

2011 CASFAA Executive Council

congratulations!



Lynn Fox
CASFAA President
University of
the Pacific

We would like to thank the CASFAA members who voted. In order to get to know those recently elected, we are including excerpts from their candidate speeches. The following are your 2011 CASFAA slate of newly elected officers:



President-Elect
Deb Barker-Garcia

Corinthian Colleges
"As CASFAA President I will be an advocate for everyone. When I speak with financial aid officers, I always make sure they understand just how important their role is and how they can change the life of an individual based upon their knowledge. This is powerful and something all of our members need to understand. The work we do is life changing. As the President of this, be assured that I will be working on your behalf to get you the resources and support you need to fulfill our mission and do the right thing for the students we serve."



Vice President of Federal Issues
Melissa M. Moser

Orange Coast College
"I have been a member of CASFAA since my direct



involvement with financial aid began in 2001. As CASFAA's vice president, I would also assume the responsibilities as Chair of CASFAA's Federal Issues Committee. I am fully aware of the need for a collaborative, coordinated effort that enables CASFAA to fully address federal and state student financial aid issues that affect all segments of our organization. Reauthorization and Reconciliation are completed, but the negotiated regulations and interpretation of the legislation is ongoing. CASFAA will need to be in the forefront of these issues in order to provide the best possible feedback to our legislators and policy makers. I realize this next year will be especially demanding - I am up to the challenge with your support."



Vice President of State Issues
Craig Yamamoto

California State University, Sacramento
"I will do my part to advocate for our students and our profession but I cannot do it alone. CASFAA does not have a financial aid lobbyist who works the

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My Last CASFAA News Report

december 2010

CASFAA News is an official publication of the California Association of Student Financial Aid Administrators and is mailed to current members based on method of delivery of the newsletter based on each member's profile.

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Yvonne Gutierrez-Sandoval
CASFAA President 2010
Pitzer College



EDITORIAL POLICY

Opinions expressed in this newsletter are those of the authors and not necessarily of the Association or of the institutions represented by the authors.

CASFAA News

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It is with some emotion that I write this, my last CASFAA News report as your President. It has been an exciting and challenging year and it has gone by unbelievably quickly. I must say that I have never been as privileged as I was this year to work with so many hardworking, tireless, and devoted people. The CASFAA Executive Council made the year a lot less stressful than it otherwise might have been by stepping up to do everything that was in each of their job descriptions as well as volunteering to help out when emergencies arose. The Committee chairs were terrific, as were the CASFAA members who served on all the committees.

We had some tough decisions to make this year about how to ensure a healthy financial state for CASFAA. The Executive Council was creative in making suggestions about how we could cut expenses, while maintaining quality service for CASFAA's members. One of the most cost effective was to have most of the committee meetings by telephone conference rather than in-person. This one action saved CASFAA thousands of dollars in travel, hotel, and meal costs, and I am deeply grateful to the committees for having their meetings by phone! Other cost saving measures were

shared in previous newsletters. A big thank you to everyone who contributed in any way during the year.

I wish Lynn Fox, CASFAA's 2011 President, a successful and productive year and I hope that you will help him by going to www.casfaa.org to complete a volunteer form for the 2011 year. There should be more than enough free time in 2011, now that we all have DL up and running smoothly, right? (My attempt at a little humor.) Take a look at the CASFAA website for a list of the committees and see if there is something that you can contribute, because CASFAA needs all of us to participate to keep it successful.

I hope you were all able to attend our great conference in San Diego! Remember, synergy can only happen if we all come together and share knowledge, expertise and good times with each other. The Conference Committee and the Program Committee put together a wonderful conference and program. Great job team!

Thanks again to everyone for giving me the honor and the opportunity to serve as your 2010 CASFAA President. 🇺🇸

The CASFAA Newsletter has available advertising space open for 2011

Please contact
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Sun Ow
Veterans
Great Lakes Higher
Education



Veterans have definitely made the news lately—enrolling at colleges and universities throughout the country in record numbers. There are many reasons why, but one big factor is the availability of education benefits based on their service.

With so many options available and many of the federal benefits being referred to by a number of different names, the landscape can be confusing. Let's take a closer look at all of the benefits.

Chapter 30—The Montgomery GI Bill, Active Duty

One of the oldest education benefits is Chapter 30. Veterans are eligible after two years of active duty and the monthly benefit is paid directly to them. The amount they receive depends on their training, length of service, veteran category, and kickers (extra money in their MGIB fund from the U.S. Department of Defense). Veterans generally have 10 years from their date of discharge to use up to 36 months of MGIB benefits.

Chapter 1606—The Montgomery GI Bill, Selected Reserve

The Montgomery GI Bill also helps those who are in the Selected Reserve. To qualify, veterans must have a six-year commitment to serve in the Selected Reserve that is signed after June 30, 1985, in addition to other requirements. They are eligible for up to 36 months of education benefits that must be used within 14 years after their beginning date of eligibility.

Chapter 1607—The Reserve Educational Assistance Program (REAP)

REAP provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve, and National Guard who are

called or ordered to active service in response to a war or national emergency. Eligibility is determined by the U.S. Department of Defense, but members are generally eligible after serving on active duty on or after September 11, 2001, for at least 90 consecutive days. Eligibility generally ends when veterans leave the Selected Reserves. The benefit payable is a percentage of the Chapter 30 rate based on the number of continuous days served on active duty.

Chapter 31—Vocational Rehabilitation and Employment Benefits

The Vocational Rehabilitation and Employment Benefits program assists veterans who have a service-connected disability. To be eligible, a veteran must have a service-connected disability rating of 20% or greater, be within a 12-year period of eligibility, and have an employment handicap. Some of the benefits such as tuition and fees, books, supplies, and equipment, are paid directly to the school. Other benefits, such as those used for living expenses, are paid as a monthly benefit to the student.

Chapter 35—The Survivor's and Dependents' Educational Assistance Program (DEA)

DEA is an education benefit for eligible spouses and children (including natural, adoptive, or stepchildren) of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits for qualified education expenses. Spouses

and surviving spouses may have from 10 to 20 years to use the benefits. Eligible dependents may use the benefit while they are between the ages of 18 and 26. The amount of the benefit is based on the type of training and the enrollment level.

Chapter 33—Post-9/11 GI Bill

Chapter 33 (also known as the Post-9/11 GI Bill) is the newest veteran education benefit and is quickly becoming the most-used education benefit. To be eligible, a veteran must have been on active service on or after September 11, 2001, and have had a specific length of service. To take advantage of Chapter 33, the veteran must first be eligible for another benefit and tell the VA that he or she gives up that benefit to take advantage of Chapter 33. A veteran has 15 years from the date of discharge to use 36 months of benefits. Chapter 33 benefits cover tuition and fees paid directly to the school, a housing stipend paid directly to the student, and books and supplies paid directly to the student.

Yellow Ribbon Program

The Yellow Ribbon Program allows institutions of higher learning to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and the VA will match the same amount as the institution.

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2011 CASFAA Executive Council

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halls of the state capitol to advocate for our students, so the responsibility falls to us to educate the policy makers. We must keep up with the proposed State legislation, point out any administrative burdens which will prevent the students from receiving the intended benefits, attend meetings and hearings, and give our support or non-support on bills affecting our students in order to be effective."



Treasurer-Elect Sunshine Garcia

Cleveland Chiropractic College

"Volunteering my time for CASFAA has become a

part of who I am and what I love to do. I am thankful for the various volunteer opportunities. CASFAA is a wonderful association made up of dedicated financial aid professionals who volunteer their time to ensure the continued success of our association's goals and profession. As your Treasurer-Elect I will be dedicated to my position and will work diligently to ensure our association is fiscally responsible in these challenging times. I look forward to this challenging position, which will allow me to grow to new heights and to lead our organization into the future. I look forward to next year, serving our CASFAA Membership for many years to come and to be apart of a strong association and leaders who shape financial aid policy in the state and the nation."



Secretary Carolyn Guel

San Jose State University

"As Secretary, I will maintain minutes for the Executive Council and

document any votes/decisions made during these meetings to share with the members. This will help keep us all

informed as to what our organization is doing on our behalf. I hope that you will allow me this opportunity to serve our organization."



Ethnic Diversity Representative Lawrence Persky

University of California,
Los Angeles

"My involvement with

CASFAA has grown over the last three years, from volunteering with registration duties at state conferences, to an appointment as the UC Segmental Representative, to currently holding positions as the Electronic Initiatives Chair and as your current Ethnic Diversity Liaison. I am extremely grateful for the professional opportunities CASFAA has extended to me, and am looking forward to many new avenues of involvement in the years to come. As the 2011 EDC representative, I will continue to work to educate and enlighten the membership on the positives and benefits of having diversity within the organization, as it will bring many different ideas, experiences, and customs to CASFAA as a whole."



Segmental Representative - Independent

Germaine Graham

Claremont McKenna College

"I look forward to working

with our colleagues in CASFAA but particularly those in the independent segment to improve professional development opportunities, to increase opportunities for technical training and to help find solutions to reduce administrative burdens that all of us face on a daily basis. I believe we can do this and maintain our commitment to excellence, access, and equity so that all young people have an opportunity to go to college and graduate

from college. Together we will be able to accomplish great things. Thanks in advance for your support!"



Segmental Representative - Community College

Anafe Robinson

LACCD

"My experience in financial aid started in 1987. It has

only been within the past eight years that I have been actively involved with various positions within CASFAA and CCCSFAAA. My professional activities in CASFAA and CCCSFAAA Have allowed me to grow professionally and I am fortunate to have met wonderful financial aid staff serving all segments in California. As your community college segmental representative my experiences will provide the CASFAA members with a diverse background and well rounded perspective."



Segmental Representative - Proprietary

Carolyn Torres

DeVry University/Keller Graduate School of Management

"I have been a member of CASFAA since 2001 and have only participated as a volunteer. I am extremely passionate about what I do and cannot imagine doing



anything else and that is why I am exploring the opportunity to serve in a broader capacity with CASFAA. I am extremely shy and do not necessarily enjoy the spotlight; however, I believe serving on the CASFAA board will assist me in enhancing my skills, contributing to the state, supporting my fellow administrators and stepping out into the community."



Segmental Representative – Graduate Professional Jamie Shrode

The Wright Institute
"I am extremely excited

to be the Graduate Professional Representative and to have the opportunity to serve the segment with which I have belonged for almost a decade. I am also very eager to work with the GP segment in identifying the issues of our community and to both inform and advise the Executive Council, as well as other committees, of our specific challenges, concerns and questions. I am honored to be a candidate for Graduate and Professional Representative and am ready for 2011 and the obstacles that are sure to come; after all, it is financial aid!"



Segmental Representative – UC Lindsay Crowell

University of California, Los Angeles

"Over the past year, I had the honor of being the 2010 UC Segmental Representative and would embrace the opportunity to continue my involvement. As UC Segmental Representative, I would continue to work closely with all the University of California campuses to ensure the University of California's voice is heard. I would encourage more financial aid professionals to join CASFAA and become involved in the activities and experience the benefits and training that the organization provides. I believe it is very helpful to staff and students to be fully aware of current practices and changes in the industry. It is important to me to not only represent the University of California, but to also work with the organization to improve the quality and delivery of financial aid to students everywhere."



Segmental Representative – CSU Casey Dinsmore

California State University, Chico

"In my 4 years with CSU, Chico, I have coordinated many programs including: study abroad (and all exchange programs), Veterans' Benefits, fee waivers, third-party payments and stipends. I have worked closely with colleagues who manage other programs such as Pell, ACG/SMART, Cal Grant, State University Grant and several others. I don't think there's been a day that's gone by that I haven't used professional judgment in one way or another. I believe that this extensive experience, along with my interpersonal "people skills" make me the ideal representative for the CSU Segment." 🎓



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What Can You Do to Help Veterans?

You play an important role in helping the veteran population at your school take advantage of the benefits they earned and are entitled to. Help them by:

- Informing them of their options
- Ensuring school and academic programs are approved
- Certifying enrollment information
- Monitoring enrollment and satisfactory academic progress of your students who are veterans

What Can Your Campus Do?

Think about additional services your veterans might be in need of on your campus, such as:

- A welcoming and safe environment
- A campus veterans center
- Accurate and timely information
- Leadership for veterans services
- A network of support

For more information on veterans education benefits, visit gibill.va.gov. 🎓

Welcome to our 2011 CASFAA Executive Council!

CASFAA Spotlight



Addalou Davis
CASFAA Administrative
Coordinator/ Lifetime
Member

in the



Denise Donn

While we are so busy in our day-to-day jobs, we sometimes forget to thank people for their valuable contribution to our Association.

Denise Donn, Director of Financial Aid at San Joaquin Delta College has given a year and one-half to our membership as the Treasurer-Elect and then as Treasurer of CASFAA. Other than the job of Secretary, being the CASFAA Treasurer is one of the most challenging and difficult volunteer positions on Council. It takes hours of time to pay the bills, keep track of the budget, prepare reports to the Council, publish reports in the Newsletter and write our checks for reimbursements to various training events and meetings. All of this Denise did with a jolly good humor!

Denise suffered for years with severe back pain. After several consultations and second (and third) opinions, she underwent back surgery on September 29th. Even in pain, Denise managed to work until September 28th during which time she finished the FisAp, MIS, and BFAP as well as getting the CASFAA Treasurer books in order to turn them over to Joanne Brennan to finish out the year. Denise felt terrible that she was unable to continue in her CASFAA job, but her doctor said that her recovery would be long and very painful. She sent a message to the CASFAA Executive Council members saying that her one regret with the EC is *"that I didn't make that last call (the conference), and have a chance to*

thank ALL for their support." Further, she pointed out that it was a pleasure to work with each of the members of the 2009 and 2010 CASFAA Executive Council.

Denise is now fortified with steel rods in her back and is back to work at Delta part-time. She reports that she has a titanium plate, four 3 and one-half inch screws, a donor bone and a fusion from L3-S1 which all make up a prosthetic part of her spine. Shall we just cut to the chase and call her the Bionic Woman? Her doctor would not let her drive nor fly, so she was unable to attend the conference this year.

She asked me to thank everyone who voted for her to be Treasurer-Elect and then Treasurer and to apologize that her health problems kept her from continuing in the office—but she knows it was left in good hands with Joanne.

So, I say we all need to wish Denise good health and a great new year with her new back! Thank you, Denise for all that you do.



Colleen MacDonald

There is yet another CASFAA member who needs to be recognized

for the work they have done over the past few years. Colleen MacDonald has volunteered on many CASFAA committees, was the Graduate/Professional Member-at-Large on Executive Council and for the past 3 years she has edited the CASFAA Newsletter.

When EdFund laid off all of their customer service representatives, Colleen was caught up in that. Luckily, she secured a position with Simple Tuition fairly quickly. The new position requires nationwide travel and Colleen was forced to resign as Newsletter Editor. Fortunately, Jamie Shrode had been volunteering for several years and was able to step up to get our last issue out.

We have missed Colleen's adorable little sneeze on Executive Council! She has a positive sense of humor, points out issues that the Council needs to consider, and dots all "I"s and crosses all "T"s. In other words—she makes us all think things through.

Colleen brought many creative cost-cutting ideas to Council about how to continue a newsletter with diminished revenues from our former lender partners. She kept up the quality of the newsletter even when it went from all paper to some paper/part electronic.

Good luck in your new job, Colleen. Keep on sneezing!



CASFAA Spotlight



Wayne Mahoney

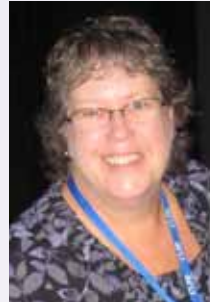
In the spirit of the season, there is another member of CASFAA who deserves recognition for the work he has done for the last several years—like ever since he was President in 2003. This being almost 2011, Wayne has been on Executive Council for 8 years!!!

Wayne has served on Executive Council in several capacities, Treasurer-Elect, Treasurer, a volunteer on many committees, Webmaster, Site Selection Chair, Chair of the AdHoc FAPS Committee that eventually became Electronic Initiatives. At all of our conferences and all of the CASFAA meetings, Wayne made our technology possible! He is a Lifetime Member of CASFAA for all that he has done over the years.

Wayne had to devote more attention to his job and his wife Bobbie says she cannot believe the difference it makes having Wayne fully “around” the home and family (not to forget being able to walk around in their garage!). He was always off in CASFAA-land doing something for someone who needed help. Like me—our new server was (and still is) driving me NUTS! Wayne was always very calm and sent me screen shots and directions to make things work. We were all saddened when he had to resign from Executive Council, but we all understood—if you don’t have a “real” job then you aren’t in a position to volunteer!

A great big huge, gigantic thank you to Wayne for his work with CASFAA since he first became a member and especially since he served in so many capacities for the benefit of the membership.

We love you Wayne and please remember, Mr. Wayne: WE'RE NOT WORTHY!!!!



Rhonda Mohr

Ms. Rhonda, Ms. Rhonda oh how we miss you! Rhonda Mohr left EdFund and joined the California Community College’s Chancellor’s Office. Our loss on Executive Council was the CCC Office’s gain. Rhonda led CASFAA’s efforts to provide quality training to the membership for several years.

Rhonda Mohr is an asset wherever it is she works. She has a great sense of humor, superior organization skills, and a willingness to take on a job and give it 100% (and more). Rhonda never just dumped an issue in Executive Council’s lap—she always presented the issue and suggested a resolution. She came prepared with facts and figures that she laid out in such a professional manner, but with her abiding sense of humor and good cheer. The Council never felt there was no answer because she gave them one or more choices of ways to solve the challenges. She is devoted to training—something we all knew and appreciated. Part of her job was to “nag” people for their quarterly reports—but no one ever felt nagged—merely prompted. Rhonda liked nothing more than a thick, juicy steak dinner after a hard day’s work at the Council table and she knew all the great restaurants to get it.

Dewayne Barnes stepped up to take the job of Executive Council’s Training Liaison and did a magnificent job. Thank you Rhonda for your years of service to CASFAA, we know that CCCSFAAA will love you as much as we do! Dewayne, thank you for stepping in and saving the training programs for our members and the high school counselors. 🍷



Marilyn Sweet
CASFAA Fund
Development
Committee Chair
NTMA Training Centers

This year's fund development would not have been possible without the help of our vendors, EC members who were kind enough to support our efforts, volunteers who stepped in and our dedicated and talented team-players. These hard-working team members put in more time and work than we can hear and see and deserve all of our appreciation and sincere thanks. I can't help to mention some names, and it's my honor to recognize and congratulate the following:

Pat Robles-Friebert –

for your constant follow-up and attention to details, making sure all potential vendors

were contacted, and being ahead of the game for the next person taking over the vendor coordinator role. Thank you for having made sure everything was covered with our current and future exhibitors. I especially admire your professionalism because I saw it when times got tough and you maintained your dedication. What a leader worth following!

Kim Thomas –

for working to make sure we are on the right track and your willingness and availability despite your busy schedule. Thank you so much for making your co-team players important and helping us to focus on what CASFAA is truly all about. I'm in awe of your winning attitude and you deserve all the admiration for being sincere and for your commitment to make things happen!

Alecia Banton –

I didn't have to ask you but when you sensed I needed help, you jumped right in! Thanks for your fresh ideas, hard-work and willingness to join me on preparing our online auction. I sincerely appreciate your help in drafting and publishing our auction items and helping me with the opening and closing. I know you willingly gave

up your weekends to monitor our online auction and you gave up your evenings on many occasions to work with me behind the scenes.

Maggie Wissel –

for your willingness to help out on our fund development projects. Thank you for making yourself available in editing and making sure what we needed were done.

Angelina Arzate –

for willingly putting in the time in to help on our Ralph's Rewards Program. Every little bit helps when it comes to any time-consuming task, and you were there when I needed your help!

Toni Litke –

I truly thank you for getting CASFAA's bidding for good started. I know your heart wanted to do more than you can. Just know that you're greatly appreciated and look forward to working with you on many more projects in the future!

For all our new volunteers for referrals and for those of you who willingly made yourselves available for the fund development committee, thank you!

Lastly, **Yvonne Gutierrez-Sandoval**, our amazing 2010 CASFAA President, I thank you from the bottom of my heart. Those encouraging words kept me going in times when I felt like giving up already. 🙏



Continuing a legacy of superior service

ECMC is committed to providing the service that you and your students have relied upon for years from CSAC and EdFund. ECMC will actively implement and support student-focused outreach, including:

- College access, retention and success initiatives
- Informative publications
- Financial literacy
- Debt counseling

For more information about ECMC, visit www.ecmc.org.

ECMC

Judith Lewis Logue

usd financial aid director honored

Liz Harman

University of San Diego

For years, Judith Lewis Logue has helped thousands of students receive the aid they need to attend college at the University of San Diego.

USD's director of Financial Aid is also a nationally recognized advocate for individuals and groups who are developing scholarship sources for low-income, first-generation students to attend college.

For all of these efforts, Lewis Logue received the eighth annual Jonathan Tarr Foundation Humanitarian award on Nov. 6.

The Encinitas-based Tarr Foundation provides mentoring, scholarship and leadership opportunities for students graduating from continuation, independent, charter, magnet and secondary high schools offering alternative education curriculum in San Diego County. In presenting the award, foundation officials said they were *"pleased to honor an individual who exemplifies our values and vision in providing post-secondary education and leadership opportunities for underserved and at-risk students."*

Mayor Jerry Sanders and City of San Diego Council Members declared Nov. 6 "Judith

Lewis Logue Day" and a proclamation was also presented to her from Encinitas Mayor Dan Dalagar. Representatives from a number of groups including Linda Vista Dollars for Scholars, the Cal-SOAP Consortium San Diego and Imperial counties, the San Diego County Office of Education AVID, and USD Mortar Board Honor Society acknowledged Lewis Logue for her dedication as an advisor and a board member. USD Vice President and Provost Julie Sullivan and Associate Provost Thomas Herrinton also represented USD at the luncheon. Proceeds from the event benefit the Class of 2011 Windows of Opportunity Scholarships.

Originally from a farming community in Imperial County, Lewis Logue graduated from San Diego State University in 1964 and began her career at the University of Wisconsin, Madison, which was a pilot school for the new federal concept of "Student Financial Aid." She was a member of the small charter team of administrators who created the first Office of Financial Aid on that campus.

She returned to California in 1974 and has been at USD for more than 21 years. During the 2009-10 academic year, 68 percent of USD undergraduates received



Judith Lewis Logue

Jonathan Tarr Foundation
Humanitarian Award - 11/6/10

some form of financial aid assistance totaling \$117.4 million including more than \$23.14 million Federal PLUS loans received by their parents. USD also has nearly 900 first-generation undergraduate college students. Lewis Logue's office works to help students manage their money and borrow only what they need to finish school. USD has one of the lowest default rates in the nation for student loans. 🏠



Looking for a Job?

Visit JobsLink at

www.casfaa.org

EMPLOYERS:

E-mail Linda Williams (Director of Financial Aid at Sierra College) at lindawilliams@sierracollege.edu for more information on how to place your job ad on CASFAA's website.

Highlights



Melissa M. Moser
2011 CASFAA Federal
Issues Committee Chair
Orange Coast College

As we move into 2011, Paul J. Gilroy, Ph. D. with ProEducation Solutions, LLC sent this information and graciously agreed to have this passed on to others. NASFAA has begun to address these issues as well. As we move closer to July 2011, there will be others with varying opinions, and it is up to each of us to mine these extracts and select the best practices for each of our institutions.

On October 29 the Secretary of Education published final regulations addressing program integrity issues. These issues were the subject of Negotiated Rulemaking earlier this year.

ProEducation Solutions, LLC is pleased to provide this list of the highlights of the Final Regulations.

These regulations become effective on July 1, 2011. There is one exception to this. The new regulations for verification have been postponed until July 1, 2012 to allow institutions to make necessary system changes to accommodate the new regulations.

The higher education news media have referred to this package of regulations as one of the most complex the Department of Education has issued in recent years. Every institution participating in the Federal Title IV student aid programs is impacted by these new regulations. We have included regulatory citations and page numbers (based on the PDF version of the final regulation) to assist in further research into these changes. We also recommend that our clients watch for analyses of the new regulations from NASFAA and other professional associations.

600.2 Academic Credit Hour Definition:

The definition of a credit hour has been modified to specify the amount of academic work that is expected. In general the new requirement is one hour of instruction and two hours of out-of-class work, or the equivalent of three hours of work, should equal one credit hour. In addition, institutional accreditors and state agencies are required to develop procedures to review and evaluate the reliability and accuracy of the assignment of credit hours {602.24(f) and 603.24(c)}. The regulatory language is on pages 66946 - 66948. The analysis of comments regarding this regulation begins on page 66844.

668.2 (b) Definition of Full Time Student:

The definition of a full time student has been modified to permit previously taken coursework that is being repeated to be included. Colleges are restricted, however, from including more than one repetition of a previously passed course, or any repetition of a previously passed course due to the student failing other coursework. The regulatory language is on page 66948, and the analysis of comments begins on page 66868.

668.14(b) Incentive Compensation:

As expected, the 12 "safe harbors" that schools were permitted to use in determining if compensation to those who recruit students or award federal student aid complied with statutory language have been eliminated. Under the new regulations, schools must be able to answer "No" to at least one of two questions: Does the person or entity receive a payment (i.e., commission, bonus or incentive), and if so, is it based in any part, directly or indirectly on success in securing enrollments or the awarding of financial aid. If the answer to the two questions is "Yes", the school will be considered to have violated the statutory restriction against incentive compensation.

The regulatory language is on pages 66950 - 66951, and the analysis of comments begins on page 66872.

A definition has been added to help clarify who is considered to be engaged in student recruitment or admissions activity, or making decisions about the awarding of financial aid. This can be found in section 668.14(b)(22)(iii)(C). Schools should note that the new definition extends the regulation to include coaching staff who may be involved in student recruitment, and any higher level employees, up to and including the school president, who have responsibility for recruitment, admission, or decisions about awarding Title IV funds.

The Secretary has also clarified that schools may partner with third party entities for administrative services that are volume-based, so long as compensation is not based on success in securing enrollments or awarding of financial aid.

668.16(p) Evaluating the Validity of High School Diplomas:

A new requirement has been added to the standards of administrative capability that schools must demonstrate in order to be eligible to participate in the Title IV federal student aid programs. Schools must develop and follow procedures to evaluate the validity of a student's high school completion, if either the Secretary or the institution has reason to believe the diploma is not valid. The regulatory language is on page 66951, and the analysis of comments begins on page 66887.

668.5(e) Written Arrangements to Provide Educational Programs:

New consumer information disclosures must be made to students if a school has entered into an agreement with another eligible school to have that school provide part of an educational program. These new requirements do not pertain to articulation agreements. The new information required

includes the portion of the academic program that the school awarding the degree or certificate is not providing, the name and address of the other school or organization, the method of delivery, and estimates of any additional costs, and information. In addition, the school must make available for review copies of its accreditation and licensing documents, and provide students and prospective students with contact information for filing complaints with accreditors or licensing agencies. The new information required can be found in 668.43(a)(12) and 668.43(b). The regulatory language can be found on page 66948 (668.5) and 66954 (668.43). The analysis of comments begins on page 66869.

668.22 Treatment of Title IV Funds When a Student Withdraws:

The regulations pertaining students in modular courses, or non-term or non-standard term programs, who withdraw have been amended. Students who are scheduled to begin another course within 45 days after the end of the course or module the student was enrolled in, or who provide written documentation that they intend to re-enroll within this period of time, do not have to be considered as withdrawn. The amended regulation also clarifies which schools must take attendance, the calculation of the total number of calendar days in a payment period or period of enrollment, the definition of modules, and a clarification of academic attendance and attendance at an academically related activity. The regulatory language can be found on pages 66951 - 66952, and the analysis of comments begins on page 66892.

668.34 Satisfactory Academic Progress:

The regulations that detail the parameters that schools must use in developing satisfactory progress standards for student receiving federal Title IV student aid, and in monitoring whether students are meeting

those standards have been modified. For academic programs that are one academic year or less in length, academic progress must be evaluated at the end of each payment period. For all other programs, academic progress must be evaluated at the end of each payment period or at least annually to correspond with the end of a payment period. The Secretary has clearly defined the options of financial aid warning and financial aid probation, and specified the conditions under which a student who fails to make satisfactory academic progress may be disbursed federal student aid funds for the subsequent term. The options that a school may choose to exercise will be dictated by the frequency with which it chooses to evaluate the academic progress of its financial aid recipients. The regulatory language can be found on pages 66953 - 66954. The analysis of comments begins on page 66879.

668.51 to 668.61, Subpart E - Verification and Updating of Student Aid Application Information:

The Secretary of Education announced in the preamble to the final regulations that the changes in this section will not become effective until July 1, 2012. This notice can be found on page 66832 of the final regulations.

Several changes have been made to the process of verifying information submitted by students and families applying for federal Title IV aid.

Specific data elements will be targeted, rather than requiring the same data to be verified for all applicants. For example, one student may be required to verify only taxes paid, while the next student is required to verify all the data elements currently required.

Additional data elements beyond the five that have been historically targeted may be added in future years. These may include

whether families have qualified for means tested benefits, or certain categories of financial independence. The Secretary will publish a list each year of the data elements that will be included in the verification process.

The 30% cap on the number of appeals for any given school has been eliminated.

Tolerance levels for dollar items have been eliminated. Instead, all changes must be submitted to the CPS for reprocessing

The regulations now clarify that verification must be completed on selected

applications before a school may exercise professional judgment.

The changes impose new requirements for the recovery of Title IV funds if a school opts to use interim disbursements.

The regulatory language can be found on pages 66954 - 66958, and the analysis of comments begins on page 66902.

668.71 to 668.75, Subpart F - Misrepresentation:

The definitions and provisions that describe substantial misrepresentation of a school's educational program, financial charges or the employability of its graduates have been revised. The regulatory language can be found on pages 66958 to 66960. The analysis of

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CASFAA Membership

a segmental breakdown



Daniel Reed
CASFAA Membership/
Volunteer Chair
Point Loma
Nazarene University
– Mission Valley



Hello CASFAA Members! It has been my honor to serve as your Membership Chair throughout this year, and I hope each of you has appreciated being a part of this great organization. We had a few struggles with website transitions, leadership changes and training schedules; but overall, several prominent CASFAA volunteers stepped up to carry us through. Since we are structured as an organization that is wholly run by its members, specifically those who come forward to run for Executive Council positions and assume Committee leadership roles, we are dependent on you for direction and action. If you

haven't yet had the opportunity to serve CASFAA in this way, I encourage you to start! Committees are forming now for 2011, and there is more than enough work to go around. This is a great way to serve California and your local community, while allowing you to meet other financial aid professionals throughout the state, as well as gaining unique professional development experiences. Check out more information online at www.casfaa.org, under "Committee Job Descriptions" in the "About CASFAA" menu.

We are confident that CASFAA will

continue to be the nation's largest and strongest State Financial Aid Association for years to come! While many of our industry friends and coworkers have shifted to different careers, or may still be in search of opportunities, CASFAA membership has remained strong with 1148 active and associate members as of November 2010. I've enjoyed serving CASFAA as membership Chair in 2010, and look forward to moving to Newsletter Chair for 2011. I wish a blessed holiday season to you all, and look forward to working with you soon. 🙏

Highlights

- continued from page 11

comments begins on page 66913.

668.141 to 668.156, Subpart J - Ability to Benefit:

A number of changes have been made to the regulations that establish the basis under which a student who does not have a high school diploma or recognized equivalent may become eligible to receive Title IV federal student aid. Students who complete six credits of college coursework or its equivalent that is applicable toward a degree or certificate will now be considered to have demonstrated ability to benefit. The approval process for tests of ability to benefit have been consolidated into a single regulatory provision. Special provisions for the approval of assessment procedures for individuals with disabilities

have been articulated. Regulations governing the administration of tests for all students have been clarified and special procedures for the administration of tests for individuals whose native language is not English or for individuals with disabilities are defined. The regulatory language can be found on pages 66960 to 66967. The analysis of comments begins on page 66919.

668.164(i) Disbursing Funds, Provisions for Books and Supplies:

The regulations have been changed to require that schools provide to students eligible to receive a Federal Pell Grant a way to obtain or purchase books and supplies by the 7th day of a payment period. The new regulation applies to

students who would have a credit balance, and for whom the school could not disburse Title IV funds 10 days before the beginning of the payment period. In addition, schools must provide the student a way to opt out of the method the school uses to provide for the student to obtain books and supplies under this regulation. The regulatory language can be found on page 66967, and the analysis of comments begins on page 66929.

The Federal Issues Committee will be hard at work to insure that all the information available is presented to CASFAA members. Please take some time to think about volunteering for this committee. We need your assistance! 🙏

- continued



Amy Kasper
TG

The Problem

Across a number of contexts, a consensus is emerging that students and young adults need to develop a much better understanding of how money works. How bad is the situation? A 2008 study by the Jump\$tart Coalition speculated that nearly three-fourths of young Americans are “ill equipped to make critical financial decisions.” This knowledge deficit isn’t merely academic; it has real-life consequences. For example, a 2009 study by Sallie Mae found that undergraduates are running up higher levels of credit card debt than ever before. The New Yorker reported that, in a study of subprime borrowers in the Northeast, there was a twenty percent foreclosure rate of people who scored in the bottom quartile on a very basic test of calculation skills. Ignorance is expensive.

One hopeful sign is an increased emphasis on financial literacy education. That’s true nationally, as seen in the 2010 designation of April as Financial Literacy Month and in other federal efforts to promote financial literacy. It’s also true at state and local levels—for example, in Texas’ adoption of new financial literacy standards for social studies education.

Teachers say They Need More Preparation Since educators and political leaders increasingly see financial literacy education as a way to address this knowledge deficit and its negative consequences, a logical next question is: what elements need to be in place for a program to be successful? Annamaria Lusardi, an economics professor at Dartmouth College and a nationally known expert on financial literacy, makes a strong case for one answer: “Teachers are pivotal to the success of financial education.”

And yet teachers themselves state that they are unprepared. A 2009 article in the Journal of Financial Counseling and Planning reported that fewer than 20% of teachers and prospective teachers felt very competent to teach the basic personal finance concepts regularly found in educational standards. As Lusardi points out, “to adequately prepare our students, we first must prepare our teachers.”

Training Trainers as a Solution

In this context, TG has launched a series of Train-the-Trainer sessions, delivered in person and by webinar, as part of the new TG Financial Literacy Program. There are several advantages to this approach.

One is simply that it expands the number of people the modules can reach. There is a built-in limit to how many sessions an organization’s in-house trainers can personally deliver. Offering sessions to boost the knowledge and comfort level of trainers will obviously boost the number of students engaged in this training.

Another advantage is that the practice can lift the quality of experience for teachers and students. When potential trainers have completed a Train-the-Trainer session, they’re likely to be more focused on the students and the content than on their own sense of being unprepared.

Sharon Cabeen, TG’s Director of Financial Literacy Operations, stated that one of her principal goals is to “work collaboratively with organizations whose mission and values also support the teaching of good money management to our high school and college students.”

Offering Train-the-Trainer sessions represents a key means of meeting this goal. Referring to the importance of this effort, Cabeen noted, “Of course, it’s critical to reach students, to get their attention focused on their choices and how money fits into their lives, to teach them the skills they’ll need.” She believes the best connections occur when life makes the lesson directly relevant to the student

– making financial literacy education even more important at a young age. For this reason, she has “become more impassioned about hitting financial literacy at every level, including educating and empowering the adults in students’ lives. Through Train-the-Trainer activities, TG can provide organizations and administrators, parents and teachers of high school students, and other adults, with the tools and knowledge to help young adults when the teachable moments occur. Better yet, we’ll help these groups and individuals develop some passion for teaching financial literacy skills – and that passion to teach can be contagious.”

Given the depth of the financial literacy deficit, training trainers represents one more tool to boost students’ understanding of basic financial realities.

Amy Kasper is a regional account executive with TG serving schools in CASFAA. You can reach Amy at (800) 252-9743, ext. 6739, or by e-mail at Amy.Kasper@tgslc.org.



What it means to be a volunteer!

high school counselor relations committee



Angelina Arzate
CASFAA High School
Relations Committee
Chair
Palomar College

This has been a tough time for everyone. Amidst budget and staffing cuts in every industry, including education, everyone is learning to more with less whenever possible. Resources and training offerings are becoming scarce and committees such as the High School Counselor Relations Committee (HSRC) are leaving no stone unturned in keeping with its commitment to provide high quality training and resources to needy high school counselors across the state of California. Volunteers are more important than ever!

Volunteering is a way to give back to our communities. With the HSRC, giving back can be done with service behind the scenes or in front of high school counselors. Having done both, I recommend either one. The behind the screens perspective is very interesting and you quickly find out everything involved in hosting these events. The Committee works to create the curriculum and materials, find workshop locations, coordinate registration and delivery; recruit site managers, presenters, and support staff --and in between we manage to have some fun! There are lots of chances to participate in all of these activities. Do you have a pair of eagle eyes that

you would like to share with the team? Do you feel comfortable presenting in front of a crowd? Or are you good at keeping records and would like to share that flair? All of these talents are wanted on our team, so don't be shy.

This year over 2100 counselors and student outreach staff registered for training that was held over a three-week period at 19 different locations. As you can see from the photos of the workshop at CSUEB, the room was full of interested High School administrators who were there to receive knowledge and resources to improve the service they give the students they serve. I can tell you from experience, the High School Counselors are ever so grateful for all that we do. Here are just a few comments shared by counselors:

"I really felt the trainer's ability to answer questions and special circumstance scenarios helpful;"

"A wonderful, interactive presentation;"

"I have seniors every 4 years. I enjoy this workshop because it updates me on current changes and trends. I am very grateful for the workshop. Thank you!"



And

"Great workshop! Every time I attend one of these meetings, I am able to better help my students."

These comments are the fruits of our labor. If you are ready to do a bit of gardening contact any member of the HSRC for further information. Remember volunteers are and always will be great assets to this fabulous cause! 🌱



Transitions & Announcements



Jamie Shrode
CASFAA News Editor
EdFund

In each issue, CASFAA News honors our members and their schools by sharing the news about momentous achievements, announcements and transitions:

After 33 years at Westmont College, **Diane Horvath** will be retiring as Director of Financial Aid effective December 31. "I will miss the wonderful friends that I have made over these years. The aid office has certainly had it's highs and lows, but I could not have done it without the support of many of my colleagues. I am looking forward to the next season of my life and wish you all well in the days ahead."

Angelita Martinez-Finlayson, Financial Aid Supervisor at College of Alameda, will be retiring December 30 after thirty years of service with the Peralta Community College District. She plans to take piano, yoga and salsa classes. Angelina also plans to visit libraries and museums, travel, continue volunteering for the Oakland Museum and the City of Oakland, CA., and to enjoy family and friends.



Germaine Graham, Associate Director of Financial at Claremont McKenna College, celebrates 30 years in financial aid. She has served students at CMC since 1993. Prior to her position at CMC, she worked at Claremont Graduate University for 5 years as an Assistant Director. Germaine has been active in various associations on the state and regional levels throughout her time in the profession.



George Howard McPhatter, Director of Financial Aid at Adcon Technical Institute dba ATI College, Inc.'s Main Campus, would like to announce the addition to his staff of one (himself), two fine Financial Aid Officers, which now makes a staff of three! **Charnette Castille** is the new FAO at the Santa Ana branch campus and **Kymerlee Nelson** the new FAO at the Norwalk main campus. Charnette comes with over ten years of financial aid experience, beginning her financial aid career in 1998 with the University of Phoenix. Kymerlee is approaching her tenth year in financial aid. She began her career in financial aid as a College Work Study student at the Computer Education Institute in 2000. Please join George in congratulating them and wishing them much success.



Julie Moreno Rehder, formerly Julie Moreno, married Bob Rehder on May 29th 2010 in Paso Robles, CA. She is now living in New York City and adjusting to life in the Big Apple. She recently

accepted the position of Director of Business Development with ELM. In this position, she is responsible for supporting the growth of ELM's industry-leading student loan delivery systems. Julie will work closely with both ELM's loan providers and with ELM's school clients in the delivery of products and services.



The Office of Financial Aid at the University of La Verne has three new employees. **Stephanie Villavicencio**, who was previously a temporary employee became a full-time financial aid advisor. **Brittany Davila**, a recent graduate of Pitzer College also became a full-time financial aid advisor. **Melissa Lau**, who formerly worked as a coordinator for one of our Title V programs, became the new Information Systems Specialist in our Financial Aid Systems Department. We welcome our new staff into our financial aid family.

Wendy Wang has been promoted to the position of Financial Aid Manager at the Gemological Institute of America (GIA).



Located in Carlsbad, San Diego, GIA has been the world foremost authority in Gemology. Wendy has been with GIA for 4 years and is looking forward to the new challenge. 🍎



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Policy Frequently Asked Question

three-year cohort default rates and 30-day delayed disbursement waiver



Carole Ann Simpson
USA Funds

USA Funds Ask PolicySM addresses the issue of the impact of three-year cohort default rates on delayed disbursements to first-time borrowers.



Q: How will the transition to three-year cohort default rates from two-year cohort default rates affect the threshold for a school to qualify for a waiver from delaying disbursements to first-time borrowers?

A: Beginning with Direct Loan disbursements made on or after Oct. 1, 2011, the threshold rate for the waiver changes to 15 percent from 10 percent. At that point, provided the school's two-year or three-year official rates for the most recent three consecutive years are less than 15 percent:

- The school is not required to delay the disbursement of Stafford loan funds to first-time borrowers who are first-year undergraduates.
- The school is not required to schedule multiple disbursements for single-term loans.

If a school's official cohort default rate is less than 15 percent for either the two-year or three-year rates for each of the most recent three consecutive years for which data is available, then the school remains eligible for both of the waivers noted above. Therefore, during the transition to the three-year calculations from two-year calculations of cohort default rates, the school may choose to use either its two-year published rates or its three-year published rates to determine the 15 percent threshold. 🇺🇸

TRAINING CALENDAR

American Student Assistance - Online Training

Feb. 16 - Financial Literacy on Your Campus:
One Good Education Deserves Another

USA Funds - Webcasts

Jan. 25 - Summer Financial Aid
Jan. 27 - Two Pell Grants in an Award Year: The Basics
Feb. 10 - Stafford/PLUS Loans: Repayment Relief
Feb. 16 - Verification
Feb. 22 - Return of Title IV Funds
Feb. 23 - Professional Judgment
March 1 - Policies and Procedures
March 2 - Common Audit Findings

Great Lakes - Webinars

Jan. 13 - The 2011-2012 FAFSA: Challenges and Changes
Jan. 27 - The 2011-2012 FAFSA: Challenges and Changes
Feb. 3 - Dependency Status Dilemmas: Quelling the Quandary
Feb. 10 - Dependency Status Dilemmas: Quelling the Quandary
March 3 - Professional Judgment: Empowering the Financial Aid Professional
March 10 - Professional Judgment: Empowering the Financial Aid Professional
March 3 - Managing Debt: Repayment Options and Loan Forgiveness Programs
March 17 - Managing Debt: Repayment Options and Loan Forgiveness Programs