

# CASFAA NEWS

California Association of Student Financial Aid Administrators

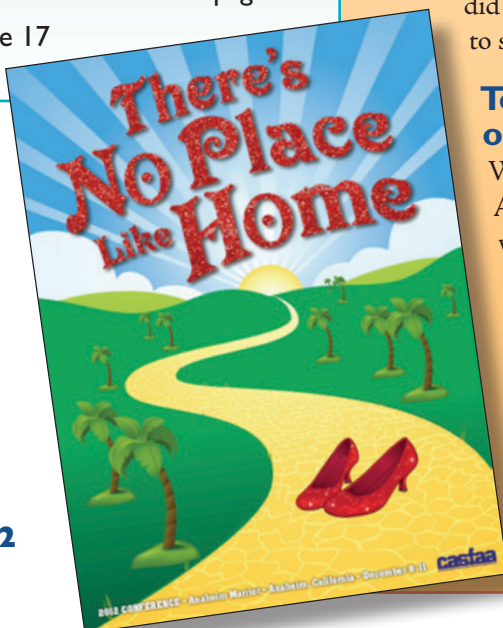
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**Plan Ahead!**  
**CASFAA 41st**  
**Annual Conference**  
**December 9-11, 2012**  
**Anaheim Marriott**



## President's Update

**Deb Barker-Garcia**  
**CASFAA President**  
**Corinthian Colleges**



**W**hen giving opening remarks as the incoming President at this year's conference, I made the decision to speak with you from the heart, as this was the best way to convey my goals and vision for the 2012 year. Anyone who knows me would agree that I'm not the most formal person and reading from a prepared speech just isn't my style. So, with that being said, up to that podium I went, not only without hesitation but also without a prepared word in sight. While I'm hopeful that the goals I've set forth for our Association, along with my passion for what we do, was conveyed, I know find myself echoing one of Rhonda Mohr's favorite phrases when thinking about my lack of written words...Good Grief! Apparently the norm is to publish the written remarks in both the newsletter and on the website.

So, for the sake of keeping Daniel Reed, our Secretary, Joanne Brennan, our Archives Chair and Addalou Davis our Administrative Queen happy, and for those of you who did not make the Conference, I'm going to do my best to summarize what I believe my main points were.

## To re-energize and grow our association

We will look at, analyze, and improve all that our Association is and will continue to be. Here's the value proposition – What do you get by being a member of CASFAA? If I expect you to join CASFAA, I need to give you something in return.

## Training Opportunities

CASFAA has evolved over the years. This year we will be looking at how training is offered. We will focus our efforts on content that supports our  
*continued on next page*

## President's Update *continued*



evolving needs in formats that address our lifestyle. Rhonda Mohr, Association Training Coordinator, will be working with our vendor partners to develop CASFAA sponsored training events in a variety of mediums. Also investigated will be the implementation of an "on demand" training library which will be available to CASFAA members free of charge, but will carry a small fee for non- association members.

### CASFAA Webpage

Wayne Mahoney and Dennis Schroeder lead our Electronic Initiatives team, and will be reviewing our current practices. Look for a redesign of our CASFAA webpage with new features such as "Ask an Expert", and a Speakers Bureau. You will also see an improved Facebook presence to facilitate timely communication.

### Professional Development

Professional growth requires opportunities for networking and development. Involvement in your State, Regional and National Association is a way to achieve this. We will work to ensure that all who want to become involved are given the opportunity. In addition, CASFAA will work to provide additional opportunities to network with your California colleagues – the ones who are "home" with you and the ones who are there to provide the guidance, support, friendship and mentorship that you need. Look for CA "Welcome Home" events at WASFAA and NASFAA.

### Vendor Partnerships

Re-engagement of our vendor partners is crucial to our success. Times have changed and we desperately need each other to help chart our course in these new waters. New products and services abound and an atmosphere will be provided to ensure success for all. I will be reaching out to our vendors to discuss ways in which we can better partner to provide training opportunities and product support. We are both vital to each other's success and its time we truly embrace what we all bring to the table.

### 2012 Annual Conference

The annual conference should not only provide training opportunities that support your growth as a financial aid professional, but should also be a time where we embrace each other and celebrate who we are. Providing opportunities for networking and socialization is equally important as classroom hours.

Last year many of us made the decision to attend FSA instead of CASFAA. While I am not negating the value of FSA, or the content provided by the knowledgeable speakers, I need to ask each of you who attended: How much individualized attention did you get in the sea of 7,000+ attendees? Did you walk away feeling as though you had made connections and relationships that could be turned to in times where support or guidance were needed? Did you feel as though you were part of a community or merely a number in the crowd?

This year, our annual conference will ensure that you are not just a number but that you have a face and a name. We will work to develop a conference program that will not only enable you to walk away with the tools and knowledge needed to do your job, but will also work to provide you with relationships that support you at home, in California.

I am excited to announce that due to a strong partnership with the leaders within the CCCSFAAA organization, for the 2012 Conference, we have decided to work together and join forces to offer one CASFAA Conference – a Conference that joins all of our segments – CC, CSU, UC, Private, For Profit, into one event – a Conference that truly lets us learn from each other and celebrates all that each of us have to bring to the table – A Conference that helps us realize that we are truly family and that CA is our home – A Conference that helps us remember that home is where we turn for support, guidance and friendship after the conference is over.

Lynne Garcia and Jack Millis are co-chairing our conference in 2012 and are already on their way to producing an amazing event. Look for updates in our newsletters. If you want to volunteer for this event, please fill out a volunteer form on the CASFAA website.

In closing, I want to encourage you to reach out to me or any one of our 2012 EC members if you have ideas, suggestions or comments. I am counting on each of you to be an active part of this organization – without you, we are nothing – without you, and our home is just an empty house.

*Looking forward to the year – and remember*

**CASFAA 2012**

**"There's No Place Like Home"**

## CASFAA NEWS

VOLUME XXIX, Issue 1

CASFAA News is an official publication of the California Association of Student Financial Aid Administrators and is available on the website four times a year.

### 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.

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[www.casfaa.org](http://www.casfaa.org)

## What's the Scoop?

### Ex-Funder Reunion

'Tis the season to be jolly, *Fa la la la la, la la la la!* As part of an informal get-together on one of the several, crisp and wonderfully colored-fall days of the CCCSFAAA and CASFAA annual conferences in Sacramento, many Ex-Funders had a chance to visit and catch up. For the most part, it was very clear that all Ex-Funders truly enjoyed the personal and professional relationships they have built with each other over the years. There was singing, laughing, and even a short and memorable dance from an unexpected source; those of you that were there know what I mean, and those of you that weren't, try to find out; it is a good story! One theme was echoed by all: EdFund was special and we felt lucky to have been part of it. Many of us now enjoy new positions and challenges and caught up on new jobs, marriages, babies, divorces, educational goals, & new degrees. So, as we end the old year and begin the new-Deck the hall with bells and holly- life is still good! *Fa la la la la, la la la la!*



### Heather Had a Baby Girl!

Heather Garcia, Great Lakes Senior Marketing Associate for California, and Oscar Tapia gave birth to Irene Juanita Garcia-Tapia on October 23, 2011. She is the 1st daughter and has an older brother Raymond. He waited a LONG time for a little sister and loves being a big brother

### NSLP Adds to Business Team

NSLP has added a new member to its Business Development Team Tom Ramaeker will serve as a senior strategic business director focusing on extending NSLP's products and services to graduate and professional schools.

Ramaeker started his career in higher education at Omaha's Creighton University as associate director of financial aid, where he administered Title IV federal and private loan programs. Since then, he has held various sales leadership positions with Access Group. While Ramaeker has maintained a national presence through the years, for the past two years he has worked as a regional sales director for Access Group, serving the Midwest, Southwest, and West Coast regions.

"Tom has extensive experience working with schools to provide educational financing for students seeking graduate and professional degrees," said Todd Woodlee, NSLP's vice president for Business Development. "He provides a level of expertise that gives us a unique opportunity to serve more schools and help them serve the ever-changing needs of their students."



## What's Happening at the Federal Level?



**Noelia Gonzalez**  
Vice President  
Federal Issues

2011 came to a close and we saw changes to our federal budget that affected financial aid for the 2012/2013 academic year. Some of the changes were expected and some were not. Colleges and universities, along with the Federal Department of Education, are busy trying to determine how to implement these changes. Below is a list of the changes that will take effect for 2012/2013:

### Provisions Affecting Pell Grant:

- Maximum award remains at \$5550
- Requires that a student be eligible for 10% of the maximum grant instead of 5% to receive the minimum grant
- Duration of eligibility is the equivalent of 12 full-time semesters

### Provisions Affecting all Title IV Programs:

- Students must have a high school diploma, a GED, or have been home schooled. This is for students who first enroll in a program of study on or after 7/1/12. Students will qualify for Title IV aid under the ATB alternatives if the student was enrolled in a Title IV eligible program prior to 7/1/12.
- Qualifying income for the Automatic Zero EFC determination is reduced to \$23,000.

### Provisions Affecting Direct Loans Only:

- Interest subsidy during the six – month grace period is eliminated for new undergraduate loans made after July 1, 2012 and before July 1, 2014. The repayment period still begins 6 months after the student is no longer enrolled at least ½ time, but the interest that accrues during those six months will be payable by the student rather than be subsidized by the federal government.
- Graduate students are no longer eligible for Subsidized loans

### On the Horizon:

College Access and Rising Costs are the biggest issues on a national level. President Obama talked about it at the State of Union address and the Senate has begun holding hearings on college affordability. There has been an initiative launched to improve consumer information between the Department of Ed and the Consumer Financial Protection Bureau. The White House has posted a “college scorecard” on its website that provides info on costs, graduation, loan debt, loan repayment, and earnings potential. The link is <http://www.whitehouse.gov/issues/education/scorecard>. If you visit the website you can provide feedback. The Department of Education is also displaying an affordability scorecard at <http://collegecost.ed.gov/catc>

**College Affordability and Transparency Center**

Which colleges have the highest and lowest tuition and net prices?  
Use the options below to generate a report on the highest (top 5%) and lowest (bottom 10%) academic year charges for each sector. Tuition reports include tuition and required fees. Net price is cost of attendance minus grant and scholarship aid. Data are reported by institutions and are for full-time beginning students.

1 Choose Sector  
Public, 4-year or above  
Private not-for-profit, 4-year or above  
Private for-profit, 4-year or above  
Public, 2-year  
Private not-for-profit, 2-year  
Private for-profit, 2-year  
Public, less-than-2-year  
Private not-for-profit, less-than-2-year  
Private for-profit, less-than-2-year

2 Choose Report Type  
Highest Tuition  
Highest Net  
Lowest Tuition  
Lowest Net

3 Generate Report

How much do career and vocational programs cost?  
Begin typing the name of a program (for example, "Cosmetology") to generate a list of institutions that offer the program and the tuition and net prices they charge for the entire program. Data are reported by institutions on their largest program and are for full-time beginning undergraduate students. Not all institutions offering these vocational programs are included on this list. For a full list of institutions offering a program, select the program and search by

Apply for Financial Aid  
Search for Colleges

How fast are college costs going up?  
Select a type of institution below to see which ones have the highest increases in tuition and fees and net prices (price of attendance after grant and scholarship aid). Data are for full-time beginning undergraduate students.

Sector: Public, 4-year or above

Institution	State	2007-08	2008-09	% Increase
Northern New Mexico College	NM	\$1,668	\$2,522	51
Florida State College at Jacksonville	FL	\$1,714	\$2,553	49
San Diego State University-Imperial Valley Campus	CA	\$2,906	\$4,260	47
Georgia State University	GA	\$5,147	\$7,498	46
California State University-East Bay	CA	\$3,345	\$4,872	46
California State University-Stanislaus	CA	\$3,330	\$4,840	45
California State University-Orono	CA	\$3,690	\$5,336	45
Alabama State University	AL	\$4,508	\$6,468	43
California State University-Northridge	CA	\$3,350	\$4,801	43
San Diego State University	CA	\$3,428	\$4,902	43

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Fall 2009, Institutional Characteristics component and Spring 2010, Student Financial Aid component.

Institution	State	2006-07	2008-09	% Increase
Northwest Indian College	WA	\$484	\$11,731	2,324
Clayton State University	GA	\$640	\$10,630	1,561
Fort Valley State University	GA	\$4,740	\$10,719	126
Rogers State University	OK	\$8,054	\$14,142	76
California State University-East Bay	CA	\$4,105	\$7,105	73
Purdue University-North Central Campus	IN	\$7,856	\$13,248	69
Northern New Mexico College	NM	\$3,365	\$5,623	67
Gordon College	GA	\$5,221	\$8,713	67
Tennessee State University	TN	\$5,134	\$8,483	65
Southern Illinois University Edwardsville	IL	\$10,247	\$16,278	59

Note: Average net price is generated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the total cost of attendance. Total cost of attendance is the sum of published tuition and required fees (lower of in-district or in-state, where applicable), books and supplies, and the weighted average for room and board and other expenses.

Average net price is for full-time beginning undergraduate students who received grant or scholarship aid from federal, state or local governments, or the institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Fall 2009, Institutional Characteristics component and Spring 2010, Student Financial Aid component.

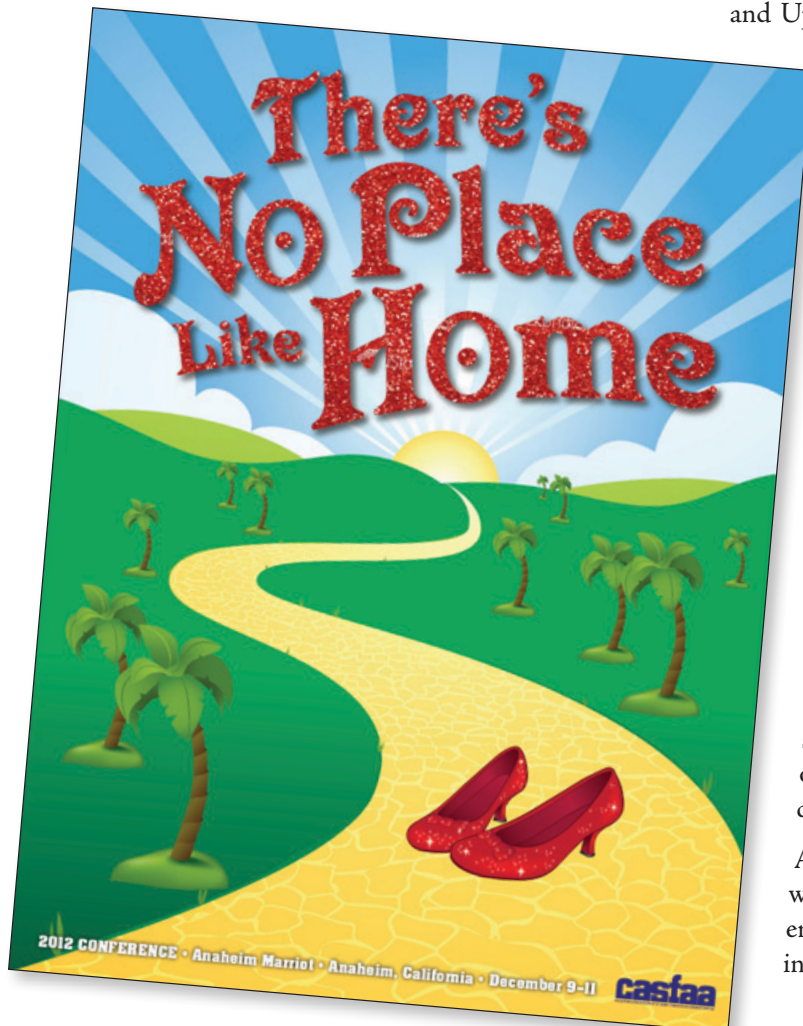
## 2012 Conference Update



**Jack Mills and  
Lynne Garcia**  
Conference Co-Chairs

### **Colleagues... and Sessions... and Vendors... OH MY!**

*December may seem like years away, but your 2012 Conference Committee is already hard at work planning a memorable conference!*



There's no place like home, so mark your calendars and plan to join your friends and colleagues at the Anaheim Marriott December 9—11 for CASFAA's 41st Annual Conference.

Your Conference Co-Chairs, Jack Millis and Lynne Garcia are already looking for volunteers – interested in helping us plan? Have suggestions? Want to help with registration, facilities or social events at the conference this year? Please fill out the volunteer form at the CASFAA website; we'd love to hear from you!

Our Program Chair, Rhonda Mohr, already has some fabulous sessions forming as well. We're excited to be combining CCCSFAA and CASFAA into one event this year and are planning a Community College track of sessions. Want to learn about the changes to the Veteran's Affairs programs? We'll have a track for that. FSA seem out of reach? Too far to travel? Too crowded? Not to worry as we're excited to be offering a whole track of sessions focusing on Federal Issues and Updates – no need to travel outside of California and the information will come directly from Federal Trainers!

Our 2012 President, Deb Barker-Garcia reminded us all in Sacramento that we have many reasons to celebrate our community and our profession and the 2012 conference will give us all plenty of opportunities to do just that. Our Ethnic Diversity Committee is already planning a magical Sunday night – you won't want to 'pass' this up, so plan to celebrate with some Pixie dust! Monday night we'll harken back to the conferences of past with a cocktail reception, gala dinner and dancing 'til midnight!

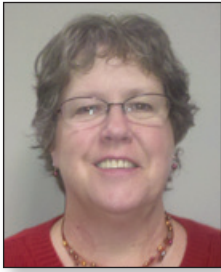


Lastly, we want to celebrate **YOU!** Throughout the year, we're asking each and every one of you to send pictures of your schools and staff to our newsletter editor, Kerri Helfrick at [khelfrick@cci.edu](mailto:khelfrick@cci.edu). We'd like to highlight some of our schools in our newsletters over the course of 2012, but we also want to recognize our vibrant community throughout the conference this December.

As Deb so eloquently put it in her opening address, without each and every one of you, our home is just an empty house. Welcome home – we can't wait to see you in Anaheim!



## CASFAA Training Update



**Rhonda Mohr**  
Training Coordinator

CASFAA has some great plans already in the works for training this coming year. We know everyone is busy and funds for training are scarce. What we also know is that training and professional development opportunities are still very much needed for all staff members and colleges. A primary mission of CASFAA is to provide training opportunities to members and we plan to do just that during 2012. Here is what we have planned so far:

**1040 Workshops** – Jim Briggs, *The Tax Detective*, is delaying retirement plans for one additional year so he can once again join California with his excellent training programs. These programs are designed to help attendees unravel and understand how tax returns are used for verification and conflicting information. Six beginner/intermediate and two advanced workshops are being offered this year. With all of the changes coming for verification this is a workshop you will not want to miss. Please see the workshop at right. ➡

**Spring Training** – CASFAA will be hosting three one-day workshops in late May designed specifically to cover federal issues facing us in the coming year. Trainers for the Department of Education will be joining us for a full update on the changes made by the Consolidated Appropriations Act, 2012 (i.e. ATB, six years of Pell eligibility). We also plan to have a full and detailed presentation on Verification. Information about sites and locations soon.

**Web Training** – CASFAA plans to host six to eight webinar training events each month, beginning in March, 2012. The topics, times and dates will be varied and will offer something for everyone. We will have information about these events out to you soon.

**Ethnic Diversity** – The Ethnic Diversity Committee plans to host a webinar training event this year, with a valuable speaker and topic.

**Graduate Professional** – The GP Committee also plans to host a webinar training event this year.

**Independent Segment** – The Independent Segmental Committee plans to host an in-person training event this summer.

**CSAC Training** – CASFAA will work closely with CSAC so that our members are aware of the training offered by the agency. In particular we will highlight training on the imple-

mentation of AB131, the Dream Act, as well as other training sessions.

**High School Counselor Training** – Your High School Relations Committee will again be offering many training sessions across the state to high school counselors. Although not designed for you, the CASFAA member, these workshops help all of us so much by making sure that counselors are receiving important updates and information about aid programs and the process.

**Annual Conference** – This year's conference will be full of training opportunities for people at all skill levels, from all segments. The Department of Education has committed to provide 15 sessions at the conference. We will supplement those sessions with a wide variety of other topics. You won't want to miss this year's conference!

If you have any suggestions for our training plans, please contact Rhonda Mohr, CASFAA's Training Coordinator, at [rmohr@cccco.edu](mailto:rmohr@cccco.edu).

### SAVE THE DATE!!

#### CASFAA Present's 2012 JIM BRIGGS 1040 TAX WORKSHOPS

Please mark and save the dates below on your calendar for the following workshops that will cover: Personal and Business Federal Taxes, Verification and Conflicting Information. Workshop agenda and Registration information will be available on CASFAA's website.

#### Workshop Dates & Locations

##### Northern California:

Tuesday, March 20th – Solano CC – Fairfield, CA

Thursday, March 22nd - Samuel Merritt College  
Sacramento, CA

Friday, March 23rd – Fresno – location TBD

##### Southern California:

Wednesday, March 28th – Cal Baptist University  
Riverside, CA

Thursday, March 29th – University of San Diego  
San Diego, CA

If there are specific tax or verification compliance questions that you would like addressed at the 1040 workshops or just have general questions regarding the events, please send them to  
Kim Thomas at [kthomas@fmd.com](mailto:kthomas@fmd.com) or  
Rhonda Mohr at [RMohr@CCCCO.edu](mailto:RMohr@CCCCO.edu)

Jim Briggs, "The Tax Detective"  
(Registration Coming Soon at [www.casfaa.org](http://www.casfaa.org),  
capacity is limited at some locations)



## Committee Updates



### CSU Update

**Marcia Starcher**  
**California State University**  
**Segmental Representative**

As the new CSU Segmental Representative, I would like to share a bit about myself as well as of my goals for 2012. My name is Marcia Starcher and I am the Scholarship Specialist at California State Polytechnic University, Pomona. I have been working in the Office of Financial Aid and Scholarships at Cal Poly Pomona for over six years. I like nothing more than to help our students get the financial aid for which they qualify with the goal of seeing them graduate.

As much as I enjoy assisting our students, I look forward even more to assisting you, our CSUs. As your CSU Segmental Representative I will be sharing with you issues affecting the CSUs. However, I do not want to only share the issues with you. I look forward to your input as to what you think about the issues. I want to accurately represent your thoughts and ideas to the CASFAA Executive Council, but I cannot do this without your help. I would appreciate as much input from you as possible. Many of you have already joined the CSU Segmental Committee but there is always room for one more. Whether you join the committee or not, please do not hesitate to contact me with any idea you would like me to share with the Executive Board by calling me at (909) 869-3710 or by emailing me at [mestarcher@csupomona.edu](mailto:mestarcher@csupomona.edu).



### CCC Update

**Angelina Azarte**  
**California Community College**  
**Segmental Representative**

*Hello,* I would like to take this opportunity to introduce myself and let you know about some of the activities CASFAA and California Community Colleges are proud to participate in.

First of all I would like to thank you for electing me as your 2012 California Community College (CCC) Liaison—it is indeed a privilege and an honor to serve our community. Even though it is quite early the knowledge and experience wrought from working with CASFAA and CCCSFAA executive councils, their various committees and the CCC Chancellor's Office has been immense. My commitment to the profession and our students has been recharged and I am motivated to see how I can help get information and resources from and to our campuses, students, legislators and other interested parties.

Commitment to serve (from all our volunteers) is best illustrated in the many activities we are currently working on. To highlight—

- The Day at the Capital (in partnership with CASFAA) on Tuesday, March 13th will provide each of us the opportunity to learn about the legislative budgetary environment and express the needs of our students through advocacy and willingness to act as resources wherever needed
- CCCSFAA Spring Training events held in April at L. A. Mission, Mt. San Jacinto and Chabot Colleges will include updates and guidance on federal and state regulations affecting how we operate and communicate to students
- **California Dream Act** —we are working with the Chancellor's Office on guidance and providing input on providing the best possible information to our AB 540 populations for 2012 and beyond.
- **CSAC IPA**—CCCSFAA is actively working with the Chancellor's Office to provide comments and consultation for the upcoming participation agreement changes.

This is only the beginning, but we are hard at work.

If you would like to express your thoughts and suggestions or find out how you might be able to volunteer at any level, please email me at [aarzate@palomar.edu](mailto:aarzate@palomar.edu) or talk to me at one of our many events. I would love to share my experience working with both associations and committees and encourage you to serve.

*Thank you,*

## Committee Updates



### Ethnic Diversity Update

**Denise Pena**  
Ethnic Diversity  
Segmental Representative

Greetings my fellow CASFAA members and welcome to a new and exciting year!

I started in Financial Aid as a work study student and was immediately hooked into the profession. I can't say that growing up I ever "dreamt" of working in Financial Aid, but I did dream of making a difference in people's lives and I'm glad I am able to do that everyday I come to work.

Education is something I was raised to value and celebrating Ethnic Diversity is something I have always been proud to do. After learning I would be serving on the Executive Council as your 2012 Ethnic Diversity Member at Large,

I immediately began planning what exciting things we can do in the Financial Aid community to better ourselves and our students. I'm excited to be working on an online training event for this summer. I look forward to working with everyone on the Ethnic Diversity Committee. Our committee can only get stronger with members who have different skills and backgrounds in every corner of California. If you haven't signed up yet to be a volunteer; it's not too late to join us!

Promoting Ethnic Diversity can only succeed if we all do our part and take the future into our own hands. I'm looking forward to celebrating diversity with all of you as well as being part of what comes next for CASFAA. I'm confident that all of us working together, we will play an important role in helping our students succeed in California. I also look forward to talking to you about any concerns you may have and welcome your ideas. You can contact me directly at [denise.pena@dominican.edu](mailto:denise.pena@dominican.edu) or reach me by phone at 415-458-3793.



### Proprietary Update

**Laura Bouche**  
Proprietary  
Segmental Representative

Throughout my 19 year career in Financial Aid, and as a CASFAA Member, I have learned what we all learn very quickly-nothing stays the same. As changes in regulations fly past us, we must learn to embrace them, learn as much as we can about them, and adhere to them-all while maintaining our professionalism. To manage this, we need to focus on what matters the most to our sector and how we can provide as much information as possible to everyone involved. As your segmental representative, I hope to accomplish these things and much more.

Our Proprietary Sector Committee focus this year remains broad as we prepare for our first meeting. We are calling on volunteers to come out and make your voices heard. We are eager to work with a broad range of members within our

sector to find the common issues and concerns, as well as the differences amongst us. So please, gather information on the "hot topics" affecting your colleges most, and join us April 28th, 2012 for our committee meeting at

**Institute of Technology**  
**564 W Herndon Clovis, Ca. 93612**

Please email me at [lbouche@brightstareducation.com](mailto:lbouche@brightstareducation.com), or call me at 559-326-9135, to find out more information about joining this committee.

## Save the Date

### Mark your calendars

CASFAA and The College Board are partnering to bring you training in Institutional Methodology.

**August 7th in Los Angeles and  
August 8th in San Francisco**

*More information to come*



## Committee Updates



### Independent Update

**Robin Thompson**  
Independent  
Segmental Representative

As I packed and unpacked my suitcase numerous times this fall for conference travel, I found myself beginning to look forward to the upcoming Spring when I would be committed to months at home. Working at a traditional, semester based college, the Spring is not usually the season that many of us look forward to. There is excitement as you help to bring in a new class, but there is also trepidation and some fear as the long days turn into evenings at your desk, and you find yourself missing the bloom of the plants and the warming weather. As I stood in line at security and ate bags of peanuts instead of real meals, Spring was something to look forward to as it meant I could put away my suitcase until WASFAA in April, or maybe even NASFAA in July.



The Fall in financial aid offices at one point was a quiet, slow time. Once the academic year began, the students would settle in, while grants and loans disbursed to student accounts. Some of us would take the time to catch up on projects, clean the office, shred old files or just get grounded before starting up again in early January. But apparently, word got around that the fall was just a little too quiet and staff really ought to get away for training and conference events.

Financial aid has become more complex over the years with increasing regulation; technology has also allowed for an increasingly complex administration of the aid programs on our campuses. In addition, the professionalization of our industry has increased the number and avenues for college administrators to seek out professional development. In order to stay up to date with the “art and

science” of aid administration, many of us spend more and more of our time outside of the office in the Fall; and when budgets are tight, longer and longer hours behind closed doors and muted on webinars.

Knowing that we all have an increasing pressure to travel further afield and more frequently, the plan from CASFAA is to create more opportunities to get the most up to date and relevant training opportunities right here at home in California, without having to pack that suitcase and catch a redeye to the wrong coast. I’ve personally felt the burn out from too many days away from home and am welcoming the opportunity to bring in-person training to you. As the segmental representative for the Independent Non-Profit colleges, the College Board and CASFAA will be partnering to bring institutional methodology training sessions to the north and south of the state, to all segments, members and non-members who

might want to learn a little more about the how and why of Institutional Methodology. In the coming months, we will roll out more information, but as we plan, if you have input, feel free to be in touch to let me know what will make your job easier.

*Robin Thompson* can be reached at [robinthompson@oxy.edu](mailto:robinthompson@oxy.edu)



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## Graduate and Professional Update



**Lily Ana Marquez**  
**Samuel Merritt University**  
**Graduate and Professional**  
**Segmental Representative**

### My Commitment to CASFAA

I wanted to take a moment to express my appreciation for being chosen as the 2012 Graduate and Professional Representative. I am excited about being the person who represents this segment and I look forward in working with others to make sure that this segment receives resourceful information and that we are able to get involved in matters that affect the graduate and professional students.

One of the hurdles we have been facing is continued budget cuts within Higher Education. We can't control some of the difficult laws and changes that are implemented. However, we always have the ability to choose how we react to change. Therefore, we should always be open and creative in ensuring that we remain committed to serving students to the best of our ability with the resources that are available to us. This commitment can also be accomplished by making sure that we have the proper and up to date training, education, best practices, resources, great service, and by implementing useful processes and procedures. Consequently, that is what I have in mind for this committee.

My goal for this year is that the graduate and professional segments get offered resources that will allow financial aid administrator's to obtain the tools they need to be informed of graduate and professional issues and take actions to changes that arise. For those who want to volunteer, I invite you to be a part of this committee. This GP committee will be meeting once a month via conference calls. So if you are interested in joining this committee make sure to send me an e-mail at [lmarquez@samuelmerritt.edu](mailto:lmarquez@samuelmerritt.edu)

Nonetheless, in order to help execute this goal, your help is needed in whichever way you can participate. Therefore, I encourage you to participate in one of three ways:

### 3 Ways to Participate

- ✓ **Volunteer**
- ✓ **E-mail me any questions, concerns or comments related to the Graduate and Professional segments that you want addressed this year.**
- ✓ **E-mail me any resources or training opportunities that you feel the Graduate and Professional segment can benefit from.**

Your help in any of these three capacities will be instrumental in helping this segment work together to embark on the changes that are happening in 2012. Again, I am excited and look forward in working with those who are interested in joining me in this journey. Feel free to contact me via e-mail with any questions, concerns or comments.

Thank you so much for your support and valuable time.



## Money & Advice



**Dennis Zanchi**  
ECMC  
Senior Financial Literacy  
Trainer

**When it comes to financial advice,  
many of us want to know:  
What's new? What's different?  
What's unique to today's economy?  
How do we come up with a fresh message?**

Consider this: Advice from *Benjamin Franklin* in the 1700s, *Rockefeller* in the late 1800s, *Paul Getty* in the 1900s, and today's popular experts all carry the same theme: Live within one's income, save for the future, and use credit wisely.

Educating students about money comes down to living and believing the message we give. It's much easier to share suggestions when you've experienced success.

We all know everyone loves an idea when it's their idea. But, we're not so fast to grasp an idea if someone says "you should..."



Explaining concepts clearly and concisely (without opinion) is a tried and true method to lead students to be more responsible with their money.

Most information is shared by using one of three methods of

persuasion: Logic, emotion and character (or reputation) of the person sharing the message. Think about these three perspectives next time a student is in front of you. Which method would work best for that student? For example, when talking about budgeting you could use one of the approaches as seen below: (Emotion, Logic and Character)

Financial advice usually falls within one of three categories:

**Budgeting:**

**Credit:**

**Saving:**



Prioritize each of these then seek out who has solutions. Consider implementing those solutions in your life, then share your success in a way you feel best resonates with your students.

Any ideas or questions can be forwarded to Dennis Zanchi at [dzanchi@ecmc.org](mailto:dzanchi@ecmc.org) or contact him at 916 526-7262.

**Emotion:** A spending plan helps reduce your stress and allows you to focus on your studies.

**Logic:** A budget is a way to track your sources of income and where your money goes.

**Character:** I make a budget which has allowed me to save more for my retirement without living less. It works for me and I know you'll like it, too.



## Heed The Call...



**Maureen McRae**  
**Director of Financial Aid**  
**Occidental College**

For more than 20 years I have volunteered to spend my time going into the community and presenting on the topic I know best, Financial Aid. I arrive armed with my handouts, my power point and (I hope) a good sense of humor. I complete about a dozen of these workshops a year. Some are generic, like Financial Aid 101, and some are FAFSA, line-by-line.

At the end of a long work day, I shuffle my kids around, grab a meal that isn't healthy, drive to a high school, and get home well after 9:00 at night. At the end of every season, I think, "I can't keep doing these. I'm exhausted. I'm missing all the good TV shows. My family needs me." But every fall the calls start coming in from desperate high school counselors looking for a financial aid expert to help them. Somehow, I always end up saying OK to about a dozen.

**Why?** Have you seen the workloads of counselors in our high schools? The ratio of counselors to students is often in the hundreds. That's if the school even has a college counselor. Some of the schools I work with have let their counselor go in an effort to meet ever shrinking budget and rely on PTAs and other organizations to get information out about college and financial aid.

**Why?** Because, at the end of the evening, no matter how tired I am, I realize that I am the expert. Families ask me questions and I know the answers. I am helping people and that is why I am in this profession to begin with. There is something very satisfying about teaching others, about giving back, about being a part of the bigger picture it can be rejuvenating.

Recently, I had my last Financial Aid Night of the year. It was at the Boys and Girls Club of Santa Monica. It was a small crowd, but they had great questions. At the end of the evening I felt I had made a difference in the lives of the individuals that were there. The questions ranged from immigration and eligibility, how to figure out who the custodial parent is, and how to apply if you have no parents. Simple questions for all of us, ones we can answer standing in line at the grocery store or sitting on an airplane. But they are hard answers to find if you have to research them.

I think many of us forget that we are the experts in this field and that it takes training and experience to do our jobs well. The profession of Financial Aid has limited practitioners compared to the number of families that need our expertise.

So I hope that when that email comes across your PC asking you to volunteer for a Cash for College event, or when a counselor calls asking for an expert, that you consider stepping up. Or better yet, contact the high school near your home and see how they disseminate information to students. Volunteer to be their "expert" when the counselor has a question they can't answer. A quick email to you can save someone hours of trying to research an answer or cause a student to give up filling out the forms at all. Go a step further and say you'll spend a day in their counseling center or give an evening doing a presentation.

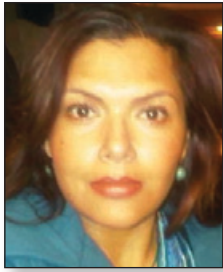
There are just over 1200 high schools in California and just about 1200 CASFAA members. If we all adopted one high school think of the impact we could make!

### **The materials already exist to make you look great at any event.**

Go to NASFAA ([http://www.nasfaa.org/counselors/Financial\\_Aid\\_Night\\_Presentation.aspx](http://www.nasfaa.org/counselors/Financial_Aid_Night_Presentation.aspx)), or  
 Cash for College (<http://www.calgrants.org/index.cfm?navId=32>) or  
 email me ([mmclevy@oxy.edu](mailto:mmclevy@oxy.edu))

***and I'll share my materials with anyone who will volunteer.***

## Negotiated Rulemaking



**Yvonne Guitierrez**  
Senior Associate Director  
of Financial Aid

It is my honor to have been nominated by NASFAA, and selected by the Department of Education to be a Primary Negotiator representing Private Non-profit Institutions on the Student Loan Negotiated Rulemaking team. The week of January 9th-13th marked the first of three week-long meetings the Department held to negotiate with representatives of financial aid and business offices from higher education institutions (including several NASFAA members); lenders, secondary markets, and loan servicers; third-party servicers; accrediting agencies; state attorneys general; and students, legal assistance organizations, and consumer advocacy groups. The negotiated rulemaking process will address a host of student loan topics including income-based and income-contingent repayment (IBR, ICR), forbearance, loan discharge and more.

The committee accepted for negotiation the 22 issues proposed by the Department of Education, as well as two issues that concern the definition of on-time payments during rehabilitation of defaulted loans and breaks in service leading to cancellation due to conditions covered under the Family and Medical Leave Act. This will make the Federal Perkins Loan and Direct Loans conform.

● **Modifications to the Income Contingent Repayment (ICR) Plan:** The Direct Loan Program will be changed to comply with President Obama's "Pay As You Earn" plan. The plan would cap the annual payments for "new borrowers" on or after 2008 who receive a new loan in 2012 and after, and who repay under the ICR plan, at 10 percent of discretionary income, down from the current 15 percent, and reduce the maximum repayment period from 25 years to 20 years. Any loan amount remaining at the end of the 20-year repayment period would be canceled. Negotiators asked for clarification of the regulatory language, particularly to make it easier to explain to students. There was more to this discussion and ED was open to the suggestions made by the Neg Reg Team.

● **Changes to the Income-Based Repayment (IBR):** Taking into consideration concerns from the community about

inconsistencies in timely notification to borrowers about the annual hardship review, the Department weighed options for requiring FFEL servicers to provide early notification, such as that provided to Direct Loan borrowers. During discussion the issue of a database match with IRS was raised, as was consideration of extending forbearance to borrowers who fail to provide the necessary documentation and cannot make payments under the standard repayment plan. The Department also proposed to bring into regulation its subregulatory guidance for borrowers wishing to leave the IBR plan to change repayment plans after making one full payment under the standard repayment plan.

● **Forbearance for post-270 day Defaulted Loan Borrowers:** The Department received requests to eliminate a signed repayment agreement requirement from the FFEL regulations and is considering adding that requirement to DL regulations instead. Several school negotiators agreed with this proposal because it is an important part of the borrower understanding that the loan must be repaid. Negotiators representing servicers recommend requiring the reaffirmation at the point the default claim is issued, but before it is paid by the guarantor, rather than at the 270-day mark, saying many borrowers wait until the 270th day they are past due to seek help and need more time to sign the agreement.

● **Minimum Loan Period for Transfer Students in Non-Term/Non-Standard Term Programs:** The regulations provide an exception to this requirement only in the case of a student who transfers into a school with credit or clock hours from another school and the period overlaps the loan period at the new school. ED said that the limited scope of the exception provides no benefit to most transfer students and may in some cases discourage students from transferring to different schools. Discussion of this issue centered on eliminating the restriction that requires hours to have been accepted from the former school, and allowing the new school to originate any remaining loan limit for the balance of the applicable period to which the limit applies in all cases where loan periods overlap between the former school and the new school.

This, in a nutshell, was the first week of Negotiated Rulemaking. I will be returning to Washington, D.C. in February for round two of Negotiated Rulemaking. Although I will spend my Valentine's Day in Washington, D.C., I am happy to be a part of the process and I look forward to reporting back to you any new developments

## CSAC Update



**Diana Fuentes-Michel**  
Executive Director  
California Student Aid  
Commission

These are anxious, yet exciting times for state financial aid. On one hand, the Legislature and Governor are negotiating the State Budget, and reductions to Cal Grant funding are being considered. On the other hand, this year over 250,000 California students have received \$1.6 billion in Cal Grants and other financial aid administered by the Student Aid Commission (CSAC) making a college education possible for them. Additionally, CSAC is working to implement the California Dream Act which will provide Cal Grants to thousands more students who have traditionally been shut out of state-funded financial aid.

*Let me share in a bit more detail what is going on...*

### Governor's Proposed Budget for 2012-13

The Governor has proposed significant changes to the Cal Grant Program, phasing out the Loan Assumption Programs, reversing the policy decision the Commission made at its November 2011 meeting regarding the California Community College Transfer Entitlement Program, and holding the institutional eligibility requirement regarding cohort default rates at the 2011-12 level.

CSAC staff will issue new 2012-13 year Cal Grant awards using existing cutoffs and practices. Therefore, with an eye towards potential Cal Grant eligibility changes, CSAC is releasing the 2012-13 High School Entitlement Cal Grant award notifications with statements that the actual awards are subject to the final state budget. (For more information, see Special Alert 2012-03 at <http://www.csac.ca.gov/secured/specialalerts/2012/GSA%202012-03.pdf>.)

The first two Entitlement processing cycles of the 2012-13 award year have resulted in approximately 63,000 preliminary awards to graduating high school seniors and one-year-out high school graduates. Continuing the pattern of the last several years, 2012-13 award offers are already showing an increase over the previous year's offers.

*continued on next page*

### The changes proposed to the Cal Grant Program are as follows:

- Raise the minimum GPA for new applicants, affecting 25,000 students and generating \$131.2 million in General Fund savings
  - Cal Grant A from 3.0 to 3.25
  - Cal Grant B from 2.0 to 2.75
  - Transfer Entitlement from 2.4 to 2.75
  - 80 percent of these students are expected to attend a California Community College or a California State University
  - 83 percent are Cal Grant B students who have an average family income of \$17,000
- Decrease the maximum award for new and renewal students at private institutions
  - From \$9,708 to \$5,472 for independent, non-profit colleges and universities affecting 30,800 new and renewal students and generating \$111.5 million in savings
  - From \$9,708 to \$4,000 for private, for-profit colleges and universities affecting 14,900 new and renewal students and generating a savings of \$59.1 million
  - These represent a 44% decrease in Cal Grant aid for students at independent institutions and 59% decrease for students at proprietary institutions
  - The reduction to renewal awards is unprecedented and will greatly affect those who are already well into their programs of study
  - 2012-13 entering students must make their choice of postsecondary institution this spring before the budget is finalized
- Establish in statute the prior CSAC practice of requiring uninterrupted enrollment between community college and transfer to a four-year college or university to meet Cal Grant Transfer Entitlement requirements.
- Amend statute to maintain the cohort default rate (CDR) for Cal Grant participating institutions at 24.6% on-going. Current law increases the CDR from 24.6% to 30% in 2012-13 and subsequent years.



## CSAC Update (continued)

In addition to the proposed Cal Grant cuts, the Governor proposes to phase out loan assumption programs for teachers and nurses by eliminating all new award offers, eliminating loan assumption payments to all participants who have not already received their first year of benefits, and continuing to provide loan assumption payments through 2015-16 to participants who have already received at least one year of benefits. The eliminations will affect approximately 2,600 teachers and 70 nurses for a savings of \$7.6 million.

At their January 26, 2012 meeting, the Commission adopted the following resolution:

The California Student Aid Commission sees higher education as an investment in California's future. Education is the economic imperative of our time and the civil rights issue of our generation. Access to higher education is the basis for the formation of our democratic society. As the stewards of access to opportunity for higher education, we urge the Legislature to give the highest priority to students in the budget during this time of financial downturn.

Campuses should monitor budget proceedings as significant changes may be put into law.

### Dream Act Implementation

The California Dream Act of 2011 consists of two bills, Assembly Bill 130 (AB 130) and AB 131. Together, these bills allow undocumented and documented students who meet certain provisions of AB 540 law to apply for and receive private scholarships funneled through public universities (AB 130), state-administered financial aid, university grants, community college fee waivers, and Cal Grants (AB 131). To assist colleges and universities to determine financial need for Dream Act aid, the CSAC staff is developing a Dream Application. The application will be housed at [www.caldreamact.org](http://www.caldreamact.org).

For 2012-13 Dream Act aid offered by the public segments (available beginning January 1, 2013), CSAC will open the

Dream Application by April 2, 2012. The 2013-14 Dream Application, to open on January 1, 2013, continues data delivery for public campuses' state funded assistance but adds Cal Grant program consideration for students interested in attending all eligible Cal Grant schools, both public and private. The application emulates the federal FAFSA since the federal needs analysis methodology is mandated by state law. CSAC staff has hosted teleconferences with the public and private segments, student workgroups, immigrant advocacy groups, and high school counselors to gather information on how to present the Dream Application questions and supporting instructions to applicants as clearly and simply as possible. A significant portion of students to be served by AB 130 and 131 are undocumented, and we are aware that this student population and their parents may view government-controlled data collection with apprehension. To ease any concerns, the Dream Application does not ask for the student's Social Security number. Also, the student is not requested to declare citizenship status. Rather, the student is presented with various eligibility conditions regarding use of the Dream Application and, if the student feels he/she fits those conditions, allows the student to self-select either Dream Application or FAFSA completion. A pseudo Social Security number is issued to all Dream applicants, and data output to participating campuses uses the familiar federal ISIR file layout with only slight modifications.

To educate colleges and high schools on the Dream Application, CSAC staff will hold webinars on the Dream Application process as well as include a session on the application process in the annual high school counselors' workshops. Also, CSAC staff is developing written supporting documentation to aid colleges, high schools and advocacy groups in assisting students to complete the Dream Application.

As always, my staff and I are available to speak with you and discuss any of the changes above. We look forward to working with you in 2012-13 to administer the financial aid programs so important to our state's postsecondary students.



## 10 Steps to Review Cohort Default Rate



**Grace Smith**  
USA Funds

### *Take These 10 Steps to Review Cohort Default Rate Information*

With the recent release of draft 2010 two-year cohort default rates and the draft 2009 three-year rates, you'll want to compare your school's own records against the information from the U.S. Department of Education. Review the data and, if appropriate, submit an incorrect data challenge.

USA Funds® advises schools to take these 10 steps to review your cohort default rate data from the department and potentially issue a challenge:

- 1.** If you believe that your cohort default rate is incorrect, review information about cohort default rate calculations in the Department's Cohort Default Rate Guide.
- 2.** Download the Department's Electronic Loan Record Detail Report (DRCO35, School Cohort Default Rate History Report — extract version, message class SHCDREOP). The Department offers information about downloading the report on its website at [www.ifap.ed.gov/eannouncements/0224eCDR6SixthBroadcast.html](http://www.ifap.ed.gov/eannouncements/0224eCDR6SixthBroadcast.html)
- 3.** Collect and review any relevant enrollment and repayment data. This data should include the following:
  - Records from the financial aid office or the registrar's office.
  - Student Status Confirmation Reports or other electronic enrollment reports.
  - Transfer requests for new students and former students.
  - National Student Loan Data System borrower enrollment history or borrower aid history.
  - Lender or servicer records.
- 4.** Create a spreadsheet with data about borrowers in the cohort and when they entered repayment, based on your school's data.

**5.** Compare the internal data against the data on the LRDR. If there is data on the LRDR that you believe is incorrect, based on your internal data, you should contest the LRDR data.

**6.** Access the Department's eCDR appeals Web-based application. The Department is the data manager for all Direct Loans and offers information about eCDR appeals at <https://ecdrappeals.ed.gov/ecdra/index.html>. You must file incorrect data challenges via eCDR — no paper challenges are permitted. Remember: You must submit a separate incorrect data challenge to each data manager. Each challenge should list only the loans held by that particular data manager.

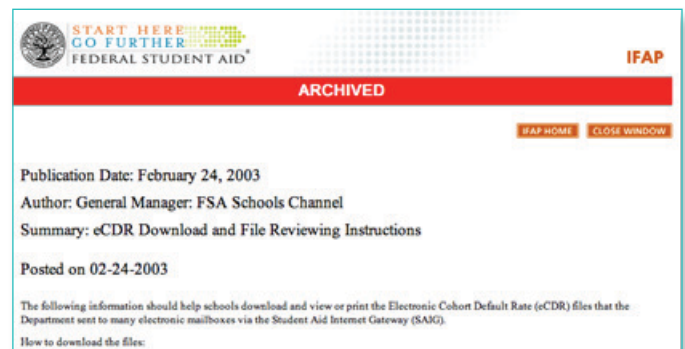
**7.** Determine what kind of error you believe has been made. Allegations usually fall into one of these categories:

- Data incorrectly reported.
- Data incorrectly excluded.
- Data incorrectly included.

**8.** Review and confirm your data.

**9.** Gather supporting documentation. You must provide documentation to prove each allegation.

**10.** Submit the incorrect data challenge. The Department's guidelines set a 45-calendar-day time frame for submitting incorrect data challenges. So for the 2010 two-year draft rate released Monday, Feb. 27, the deadline for submitting your school's incorrect data challenge is April 19. For the 2009 three-year draft rate released March 5, the incorrect data challenge deadline is April 26. Make sure you maintain documentation that verifies the receipt of the incorrect data challenge, and all electronic documentation that you submitted as part of the incorrect data challenge.



*Good place to start on ifap website*

## CONFERENCE & MEETING UPDATES

### DAY AT THE CAPITOL • TUESDAY, MARCH 13, 2012



#### PLEASE JOIN US!

Each year CASFAA and CCCSFAAA are proud to sponsor a Day at the Capitol to provide an opportunity for student financial aid administrators to meet with legislators, serve as resource experts, and advocate for California students.

This year the Cal Grant Programs face an unprecedented proposed \$300 million cut in funding. Please take this time to voice your support for the access to education and prosperity that the Cal Grant Programs provide our students and the future of California.

#### Check-In:

**8:15 am at the State Capitol,  
Room 2040**

**Agenda: 8:30 AM to 4:30 PM**

- ✓ Budget process and advocacy tutorial
- ✓ California Student Aid Commission leadership session
- ✓ Legislative and budget panelist discussion
- ✓ Lunch with segmental panelist discussion (CCC, UC, CSU, Proprietary & Independent)
- ✓ Key legislators and legislative staff visits
- ✓ Future advocacy planning session



## 2012 WASFAA Conference

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- Debt Management
- FAFSA Awareness
- VA Best Practices
- The Tax Return Transcript
- Undocumented Students
- FA Night Presentation Tips
- Award Letter Best Practices
- ...and many more!

