



AUGUST 2016 NEWSLETTER

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President's Update



Scott Cline
CASFAA President
Associate VP of Enrollment
California College of the Arts

If you know me -- I'm a data nerd. So for this update I figured I would provide some numbers. As of August 15th, we are 286 days into the 2016 EC term and have 85 days left. Last fall, CASFAA in partnership with CSAC help to trained 2,389 high school counselors. We had nearly 400 people attend the last Jim Briggs training on Taxes for Financial Aid Professionals in person and over an additional 100 online. With the combined support of their institutions and CASFAA, in February, five people attended the NASFAA Leadership Conference and advocated on the Hill on behalf of student and financial aid professionals. In March, 15 members of the EC advocated in Sacramento for student access and financial aid professionals. It has been a busy year and there is still more to do.

Executive Council Updates

Our esteemed colleague Rachelle Feldman has accepted the position of Associate Vice President of Financial Aid and Scholarships at University of North Carolina, Chapel Hill. She leaves behind at University of California, Berkeley an extraordinary set of work, including the Middle Class Scholarship program, student advisory board as well as her work her work on the national and state level. California's loss is certainly UNC, Chapel Hill's gain. We wish her all the best in her new role on a new coast--even if that coast is not as cool as the west coast.

(President's Message continues page 3)

CASFAA Newsletter

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EDITORIAL POLICY

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

CASFAA Newsletter Editor

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CASFAA NEWS

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(continued from page 1)

With Rachelle leaving, Anafe Robinson has agreed to be step into the position of VP of Federal Issues for the remaining 2016 term. Anafe was the VP of Federal Issues the previous year and has served on the committee for many years. I look forward to having Anafe help us finish out 2016 term.

Additionally, our dedicated colleague Melissa Moser who was serving as the 2016 Treasurer-elect will retire from the Coast Community College District on August 15, but will be taking up the new role of Executive Director of Financial Aid and Title IV Compliance at Pima Community College in Tucson, AZ. On behalf of the EC, I thank Melissa for her service not just during the 2016 EC but for her many roles and additions she has provided to CASFAA over many years. Melissa has held many positions on the EC over the years, including CASFAA President. We wish her the best on her future endeavors.

The EC is currently reviewing this open position to fill this vital role.

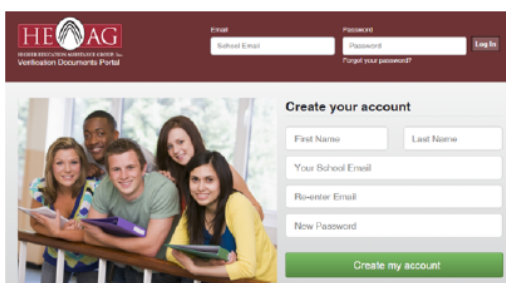
Executive Council Elections

CASFAA strength comes from its membership and especially those who are willing to assist with leading the organization. Since the call for the 2017 EC nominations opened on July 6 and is now closed, the elections committee has received many notations. Shortly the EC will be reviewing the nominations and approving the ballot for the election.

Make sure to look for the election ballot to be live shortly. As they say, vote early (and often).

Just kidding about the second part.

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CASFAA Conference - Building Tomorrow

We are 83 days away from the start of the 2016 CASFAA Conference November 6-8 in Anaheim, CA. The conference and the program committees have been hard at work developing an outstanding event filled with many training sessions, the latest updates, professional development and networking opportunities.

The conference registration is open along with the hotel reservations--make sure you register today. Keep in mind the conference registration fee increases after 9/30, so make sure you take advantage of the early-bird registration free of \$375. After 9/30 the registration fee increases to \$425.

Be sure to read the conference and program update for more information on the conference and I look forward to seeing many of you in Anaheim November 6-8!



Dewayne Barnes
Director of Financial Aid
California College of the Arts

Treasurer's Trove

The semester has already started for you or is very close to beginning so...welcome back to the academic year. At this point in the year for CASFAA we don't have much income coming in for training events as we are gear up for Conference activities, an election and a transition meeting for the newly elected Executive Council for 2017. Assets are pretty static at this moment in time, and aside from the renewal of insurance coverage and the trickle of your early bird conference registrations, the Treasurer role is pretty quiet.

The annual Audit continues for CASFAA, and budgets are all wrapped up for the year. Training will begin for the new Treasurer-elect to lay out an action calendar for the year ahead. Last year around this time CASFAA moved some of its assets into a low risk short term CD in case of a cash shortfall. We're happy to say we haven't had to tap into that money just yet, and we've decided to continue that type of investment for the next quarter. As the annual conference registrations and sponsorships begin to roll in, we hope not to have to dip into the fund in the future and will have plenty to operate from over the conference dates and into the new year pending a great turnout.

If there are any questions regarding CASFAA assets or performance, please feel free to reach out to me at dbarnes@cca.edu with questions. Until then, see you in Anaheim!



Profit and Loss

This year ▼

\$-6,606

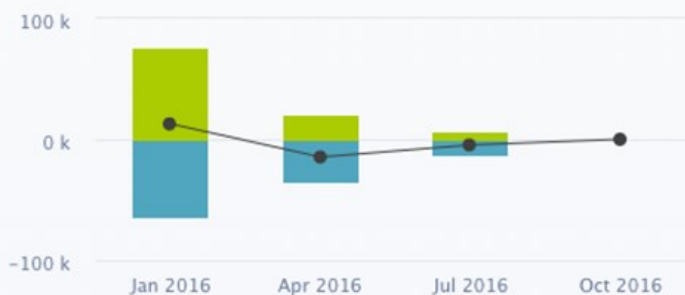
NET INCOME

\$104,389

INCOME

\$110,994

EXPENSES



Transitions!



Mary Booker
AVP Student Financial Services
University of San Francisco

Mary Booker, formerly Director of Financial Aid at Pomona College, has recently transitioned to a new role as Assistant Vice Provost of Student Financial Services at University of San Francisco. You can read the press release on the [USF website](#). Don't worry, she's still our Independent Segment Rep!

Roger Ling
NCAA Compliance Coordinator
University of California, Los Angeles



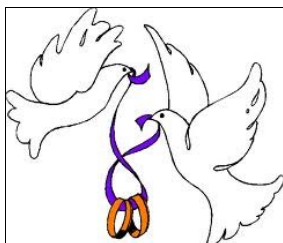
Roger Ling has joined the UCLA Financial Aid and Scholarships team as the NCAA Compliance Coordinator. Roger holds a Bachelor of Arts Degree in Economics from UCLA and a J.D. from Santa Clara University, School of Law. Roger will work with Financial and Scholarships and with Intercollegiate Athletics at UCLA to ensure compliance in the administration of financial aid and athletic scholarships awarded to student athletes.



Rachelle Feldman
Director of Financial Aid
University of North Carolina, Chapel Hill

After many years in the UC Berkeley Financial Aid and Scholarships Office, Rachelle takes a graceful saut de chat out to the East Coast to lead the Financial Aid Office at University of North Carolina at Chapel Hill. Again, don't worry, she's still leading the NASFAA PPY Task Force.

Just Married! On June 18, 2016 Dewayne Barnes married his best friend Beth Marie Powers in a fun filled ceremony located in San Jose, California. Joined by family and close friends, the "sparkling" party was a blast. The couple reside in Redwood City, California and are looking forward to continuing the celebration for many years to come.



For Immediate Release...

Tax Detective acquired!



NORTHBORO, MA – [May 19, 2016] – [Iron Bridge Resources](#), the higher education consulting firm, announced today that it will acquire The Tax Detective, the financial aid training company owned by Jim Briggs. Briggs, who has been providing tax seminars to the financial aid community for more than 35 years, will continue his important work in an advisory capacity for Iron Bridge Resources.

“I couldn’t be more pleased,” said Briggs. “Iron Bridge Resources is the perfect partner to take my business to the next level.” Iron Bridge Resources provides business support and interim staffing services for financial aid, bursar/student accounts and enrollment management. The acquisition marks an important step in the company’s long-term expansion plan and will complement its existing tax training division. It is anticipated that the acquisition will close in June, 2016.

“I’m honored that Jim selected us,” said Howard McGinn, chief executive officer of Iron Bridge Resources. “Like Jim, we at Iron Bridge have dedicated our careers to serving the higher education community. We look forward to continuing his mission of providing this important information with the same high level of service schools and professional organizations have come to expect.”

Briggs will begin his advisory role with Iron Bridge Resources on June 1st, working closely with director of training Robert Weinerman, who will provide tax workshops to schools and professional organizations nationwide. Weinerman has more than 20 years of college finance experience, including 10 years in senior financial aid roles at Massachusetts Institute of Technology and Babson College and 13 years at College Coach, the nation’s largest provider of college counseling services. In both roles he concentrated on learning the intricacies of the US Income Tax code and its implications on financial aid eligibility. He recently shifted his professional focus to training financial aid professionals, and has delivered tax seminars sponsored by CAPFAA, NHASFAA, and MASFAA. “Robert is one of the few individuals I know who has the unique skill set to serve my long term clients,” said Briggs. “We’ll be scheduling meetings over the next few months to ensure a seamless transition.”

About Iron Bridge Resources

Iron Bridge Resources, LLC is a professional higher education consulting firm supporting all student services functions. Our leadership team has more than 100 years of combined experience in the higher education industry are experts in the areas of executive management, business development, marketing and sales. Iron Bridge consultants are subject matter experts with an average of 15 years of experience in their field. Together the Iron Bridge team stands ready to help solve your most challenging issues.

About James Briggs, The Tax Detective

James Briggs is a nationally known expert on federal taxes and financial aid. Over the past 35 years he has consulted with hundreds of schools and trained thousands of financial aid professionals at colleges, loan guarantors and state financial aid agencies nationwide. Jim speaks frequently at federal, state and regional financial aid conferences and writes an occasional column on taxes for the Student Aid Transcript, published by the National Association of Student Financial Aid Administrators. Jim has been quoted on financial aid issues in the Wall Street Journal, Smart Money Magazine and the Education Life section of the New York Times.



CASFAA Conference

Registration Now Available!!



In coordination with WASFAA trainers, attendees can sign up for NASFAA University training (and credential certification testing) at a massively reduced cost! So instead of paying approximately \$299 for the Verification training and \$299 the PJ training, it's \$100 for both (\$50 for WASFAA members)! The conference registration site will be updated with this option by September and an email sent out to the membership once this add-on is live.

Early bird registration is available through September 30th. The early bird rate is \$375. Afterwards, the registration price goes up to \$425.



There will be even more concurrent sessions, 6 instead of 5. That helps justify your attendance. Also 2 of the concurrent sessions will be 60 minutes long, while 4 will still be 75 minutes. This gives more flexibility for you and greater training opportunities.

Want to present at the conference? Great? Contact the [Conference Committee](#) for details. Be prepared for great breakouts, perfect timing, networking opportunities, business partners, and of course Disneyland, all available to you in Anaheim.



David Wuthrich,
Account Executive
Student Connections
(Powered by USA Funds)

10 tips for better communication with borrowers

As financial aid professionals, we know reaching out to borrowers in various stages of repayment is an important part of reducing or maintaining your institution's cohort default rate. Here are some tips to improve your borrower outreach:

Create a strategy for your institution's individual goals and unique borrowers. Every institution is different.

Work with your team to analyze your borrower data to determine what you would like to accomplish with your borrower outreach efforts and where you should focus your attention.

Manage all active cohorts.

Managing multiple borrower cohorts is like holding four ice cubes in your hand. The one you've held the longest is almost gone, but if you focus only on that one and ignore the others, then you're just going to be faced with the same dilemma next year when that one has melted and a new one takes its place. Focus on the cohorts on which you can have the most impact, but proactively reach out to borrowers in all cohorts.

Employ a variety of communication methods.

Because each borrower is unique, you can't expect to reach all of your borrowers in the same way. For example, phone calls are effective because you can have a conversation with the borrower to answer questions about their specific situation and, hopefully, assist the borrower in reaching out to their loan servicer and resolving any issues immediately. However, not all borrowers are going to be available via phone, and you may not have current phone numbers for some borrowers. In that case, emails or letters can be an effective way to reach out and encourage the borrower to call you to have that conversation.

Start counseling borrowers in the grace period.

The grace period is the 6-month period after most subsidized and unsubsidized loan borrowers are no longer enrolled in school. During this time, those borrowers don't have to make any payments on their loans. This is a great time to start communicating with borrowers, especially those who have withdrawn from school, to establish yourself as a trusted advisor regarding their loan repayment. Use this opportunity to gather contact information for the borrower, so you can follow up closer to the start of repayment. Also, if the student has withdrawn from school, this is a good time to try to get them re-enrolled before the end of the grace period.

Timing is important.

Anytime you are trying to contact someone, you need to consider the best time to reach out. Mornings and evenings are typically the best time to reach borrowers on the phone. If you are not having luck reaching borrowers during a specific timeframe, try changing up the time of day that you make calls to see if that makes a difference. Also, be sure to call during times that the loan servicers' offices are open. Once you get the borrower on the line, the goal is to come to a resolution for that individual and, often times, you need to get in contact with the servicer to accomplish that.

Make sure the borrowers understand what you are telling them.

When communicating with borrowers, whether over the phone or through an email or letter, really try to make sure they understand what you are explaining to them. Sometimes repayment options, and even borrower resources, can be complicated if you aren't familiar with the terminology. Don't use industry jargon and check in during the conversation to see if the borrower is following what you are saying.

*(Continued from previous page)***Offer helpful resources.**

If possible, create a page on your school website with resources (or links to other organizations' resources) on topics such as taking student loans and loan repayment options. You can also put information about your team and any activities your office wants to promote on that page. When counseling borrowers, you can direct them to that page to learn more. Having this resource page will also validate to the borrower that you are who you say you are. With so many companies trying to get students and former students to pay for repayment assistance, it is a good idea to let your borrowers know that you are legitimate.

Focus on long-term solutions, not a quick-fix.

Truly acting as a counselor for the borrower means listening to that individual's situation, providing information on all of the options, connecting the borrower with the loan servicer and — last but not least — staying on the line with the borrower and servicer to make sure a plan for long-term repayment success is established. Once the call is finished, ensure the borrower understands what was agreed upon and has all of the relevant contact information. It may take a little more time, but this level of assistance will improve the borrower outcome.

Regularly gather as much contact and reference information as you can.

One huge obstacle to effective borrower outreach is lack of quality contact information. Each time you speak with a borrower, verify all of the contact information you have for that individual. You can also keep your borrower contact database up to date by finding out which other departments on campus might also have contact information for those borrowers and compare that to what you have in your records.

Use a cohort management system to keep track of your communication activities and borrower data.

Whether you are conducting your borrower outreach on your own, outsourcing it to a third-party or doing a little of both, having a tool that can provide transparency around which borrowers have been contacted and effectiveness of those communications can streamline your efforts.

* Career Corner *

Did you know that CASFAA's Job Board partner, YourMembership, offers free resume critique? **Did you also know that in 2016, more employers registered to use this Job Board than job seekers?** If you are looking for a change, now is the time!

California Association of Student Financial Aid Administrators			
Statistic Category	Your Job Board	Same Period Last Year	% Change from Same Period Last Year
Employer Registrations	25	17	47.1%
Jobseeker Registrations	21	30	-30.0%
Resume Views	22	12	83.3%

Click on [CASFAA JobsLink](#) to explore further!

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Legislative Lair

House Passes Numerous Higher Education Bills – Now it's up to the Senate (after a 7-week ~~vacation~~ recess)

In July, the U.S. House of Representatives passed various higher education bills. The bi-partisan effort was praised by leaders on both sides of the aisle. Below is a partial summary of the ones directly impacting financial aid quoting www.congress.gov

The Strengthening Transparency in Higher Education Act (H.R. 3178), by Higher Education and Workforce Training Subcommittee Chairwoman Virginia Foxx (R-NC) and Delegate Gregorio Sablan (D-Northern Mariana Islands), “Specifically, it eliminates the existing restriction that limits calculations of cost of attendance, net price, and tuition and fees to first time students only. Additionally, it eliminates provisions that require the Department of Education (ED) to make publicly available the following: (1) college affordability and transparency lists, (2) annual summaries of institutional reports, (3) state higher education spending charts; and (4) a multi-year tuition and fees calculator. The bill establishes certain minimum requirements for an institution's net price calculator, including website location and information provided. Sale or distribution of personally identifiable information collected by a net price calculator is prohibited.”

(Legislative Lair continues on page 15)



Anafe Robinson
Director of Financial Aid, Scholarships,
Veterans, & Foster Youth
Pierce College

High School Relations Committee Update

The High School Relations Committee provides financial aid outreach to our high school counselors and partners as well as provide an opportunity for our CASFAA members to participate in professional development in the area of public speaking and committee work. This committee is a great vehicle of volunteer opportunities for CASFAA members. Our committee usually meets via conference calls and may have an in-person meeting when needed.

The committee's bulk of work is organizing the annual High School Counselors Workshops conducted throughout the state. In response to the new Prior-Prior-Year FAFSA application cycle, the workshops will begin on August 25, 2016 which is earlier than in prior years and ending on October 19, 2016. We have close to 3,000 high school counselors and partners already registered. The training focuses on the financial aid application and updates, the financial aid award process for federal and institutional student financial assistance programs, Cal Grants and other state aid, CA Dream Application, and a comprehensive review of the FAFSA. We believe the workshops are the best series of its kind in the state and represent the best value, time wise, for very busy high school counselors who have a choice on where to receive training and updates on the financial aid process. The attendance in these workshops has increased during the last several years as demand for financial aid has increased. Therefore, we need all the help we can get. If you are interested in joining our committee, please feel free to contact me at robinsa@piercecollege.edu. We are looking for presenters. CASFAA Needs You!!!

I would like to take this opportunity to thank all the staff at the colleges and universities who have opened their campuses to be host sites, our CASFAA presenters, the staff at the California Student Aid Commission, and ECMC for sponsoring the workbooks.

2016 High School Counselor Workshops
08/25/2016 - Mission College
08/31/2016 - Canada College
09/02/2016 - Chabot College
09/07/2016 - Fresno City College
09/08/2016 - North High School
09/09/2016 - Allan Hancock College
09/16/2016 - LA City College
09/20/2016 - Shasta County Office of Education
09/21/2016 - Xavier College Preparatory High School
09/23/2016 - Moreno Valley Conference Center
09/22/2016 - Moreno Valley Conference Center
09/28/2016 - Oxnard College
09/29/2016 - LA Pierce College
09/30/2016 - LA Mission College
10/04/2016 - Sonoma State University
10/05/2016 - Solano Community College
10/06/2016 - Scottish Rite Center
10/07/2016 - Scottish Rite Center
10/13/2016 - Orange Coast College
10/14/2016 - Cerritos Community College
10/18/2016 - American River College
10/19/2016 - American River College



Pat Robles-Friebert
Strategic Business Director
Inceptia, a division of NSLP

Knowing the Options: Loan Repayment Choices Can Help Student Borrowers Stay on Track

From getting students in the door to completing exit counseling, financial aid offices have a lot to focus on while students are in school. It may be difficult to stay up-to-date on the variety of repayment options available to student borrowers, but ensuring borrowers are aware of their options can mean the difference between maintaining good standing and a delinquency or default. Following is a rundown of federal loan repayment options followed by a quick 101 on the newest plan, REPAYE.

REPAYMENT OPTIONS OVERVIEW

When federal student loans enter repayment, most are placed under the **Standard Repayment Plan**. This plan is designed to allow students to pay off their loan in 10 years with the same fixed payment every month. If that payment stays affordable each month, this no-hassle plan will get rid of that loan quickly, and with the least amount of interest. If the Standard payment is more than a borrower can pay, he can potentially set up lower payments based on annual income and family size under one of the **Income-Driven Repayment Plans**.

There are a lot of acronyms when it comes to Income-Driven Repayment Plans (IBR, IBR for New Borrowers, PAYE, REPAYE, and ICR). However, all Income-Driven Repayment Plans have some features in common:

- Built-in forgiveness after 20-25 years
- Payments that count toward Public Service Loan Forgiveness (PSLF) requirements
- Minimum payments that adjust annually as your income or family size changes
- \$0 minimum payments for some borrowers
- With Income-Driven Repayment Plans, the borrower must submit an application every year to calculate a new minimum monthly payment.

THE REPAYE PLAN

Launched in December, 2015, the newest plan, **REPAYE** (Revised Pay as You Earn), made Income-Driven Repayment Plans available to more people by removing some restrictions, including:

- **Cutoff date restrictions:** Some older plans (PAYE and IBR for New Borrowers) had specific dates that limited access for some borrowers. REPAYE is available to all Direct Loan borrowers. So even those previously unable to enroll in an Income Driven Plan may be eligible for the REPAYE plan.

(continued from previous page)

- **Partial Financial Hardship restrictions:** Some older plans (PAYE, IBR, and IBR for New Borrowers) only apply to borrowers whose new payment is less than they would pay under the Standard Repayment Plan. REPAYE, on the other hand, allows borrowers of any income level, even if the REPAYE payment would be higher than their Standard payment.

One of the biggest benefits of the REPAYE plan is an expanded interest subsidy provision for when a borrower's monthly payment doesn't cover the interest accruing on the loan (this is called "reverse" or "negative" amortization). Borrowers should ask their loan servicer how much interest accrues on their loan(s) each month to see if their payments are at least covering the interest. Typically, if the minimum payment on an Income-Driven plan is lower than the interest amount, reverse amortization causes their balance to keep growing – even though they're making payments each month. Under REPAYE, if this situation exists, the federal government may cover some of the monthly interest accrual, thus making it a helpful option to minimize the effects of negative amortization.

When REPAYE may not be a good option:

Loans are Parent PLUS. The only Income-Driven Plan available for Parent PLUS loans is ICR, and it will require you to consolidate the Parent PLUS loans first.

Loans are Grad PLUS. REPAYE can be used with Grad PLUS loans, but the forgiveness term will be 25 years, instead of the 20 year term associated with the PAYE or IBR for New Borrowers plans. If a student borrower is planning to qualify for PSLF after 10 years, then the REPAYE plan may still be a strong choice.

Loans are FFEL. FFEL loans are not Direct Loans, and FFEL loans only work with the more expensive IBR plan. In this instance, borrowers could consider consolidating their FFEL loans into the Direct Loan program to make their loans eligible for REPAYE and PSLF.

The borrower struggles with submitting updates on time. REPAYE has strict annual requirements for updating information. Missing the deadline will cause complications with both payment amount and progress toward forgiveness.

The borrower files tax returns separately from his/her spouse. REPAYE is the only Income-Driven Plan that will include the spouse's income and federal loans in the calculation, even if the borrower files tax returns separately. Other Income-Driven Plans exclude the spouse's information if tax returns are not filed jointly. Depending on the numbers, REPAYE might still be the best option.

Income and family size do not qualify the borrower for a reduced payment. REPAYE allows borrowers to join the program even if their calculated payment would be higher than the Standard plan payment. There is no cap on potential payments under REPAYE, so borrowers need to decide which is preferred: a fixed payment (Standard Repayment Plan) or a payment that increases along with income (REPAYE).

Loan repayment counseling doesn't need to end when a student leaves school. There are service providers with trained counselors to help provide students with the most relevant loan payment options to meet their individual repayment needs, ensuring students who are struggling have the resources they need to get back on track while giving financial aid staff the freedom to focus on serving students in school. To learn more about Inceptia's Default Prevention Outreach and Grace Counseling Services, visit [Inceptia.org](https://www.inceptia.org).

10 Tips to Help Your Students Detect and Avoid Identity Theft



Heather Tapia
Sr. Marketing Associate
Great Lakes Educational
Loan Services, Inc.

Identity theft is the fastest growing crime in America, and young people between the ages of 18-24 are the most likely to be affected. We've compiled a list of tips for you to share with your students to help them protect their personal information, assets, and credit. You can also direct your students to the [Federal Trade Commission's identity theft and data security resources](#).

1. Protect personal information such as your full name, birth date, Social Security number, and financial and medical account numbers.
2. Be on alert for phone, online, or email scams that ask for any of your personal information. Securely dispose of (e.g., shred) printed materials that contain this type of information.
3. Take a few moments to open and read the correspondence you receive so that you can proactively identify invoices or notices for accounts you may not have authorized.
4. Review your monthly statements and immediately contact the financial institution, merchant, or health care provider about possible fraudulent charges or discrepancies.
5. Use secure Wi-Fi when accessing sensitive information online. Before entering personal information, look for [https://](#) in the site's URL. This helps protect the privacy and integrity of data exchanged online.
6. Create strong passwords, use two-step account verification when available, and avoid using the same password on multiple sites.
7. Be aware some identity protection services may use deceptive marketing practices to solicit customers. Generally, you can protect your accounts and check your credit statements and reports on your own.
8. If you think your Social Security number may have been compromised, putting a security freeze on your credit reports denies new creditors access to your file if anyone (including you) attempts to open new accounts in your name. Keep in mind that freezing/unfreezing your reports may incur a small fee.
9. Set up text and/or email alerts for your accounts to automatically inform you when unusual or unauthorized activity may be occurring. You can often set alerts based on the amount charged or a specific number of charges in a 24 hour period.
10. The three major credit bureaus—Equifax, Experian, and TransUnion—are required to provide consumers with a free copy of their credit report once per year. For more information, including identity theft and fraud protection tips, go to <http://www.annualcreditreport.com>.

Heather Tapia is a Senior Marketing Associate with Great Lakes, serving schools in Southern California; you can reach Heather at (877) 882-4522, or by email at htapia@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.

(continued from page 10)

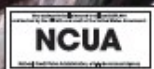
The Simplifying the Application for Student Aid Act (H.R. 5528), by Reps. Joe Heck (R-NV) and Jared Polis (D-CO), “It requires data sharing between ED and the Internal Revenue Service (IRS), pursuant to taxpayer consent. The bill revises the annual adjustment percentage calculation used to determine the total maximum Federal Pell Grant award by measuring inflation over the most recent fiscal year instead of calendar year. ED must develop and maintain a consumer-tested technology tool to allow a federal financial aid applicant to complete and submit electronic forms (e.g., the Free Application for Federal Student Aid) using a mobile device. Additionally, ED must make every effort to use IRS data to automatically populate the electronic forms with tax return information. “

Empowering Students Through Enhanced Financial Counseling Act (H.R. 3179), sponsored by Reps. Brett Guthrie (R-KY) and Suzanne Bonamici (D-OR), “This bill amends title IV (Student Assistance) of the Higher Education Act of 1965 to modify loan counseling requirements for an institution of higher education (IHE) that participates in federal student aid programs. Currently, an IHE must provide entrance counseling to a student who is a first-time federal student loan borrower. This bill replaces required entrance counseling with required annual counseling. Also, it expands the required recipients of such annual counseling to include, in addition to student borrowers, Federal Pell Grant recipients and parent PLUS Loan borrowers. Each annual counseling recipient must receive comprehensive information on the terms, conditions, and responsibilities with respect to a grant or loan and general information on a typical student budget, the right to request an annual credit report, average income and employment data, and financial management resources.”

[How a bill becomes a law](#)

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Daniel Roddick
Principal Loan & Contract Analyst
Student Financial Support
UC Office of the President

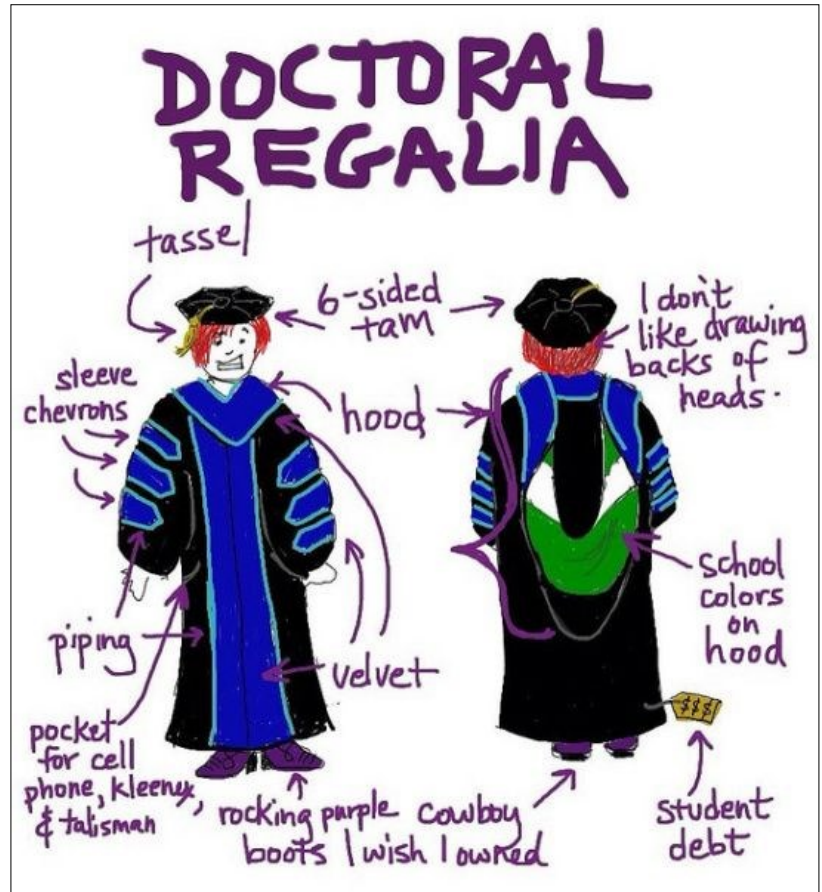
Graduate and Professional Issues Committee Updates

NASFAA announces the new Graduate Professional Issues Caucus Chair

At NASFAA I got to learn about our new NASFAA GPIC Chair Mendy Schmerer, Assistant Director, University of Oklahoma Health Sciences Center, SWASFAA. At the national level, they have ad hoc task forces, like one from two years ago for the GP segment, but they do not have standing committees. However, you can reach out to Mendy with ideas for NASFAA to tackle. It sounds like they plan to do a couple of Town Hall webinars as her predecessor did. Keep an eye on the NASFAA GP Listserv for details. Mendy's email is mendy-schmerer@ouhsc.edu.

Repeated Coursework Provisions include Graduate Students in definition of Full-time

On July 1, repeated coursework provisions, as explained in the [NASFAA AskRegs database](#), extended to the graduate student population in the definition of full-time. However, NASFAA staff David Futrell emailed the GP Listserv: "We have confirmed with ED that a graduate student repeating a dissertation writing course would not be subject to the repeated coursework rule since the content of the course changes from term to term."



HR 5567 would reduce Graduate Direct Loans and PLUS interest rates to match UG!

Proposed on June 22, 2016, HR 5567 is the Student loan Interest Rate Parity Act. Read the text [here](#). The philosophy is that students who are less likely to default should be given a better rate. Just like private loans, credit worthiness can secure a lower rate. How this impacts Parent PLUS is a different story as I don't believe there are sufficient statistics on that population of borrowers. Bottom line is this would be a big win for students. Bill proposed by Rep. Matt Salmon (R-AZ) pictured at right.





Audren Morris-Sandoval, MPP
Assistant Director of Compliance and Processing
University of California, Los Angeles

Greetings from the University of California, Los Angeles!

UC Segment Update

I count it a privilege to serve on the CASFAA Executive Council as your 2016 University of California Segmental Representative. Serving in this capacity has brought many unique opportunities. One of the most exciting activities that I have the privilege to assist with is serving on the committee for planning an amazing 2016 CASFAA Conference.

In preparation of the Annual CASFAA Conference planning, the CASFAA University of California Segmental Committee developed a survey to elicit feedback about what you would like to see at the upcoming conference. The purpose of the survey was to ensure the 2016 CASFAA Annual Conference and UC Segmental Breakfast will meet the professional development needs of the University of California.

We are very pleased with the response rate of the survey (nearly 100 responses). Your collective responses will provide valuable feedback about what types of conference sessions UC staff are interested in.


All survey respondents were entered into a drawing for a Fitbit. And the winner is. . . .

Stefanie Donnelly -
University of California, Santa Barbara



I encourage you to mark your calendars and save the date this November 6th-8th for what I am sure will be an extraordinary and memorable occasion.





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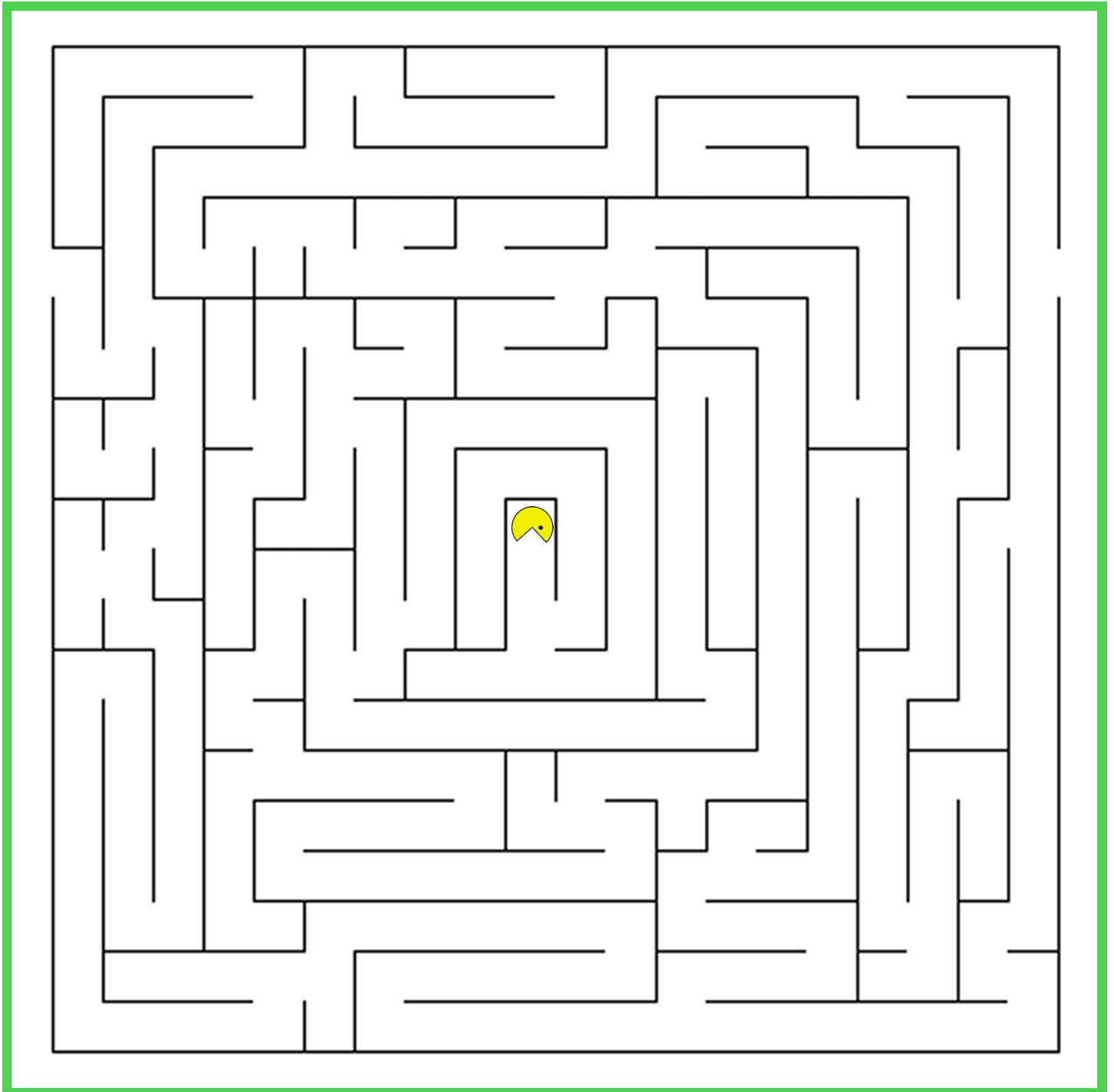
CONTACT US FOR MORE INFORMATION
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Your Quarterly CASFAA Game Page

Can you get from the middle to one of the sides?



Financial Aid Administrator Web Based Training Opportunities
(remaining trainings for August)

Title & Registration Link	Provided By	Date	Time - PST
What Happens When? Situations of Student Loan Borrowers	GLHEC	8/17/16	12:00 PM
Public Service Loan Forgiveness	PHEAA	8/18/16	11:00 AM
FERPA: Interpreting the Intricacies	GLHEC	8/18/16	12:00 PM
Professional Judgment: Unraveling the Mystery	GLHEC	8/23/16	9:00 AM
Repayment Plans 2.0: Strategies and Insights to Help Borrowers Succeed	GLHEC	8/23/16	12:00 PM
Strategically Preparing for the FAFSA: Campaigns, Scams, and Common Tips for Students	GLHEC	8/25/16	12:00 PM
FERPA: Interpreting the Intricacies	GLHEC	8/30/16	9:00 AM
Dependent or Independent Status: Clarifying the Confusion	GLHEC	8/30/16	12:00 PM



Happy Labor Day!



Vision Statement

CASFAA will:

- Serve as a resource for all financial aid professionals in California;
- Provide members with opportunities to become actively involved in the activities of the Association;
- Prepare members to assume leadership roles in the student aid profession, the Association, and other financial aid associations;
- Serve as an authority in the State on student aid issues and be consulted regularly by Federal and State policy makers, the media, and other educational partners; and
- Be proactive with regard to positions on State and national financial aid policy issues, and in protecting the interests and rights of California students for educational access and choice.

• Adopted by the 2006 CASFAA Executive Council •



Back of the Envelope... Food Insecurity

Daniel Roddick
Student Financial Support
University of California

Numerous articles have come out in the past year on food and housing insecurity. From the NASFAA news to the L.A. Times to the [Sacramento Bee](#), we hear about our students starving not for knowledge, but for food and basic physical necessities. The media eats this up of course, but for us on the front lines, what does this mean and what can we do?

Even accounting for statistical anomalies, poor planning by students who have a safety net, young men and women who just don't eat 3 meals a day, and couch surfers who could rent a place but just prefer bunking with a significant other, there are students out there who can't afford rent, who must choose between grocery bills and books. Some students truly are without the basic needs expected for success. Here are some courses of action.

- When I was a Resident Advisor, I used much of my budget to provide food at events. A make-your-own smoothie night was helpful to bring a bulimic girl out of her room. A tuna casserole fed many students during mid-terms. I always had snacks to offer.

- Go beyond statistics. Identify those truly struggling. Surveys may show some aren't eating meals every day, but it's not helpful if we don't know why.
- Open a food pantry, give food - no questions asked.
- Schools can give emergency aid of up to \$300, awarded later in the term, without impacting existing aid. See the [2016-17 FSA Handbook for details](#).
- Collaborate with other departments. Can an existing event in Student Affairs offer food if it doesn't do so already? What about campus clubs?
- Find those 2-for-1 deals and place a stack of coupons in your office. Every penny counts.

