee which was formed in 1998. Since its inception, the GPCC has held two graduate events which have been well attended and well received. The 3rd EASFAA Graduate and Professional Symposium is scheduled to be held October 9-10 in Washington, DC. In addition, the committee has developed a graduate/professional track for the EASFAA conference which includes five sessions devoted to G/P issues and concerns.

Colleen summarized the accomplishments and activities of CASFAA's GPIC which was formed in 1980. The chair of this committee is a member of CASFAA's Executive Council, serving as a Member-At-Large. Each year the committee presents two summer Do Talk Workshops, where G/P colleagues can participate in a day of learning about and discussing the hottest issues that impact them and their students. The committee also ensures that the conference agenda includes G/P sessions and contributes to the CASFAA newsletter. Recently CASFAA's GPIC partnered with EdFund to create a Graduate and Professional Debt Management Resource Guide.

I shared the mission, goals, and accomplishments of WASFAA's GPIC which I have shared with you in previous articles. Still in the early stages, WASFAA's committee looks forward to partnering with NASFAA, EASFAA, and other regional graduate/professional committees to provide a voice for aid administrators who deal with G/P issues on a daily basis.

After speaking about the current status of SOGAPPP and the graduate/professional committees, we had a general discussion about making a connection between state, regional, and national graduate/professional committees. It is the hope of all who attended this session that our committees will unite in a common effort to provide encouragement, information, and support to each other as we become a voice for graduate/professional issues and concerns.



## Ethnic Diversity Action Committee

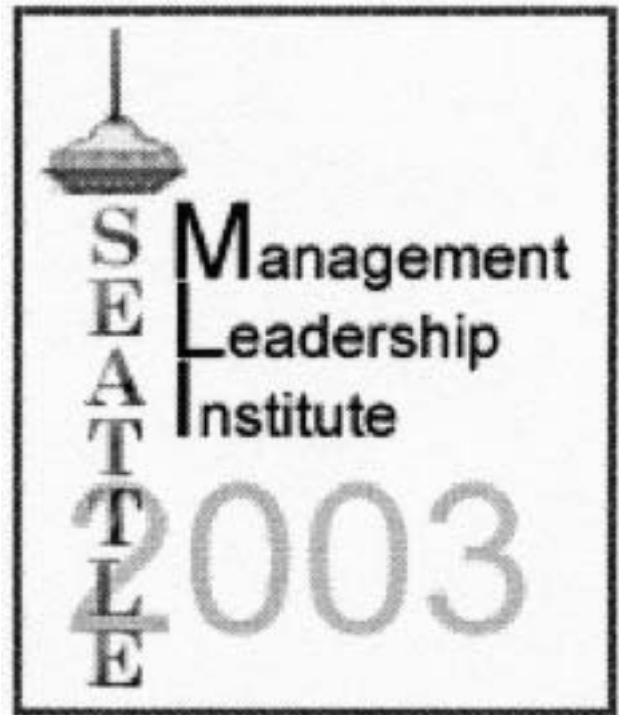
by Renee McCloud

Apply now for the WASFAA Ethnic Diversity Action Committee Scholarship-Management Leadership Institute in Seattle, WA.

1. Have you ever thought about being a director in a Financial Aid Office but were unsure exactly what a director does?
2. Are you a new director who wants training specific to your new job?
3. Are you a director who wants a review to either make sure you're not missing anything or to confirm you're doing it right?

If you say 'yes' to the above and are a member of an ethnic minority, you might want to apply to the WASFAA Ethnic Diversity Action Committee scholarship to attend the Management Leadership Institute. EDAC will be awarding one scholarship. Apply now!

*The scholarship application deadline is September 30, 2003.*



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# Nominations Committee, 2004-2005 Nominations

by Catherine King-Todd, Past President

Do you need some adventure in your life? Do you know someone who would like to get involved in WASFAA? Are you looking for another networking opportunity? Would you like to get away from your office every few months or so? Are there minutes in your day that need to be filled with an activity? If you answered yes to any of these questions, then this is your chance to run for a position on the WASFAA Executive Council.

The current filled positions for 2004-2005 are:

## **President**

Jim White, Seattle University, Seattle, Washington

## **Past President**

Kate Peterson, Oregon State University, Corvallis, Oregon

## **Treasurer**

Lana Walter, Northwest College, Kirkland, Washington

I've included the list of responsibilities associated with the positions open for nominations. A list of typical duties may be found at [www.wasfaa.org](http://www.wasfaa.org) in the Descrip-

tion of Council Members in the Policies & Procedures Manual. You may also contact me at [kingtodc@t-bird.edu](mailto:kingtodc@t-bird.edu) or 602-978-7888.

The president-elect position is considered part of a three-year commitment, so the responsibilities of the president and past president are listed here.

**President-Elect** – Learns the duties required of the president of WASFAA and the organizational structure of the Association, and serves as a voting member of the WASFAA Executive Committee. (Year 1)

**President** - Acts as chief executive officer of the association, presides at all meetings of the association, chairs all meetings of the executive council and serves as a voting member of the WASFAA Executive Committee. (Year 2)

**Past President** - Provides leadership and historical perspective during executive council deliberations, acts as parliamentarian for the executive council meetings, serves as a voting member of the WASFAA Executive Committee, may become president of the association in the event of a permanent vacancy in the Office of the President, chairs the Nominations and Elections Committee to ensure compliance with WASFAA bylaws and chairs the Bylaws Committee. (Year 3)

**Vice President** - Performs the duties of the president in the event of the president's absence, serves as a voting member of the WASFAA Executive Committee, maintains the WASFAA calendar, receives and reviews monthly bank statements and canceled checks and monthly reconciliation statements. This position is for one year.

The treasurer-elect position is considered part of a three-year commitment so the responsibilities of the treasurer are included.

**Treasurer-Elect** - Learns the accounting procedures and becomes familiar with the financial records of the association under the supervision of the treasurer and serves as a voting member of the WASFAA Executive Council. (Year 1)

**Treasurer** - Maintains adequate and appropriate records of all fiscal transactions, maintains the financial records of the association in accordance with the Bylaws, must be bonded, serves as a voting member of the WASFAA Executive Committee, provides monthly reports of the financial activity of the association to the Fiscal Planning Committee, receives and disburses moneys of the association. As a member of the Fiscal Planning Committee, assists with the formulation of the association's annual budget and recommends financial policies, participates

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in all activities of the executive council and reports to the council and membership when directed, assists any association committee (particularly the Membership/Data Base Committee) or sponsored activity needing advice of financial services, provides membership information to association committees and officers, with the direction of the Fiscal Planning Committee and the executive council, processes various investment instruments on behalf of the association and works closely with designated committees to enhance coordination with vendors and donors. (Years 2 & 3)

**Secretary** - Records the minutes of the executive council meetings and distributes those minutes to council members, state presidents, and other concerned association members within 30 days of the meeting, serves as a voting member of the WASFAA Executive Committee, submits copies of all minutes to the Chair of the Historical Archives Committee annually, collects all correspondence forwarded by other executive council members including state newsletters, collects any other pertinent information and forwards it with the correspondence minutes to the WASFAA Archives. This position is for one year.

**Representative-at-Large for Ethnic Diversity** - Serves as Chair of the Ethnic Diversity Action Committee and is a voting member of the WASFAA Executive Committee. This position is for one year.

The nomination form will be on line soon. Be on the lookout for an announcement on the listserv but start making your list of friends and colleagues - don't forget you! The nomination form includes demographic information, asks the nominator to indicate why the nominee would be a good candidate, if the person is aware that s/he is being nominated and if the nominee's institution has agreed to let her/him run. Nominees are asked to provide demographic information as well as a candidacy statement along with a photo for the web.

Except for the annual conference, WASFAA covers the expenses related to executive council meetings.

Serving and volunteering for WASFAA has been one of the highlights of my professional involvement. I thought long and hard before deciding to run for an office. Sure, there is a time commitment but ooh the rewards that are reaped!!

**Feel free to contact me or any council member with questions or comments!**

## The Nominations and Elections Calendar is:

**October 24, 2003**

- deadline for nominations

**November 3, 2003**

- deadline for candidacy statements and photos

**November 7, 2003**

- approval of ballot by EC (inform president-elect candidates to keep dates available for NASFAA Leadership Conference)

**December 16, 2003**

- deadline to have all information on web & begin voting process

**January 15, 2004**

- deadline to vote

**January 17, 2004**

- Begin notification of results to all candidates



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## Alternative Student Loans

by Colleen R. MacDonald

Stanford University-Graduate School of Business

NASFAA recently released its *Private Loans and Choice in Financing Higher Education* report. This new national study of the alternative loan market found that “with the growing gaps between the amount students and families are willing or able to pay for college and actual college costs after governmental and institutional aid are considered... private loans are becoming increasingly important as a mechanism for financing postsecondary education.”

The catalyst for creating this comprehensive study stemmed from the concerns that NASFAA was hearing from its membership and partners. The *Greentree Gazette* bi-annual survey on alternative, federal, and campus-based lenders and loan products over past seven years has tracked the increasing number of lenders and products. Also, the 2002 NASFAA conference presentation sponsored by NASFAA Research Committee entitled, “ALTER-NATIVE STUDENT LOANS - What You Don't Know Could Hurt You” prompted NASFAA to partner with the Institute for Higher Education Policy (IHEP) to write the report.

The report draws on nationally representative data

including the National Postsecondary Student Aid Survey (NPSAS), Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP), data from the College Board, and data from the *Greentree Gazette*. Also, the report used new, original data from qualitative research conducted through focus groups and phone interviews with financial aid administrators. One of the four focus groups conducted between December 2002 and January 2003 was in the WASFAA region. A mixture of institutional types was represented at each focus group including public universities, small public colleges, community colleges, private not-for-profit colleges, proprietary schools, and specialized graduate institutions. Phone interviews were conducted to follow up with certain institutions (both focus group participants and non-participants), where aid administrators were willing to provide more detailed information about their campuses. Both the focus groups and phone interviews were conducted using a structured framework which included questions about changes in alternative loan volume, the reasons why students obtain these loans, preferred lender lists and other institutional practices, the role of the



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federal government in regard to alternative loans, and the role of lenders in alternative loan borrowing.

The reports found that as increases in college costs continue to outpace increases in federal student aid, many students are using private loans to fund higher-priced college choices. Private loans represented approximately \$5 billion in 2001-02, which was 6 percent of the total financial aid available to students. Although the portion of available aid these funds represent seems small, the increase represents a 345 percent increase from 1995-96, when total volume was estimated to be \$1.1 billion. By comparison, FFEL and Direct Loan volume increased approximately 50 percent (\$27.6 billion to \$41.3 billion).

Although they report that colleges and universities' responses varied, many financial aid offices have been managing the increases in the number of products that are available by using preferred lender. The *Greentree Gazette* reported that, "The preferred lender list was started primarily because financial aid offices needed standardization, simplification, efficiency, and cost reduction to the student loan process (*Greentree Gazette*, March 2000, p. 14). Much debate remains about whether or not counseling should be required for students obtaining alternative student loans.

The report found that 16 percent of first-year professionals averaged private loans of \$10,076, whereas 4 percent of undergraduates averaged \$5,100 in loans and 3 percent of other graduate students had an average of \$9,140 in loans. Overall, students borrowing private loans are enrolled on a full-time basis, attend high-priced institutions, and have high levels of unmet need. Three-fourths of first-professional students, half of undergraduate, and one-third of other graduate students who obtained alternative loans also borrowed at the Stafford maximum. Particularly likely to borrow such loans are undergraduates who are enrolled full-time in private not-for-profit institutions, relatively young, and having greater financial need. In addition, these students have typically already have borrowed federal student loan maximums. First-year law students are more likely to borrow than other first-year professional students. Like the undergraduates, first-year professional students borrowing private loans typically have already borrowed at the federal student loan maximums.

Three categories emerged for the reasons why students borrowed private loans: financial issues, lifestyle issues, and other issues. Many students borrow alternative loans because of some combination of high tuition or other educational costs, high levels of need/unmet need, and federal student loan maximums. In some cases, parents appear unwilling to change their lifestyles, pay the calculated EFC, or obtain PLUS loans, which may force students to obtain alternative sources of financing. In other cases, students may use alternative loan revenue to

## Getting Involved!

Please contact us if you have a burning desire to contribute an article to the *WASFAA Newsletter*, or if you would like to nominate yourself or a colleague to be included in a "spotlight" newsletter article.

Your contribution and participation are welcome and encouraged. You can contact me at [pcrawford@sssc.com](mailto:pcrawford@sssc.com)

Or you can contact the editor (Pat Peppin) at the following e-mail address:  
[pat.peppin@mcmail.maricopa.edu](mailto:pat.peppin@mcmail.maricopa.edu)

make lifestyle choices or to pay for family-related expenses or foregone income. Some students are not eligible for federal aid because of their marginal academic progress or citizenship status. Other students may miss financial aid deadlines or apply after the institution's financial aid has been allocated.

As most studies conclude, further research is proposed. In this case, further research on reasons why students borrow alternative loans also would assist in targeting resources and services to particular student populations. In the meantime, the report hopes to raise the conscientiousness of policy-makers to this rising phenomenon during the upcoming reauthorization of the Higher Education Act. Also, the report prompts institutions to consider the challenge of developing policies that reconcile their responsibility to counsel students on education debt management with a need to maintain student enrollment. In addition, lenders are encouraged to respond to the issues and concerns brought forth by the government, institutions, and students if they wish to remain competitive in the student loan market. Perhaps the most important concern is that lenders could share data to allow for a comprehensive measurement of both total alternative loan volume and alternative loan default rates.

*Private Loans and Choice in Financing Higher Education* was produced by the Institute for Higher Education Policy (IHEP) with support from The Education Resources Institute (TERI), and the assistance of NASFAA's Research Committee and Kenneth Redd, NASFAA's director of research and policy analysis. The report is available at Institute for Higher Education Policy (IHEP) website <http://www.ihep.org/Pubs/PDF/PvtLoans.pdf>). Although the reports length is a bit daunting (108 pages), the 6-page Executive Summary highlights the most important findings.

## Arizona State Report

by Brad Honious, AASFAA President

### *New Year, Great People*

I am looking forward to the upcoming year serving the great people associated with financial aid in Arizona and working with our neighbors out west. AASFAA has put together a super bunch of individuals to lead our organization this year. Many individuals have volunteered and been assembled to make this a great year for the members of the association.

I am pleased to say this year's board, committee chairs, and committee members are made up of veterans with a wealth of experience and knowledge, and newcomers who I am sure will bring to the table energy and innovation. This mix along with the leadership of an exciting board you voted in will make my job easier and more importantly assist in carrying out my unwritten and unspoken (until now) doctrine for this year, "Conducting Business as Unusual."

I would also like to thank Pat Peppin and the prior board, committee chairs and members, for a great 2002-2003 year. What a great bunch of people facilitating financial aid in Arizona. I look forward to working with Pat, serving on this year's board as past-president, and the great chairs, who volunteered to continue as part of the leadership.

### **Budget and Transition Meeting**

The transition and budget meeting was conducted on June 23, 2003 at Gateway Community College in

Phoenix. The Executive Board adopted a budget of \$99,850 for the 2003-2004 fiscal year (thanks Jean Russel); this is considerably less than previous years because we will be holding only a fall conference this year, due to the WASFAA conference in Scottsdale in the spring. However, more training opportunities will be provided for the members across the state.

### **A Little Inconvenience for Innovation**

The Information & Technology, Membership, and Treasurers are working diligently with ATAC to complete our new and improved web site. The new site will be full of tools for each of us. During the transition some of the functions on our current web site may not be functional. I also am pleased to announce we have allocated funding to have ATAC develop a secure Electronic Financial Needs Analysis (FNA) to make the processing for our Native American students efficient and timelier. I would like to thank Becky Vinzant of American Student Assistance and her committee for the time and effort in making this happen.

### **Looking Forward**

Again, I look forward to this upcoming year and working with both AASFAA and WASFAA. With this being the reauthorization year I suspect it will be very exciting!

## Idaho State Report

by Kathreen Silva, IASFAA President

IASFAA is in the heat of conference preparations. We will be in Moscow October 6-8 at the University Inn Best Western celebrating 35 years as an association, and are inviting all past presidents we can locate. At this point we have found 15 former presidents who are no longer in financial aid or who have moved out-of-state.

IASFAA is coat-tailing on the success of OASFAA's tiered fundraising system. We are offering three tiers of sponsorship, each with its accompanying level of exposure. It has proven highly successful thanks to the generosity shown by our vendors.

As a final note, Boise State University will be hosting WASFAA training on November 10.

## State Reporters

**We need your updates for the newsletter so we can share, in your newsworthy items. Photos from conferences are always something to share with your friends at WASFAA.**

**Send your correspondence and/or your digital photos to:**

**Pat Peppin**

**pat.peppin@mcmail.maricopa.edu**

## Nevada State Report

by Dan Shellenberger, NAFAA Vice-President

### *Exciting News!*

Mark your calendars for the 2003 NAFAA Conference on November 12th and 13th. The 2003 Conference will be held at the Siena Hotel in Reno, Nevada. Visit the [nafaaweb.org](http://nafaaweb.org) website within the coming weeks to find out more about the informative sessions planned for this conference. Conference registration will begin in early September and forms will be available on-line at that time. We look forward to seeing our entire fellow Nevada Financial Aid Administrators at this year's conference!

### *Announcements:*

NAFAA would like to welcome Belinda Robinson from University of Phoenix, Las Vegas to the Executive Council as Member-at-Large – we look forward to your input!

Welcome to the newest school in the Las Vegas Valley – Le Cordon Bleu. If you have a minute give Jake Elsen, Director of Financial Aid, and his staff a friendly welcome. They are working hard to get the new school up and running. They made their first start of 80 in July and are on their way to making their next one. Congratulations!

Welcome to new staff at Truckee Meadows Community College:

**Nancy Arredondo**, Clerical Trainee/Data Entry. Nancy is a former peer advisor for the office and was TMCC and Nevada Student Employee of the Year for 2002.

**Debra Buringrud**, Student Loan Coordinator. Debra came from UNR where she worked in student employment and student loans.

**Stephanie Costigan**, Administrative Assistant III/file manager/front desk supervisor. Stephanie brings over 10 years in higher education working in admissions and academic advisement.

*Welcome to everyone and we look forward to your participation in NAFAA!*



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