



INSIDE THIS ISSUE

President's Conference Speech	1
Executive Council	2
Industry Conferences	3
Transitions	3
President's Message	5
Access & Diversity	5
Scholarship Tips	6
State of the State	7
Federal Update	8
Tax Workshops	10
Quarterly Game Page	11
Back of the Envelope	12

STAY CONNECTED THRU SOCIAL MEDIA



President's Update



Anita Kermes
CASFAA President
Director of Financial Aid
CSU Sacramento

(closing speech 2017 conference)

I've thought about what I might want to say as your incoming President and I've listened to folks throughout the Conference talk about the current political climate, the current status of financial aid and the challenges we face in the coming months.

I've heard our keynote speakers thank each of us time and time again - for the hard work we do. And remind us that it is important work we do each day and every day.

We cannot forget that collectively we help thousands upon thousands of students each and every day. Let's stop and think of that for a moment –

Life is a journey and we never know how our day-to-day interactions with others may touch someone's life. We never know how we may impact someone else's journey.

Knowing this I say again - **Collectively** we help thousands upon thousands of students each day and every day. WOW that's powerful!

As I reflected on the 2017 conference theme 'FINDING YOUR VOICE', I found how timely it is in so many ways and how applicable it is to more than just financial aid.

We are living in interesting times but we cannot allow the current political climate to impact us to the point where we forget **who** we are, **how** we got here and why **what** we do each day and every day is so important to **ALL our** students.

CASFAA Newsletter

VOLUME XXXIV, ISSUE I

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 or employers represented by the authors.

CASFAA Newsletter Editor

Daniel Roddick, Office of Financial Aid
University of California, San Francisco
Work Phone (415) 476-6572, daniel.roddick@ucsf.edu

ADVERTISING

For advertising information and rates, or to submit advertising artwork, please contact the CASFAA Newsletter Editor.

© 2018 by the California Association of Student Financial Aid Administrators. You are authorized to photocopy all or part of this publication for distribution within your institution.

www.casfaa.org

2018 COMMITTEES

Conference Chair	Dewayne Barnes California College of the Arts dbarnes@cca.edu
High School Relations	Anafe Robinson Pierce College robinsa@piercollege.edu
Membership Services	Lindsay Crowell UC Irvine lcrowell@uci.edu
1040 Workshops, and Association Services	Kim Thomas First Marblehead kthomas@fmd.com
Electronic Initiatives	VACANT
Newsletter Editor	Daniel Roddick

CASFAA NEWS

2018 EXECUTIVE COUNCIL

President	Anita Kermes CSU Sacramento anita.kermes@csus.edu
Past-President	Daniel Reed Point Loma Nazarene University dreed@casfaa.org
President-Elect	Barbara Bickett Adtalem Global Education Barbara.bickett@adtalem.com
VP Federal Issues	Lissa Wayne New York Film Academy l.wayne@nyfa.edu
VP State Issues	Apri Medina UC Santa Cruz apri@ucsc.edu
Secretary	VACANT
Treasurer	VACANT
Treasurer-Elect	Yuliana Sandoval Mendocino College ysandoval@mendocino.edu
CCC Segment Rep	Luanne Canestro San Mateo CC District canestrol@smccd.edu
Independent Segment Rep	Carl Gottbrecht Stanford University cgottbrecht@stanford.edu
Proprietary Segment Rep	Ena Hull Unitek Learning EHull@unitek.com
CSU Segment Rep	Saul Ramirez Cal Poly Pomona sramirez@cpp.edu
UC Segment Rep	Daniel Roddick UC Office of the President daniel.roddick@ucop.edu
Grad/Professional Member at Large	VACANT
Access & Diversity Member at Large	Javier Andrade Monterey Peninsula College jandrade@mpc.edu

So many Higher Education Associations, so little time!
Here's a list of some conferences coming up in 2018!

AAMC Fin Aid Conference: February 7—9 in Portland Oregon

NASPA: March 3 –7 in Philadelphia, PA

ACPA: March 11-14 in Houston, TX

CCCSFAAA: **March 20 – 22 in Palm Springs, CA**

WASFAA: **April 22 – 24 in Boise, ID**

COSUAA: April 28 – May 1 in St. Simons Island, GA

WACUBO: April 29 - May 2 Anaheim, CA

NASFAA: **June 24 – 27 in Houston, TX**

HEFWA: July 15 - 17 in Portland, OR

NACUBO: July 21-24 in Long Beach, CA

CASFAA: **October 28 – 30 in Palm Springs, CA**

FSA: **November 28 – December 1 in Orlando, FL**



Daniel Reed
Associate Director
Point Loma Nazarene

Transitions!

Daniel Reed has accepted the position of Associate Director of Financial Aid at Point Loma Nazarene University. He is excited to return to his alma mater in this leadership role.

Finding your Voice

Hello CASFAA members, I hope that the holidays treated you well, and that the new year is full of promise! I hope that one resolution you made is to speak out for your students. If you, your school, or your students have found their voice and spoken up for a cause, we want to know about it! Send your efforts to me at dreed@casfaa.org, and we'll spread the word. Your beginnings may inspire others to join in, and together, we can impact real change. Thank you for serving students each day both at your campus and in your advocacy!

Daniel Reed, 2018 Past-President

Wish to be featured in the Transitions section of the CASFAA Newsletter? It's a great way to announce new staff, retirements, weddings, babies on the way, eventful vacations, or promotions. Just email the CASFAA Newsletter Editor with a blurb and a pic and you'll be in the next issue!

(president's speech, continued from page 1)

And as we listened to Ryan J Smith on Sunday afternoon I heard loud and clear that there is still a lot of work to do. A lot of work to close the achievement gap. Work to help our students find a way out of poverty. Work to help our students of color, and work to help those who may not be in a position to fight for themselves. We have to find our voice. We have to speak out for whatever it is we are passionate about. We have to speak out for what we believe in.

Now more than ever –we need to continue to speak out about the need for increased funding, the need to maintain the integrity of our federal and state aid programs without impeding our ability to help our students, and the need for simplification so that we can focus on what we do best.

After all, **Isn't** that why we are here? To help **all** students achieve the dream? It starts in small ways – planting a seed – daring them to dream of what may be possible. To believe that College is Possible – and in the state of California, college is not only possible, it is affordable! We conduct outreach, we help students complete the FAFSA or DREAM application, and we help advise and counsel on ways to pay for college. We assist them on navigating the bureaucracy involved just to get in the door - in hopes that each of them will persist to graduation.

With all that is going in the world today – the optimist in me can't help but to search for something good that may come out of all the chaos. And often I think back to the 60's and 70's – because I am old enough to remember the 60's and 70's! A time when people would gather - when people would unite and speak out for what they believed. And **that time** has come again. It's time to stand up for what you believe in, for what you are passionate about. Because as we have heard throughout the Conference- is that there is still work to be done.

My challenge to myself and to all of you in the coming year is simple. How do we take this year's conference theme and ensure our voice continues to be heard? How do each of you find the courage to speak out about whatever cause you are passionate about? And how does CASFAA, as one of the largest state associations, support its members in fighting for what we all believe in? I know we represent different school segments and we may have different agendas at times, but one thing we do have in common is our students

- UNITED - we represent **ALL** students of California,
- UNITED - our voices will be louder and more powerful,
- UNITED - we **can** make a difference.

I believe this to be true because I know individually the difference each and every one of you makes each and every day you. During the Conference we heard Lupita and Justin and Ryan all speak to how you all are the “boots on the ground.” You all know what your students struggle with and what they must overcome to make it across the finish line. How can we be the voice for **ALL** of our students? How can we set aside our differences and UNITE our voices? How can we Keep The Dream Alive?

As I move into the next year – I want CASFAA to take a look at **who** we are? and **who** we serve? And, I want to continue our Advocacy efforts! I want to update our website – and expand our electronic initiative efforts. Why I'd even like to us create some #hashtag marketing campaigns to support our advocacy efforts, to celebrate our student successes and to elevate our voices. Don't get me wrong – nothing can replace that face to face **visit** or that letter writing campaign – but if you want to keep an issue out in front of people – if you want to gain momentum quickly – you have to be ready to do more and ya gotta take advantage of today's social media.

I will leave you with this...I know **I**, cannot do it alone. **You**, cannot do it alone. UNITED - I know we can find common ground. UNITED - we can support **ALL** students of California, and do the hard work that will always be ahead of us. I hope many of you will get involved in whatever way you can.

Thank you for KEEPING THE DREAM ALIVE!

President's Message



Hello everyone and thank you for tuning in to read our newsletter! This year's Executive Council met in January to begin discussions for the upcoming year and how we can strengthen our support of our CASFAA membership. I'd like to share the following goals and objectives for 2018:

- 1) Increase our in-person training efforts. First and foremost let's get back to basics and support our membership by providing needed training opportunities.
 - This effort helps support our membership and ensures California schools maintain the integrity of both the Federal and State programs we are responsible for administering.
 - Join us for one of our Tax Prep workshops in February.
 - We are looking for a volunteer to help coordinate additional Summer Training events.
- 2) The CASFAA website needs a facelift. Yes, the site is outdated in many areas and therefore an unreliable resource for our membership. We also want to leverage the use of social media to keep our membership informed and engaged in the Association.
- 3) DATC (Day at the Capital) on 20th. Executive Council along with members of State Issues committee will be meeting with various members of the state legislature to lobby for the needs of all of our students.
- 4) Join us on October 28-30th in Palm Desert, CA for the annual CASFAA Conference! This year's theme: United toward Access.
- 5) Volunteer! I hope you and/or your staff will get involved.

It is important work we do each day and every day. **Collectively** we help thousands upon thousands of students each and every day. United we can ensure our students have access to an affordable education.

Thank you all,

Anita Kermes, President



Javier Andrade
Outreach Coordinator
Monterey Peninsula College

Access & Diversity

Greetings colleagues and fellow CASFAA members! My name is Javier Andrade and I am the 2018 Access and Diversity Member at Large. I would like to begin by stating that I am very fortunate and excited to represent you as the Access and Diversity chair. I am currently the Financial Aid Outreach Coordinator at Monterey Peninsula College and have been for the past four years. I am hopeful that my experience will make a positive contribution to CASFAA so all we represent can benefit. I am committed to student success and my focus for the year is to expand our Summer Training events. Being a former teacher, I believe that education is important and in order to educate our students we need to make the effort to keep ourselves educated, and we can do that by attending trainings.

The Access and Diversity Committee will also be working with the Conference Committee to put together another great conference. If you are interested in being part of the Access and Diversity Committee send me an email at jandrade@mpc.edu. I will be holding a conference call soon to discuss our Summer Trainings, ideas for the Access and Diversity Reception at the conference, and session suggestions for our annual conference.

I look forward to an exciting and busy year! If you have any questions, or if I can assist you in any way, please contact me. Thank you and have a great day!



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

When many students hear the word “scholarship,” they mistakenly think it’s something reserved only for a select few. Here’s how you can help your students discover the billions of dollars in scholarships available for individuals just like them.

Complete the FAFSA

Like many other types of aid, a lot of scholarships require a completed FAFSA as part of their application requirements. Encourage your students to visit fafsa.gov to get the process started.

Secure Letters of Recommendation

A good word from the right source can go a long way in helping students stand out from the crowd when applying for scholarships. Suggest they approach teachers, coaches, employers, and advisors for a letter of recommendation at least a month before the application deadline—and be sure to include clear instructions on what’s required.

Write a Unique Essay

A traditional part of the scholarship application, a written essay is a chance to shine a spotlight on an applicant’s unique situation. Encourage students to take something interesting from their background and make it stand out. For example, have they had to overcome adversity in their life? Were they motivated by an awesome occurrence? Be sure to recommend having their drafts edited by a teacher or parent before submitting.

Have All Documents Handy

Make students aware of the documents they may need to complete their applications, such as high school transcripts, and suggest they have both hard and electronic copies on hand. If not readily available, these documents may take some time to get, so it’s a good idea to get them in order early in the process.

Look Locally

Be sure to promote any local scholarship opportunities in your school’s financial aid office. Check with area civic organizations, churches, and other philanthropic groups to see what’s available.

Help Your Students Find Scholarship Money

Utilize Online Scholarship Searches

There are a variety of websites available featuring extensive lists of scholarships. Here are some examples your students can check out to aid in their search.

- Cappex (cappex.com)
- The College Board (bigfuture.collegeboard.org/scholarship-search)
- College Greenlight (collegegreenlight.com)
- FastWeb (fastweb.com)
- Niche (colleges.niche.com)
- Red Kite (myredkite.com)
- Scholarship America (scholarshipamerica.org)
- Scholarship Monkey (scholarshipmonkey.com)

Apply to Many, Focus on Few

As your students dig into their searches, they may notice dozens of “no essay” or sweepstakes-type scholarships. Let them know that while casting a wide net is good, narrowing their focus to the opportunities they match with best increases their chances of scholarship success.

Join the Scholarship Movement

If you’re interested in other ways to make the scholarship process easier for you and your students, visit ScholarshipMovement.org to see how electronic scholarship disbursements can get vital scholarship funds applied to your students’ accounts efficiently and accurately.

Heather Tapia is a Sr. Marketing Associate with Great Lakes, serving schools in Southern California, Nevada and Washington. 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.



Aprí Medina
Associate Director
UC Santa Cruz

Greetings CASFAA Members,

California State Issues Update

As your 2018 VP of State Issues my goal is to continue to strengthen CASFAA's relationship with key stakeholders and to advocate on issues of importance to our membership. Part of building strong relationships is providing knowledge on current and future state education legislative items from those working at the campus level. I am excited to work with several financial aid staff from our membership (current members listed below) on reviewing current legislation that impacts our students and campus communities. This committee also has the opportunity to attend CASFAA's Day at the Capitol on March 20 where we will speak to our findings with state senators, assembly members, and legislative analysts.

State Issues Committee Members

Bronwyn Garrison, Assistant Director: Compliance and Training, UC Davis
 Daniel Roddick, Loan Resource Advisor, UC San Francisco
 Emily Valk, Financial Aid Counselor, Occidental College
 Marnie Shively, Director Student Financial Services, Columbia College
 Sun Ow, Senior Marketing Associate, Great Lakes Educational Loan Services
 Vanessa Kendrick, Financial Aid Analyst, CSU Sacramento



While the State Issues Committee has begun some great work, it is not too late to join our team if you have interest in state education policy. To serve on the State Issues Committee please email me at apri@ucsc.edu.

Serving on the committee involves providing feedback on bills making their way through the state legislature, leveling up concerns from your campus/segments on state financial aid, and supporting CASFAA advocacy efforts. A few of the benefits include:

- Being a part of the conversation on higher education
- Shaping future financial aid by gaining exposure to decision makers
- Connecting with other CASFAA colleagues and building your professional network
- Exercising leadership by providing your expertise and feedback on financial aid issues

In addition to reviewing legislation, I am responsible for coordinating the Day at the Capitol. With several bills in progress that tie to financial aid, the Executive Council and several of our members will look to share our collective voice in support of students. To date we have identified bills tied to disclosure and reporting requirements, Cal Grant enhancements, and new programs which target timely degree completion for entering freshmen and transfer students.

While we are supportive of additional funding for financial aid to students with need, we are also cognizant of the resources needed to manage changes to existing programs and for implementation of new initiatives. As we go forward this year, we keep both students and financial aid staff in mind in our advocacy efforts.

Thank you for your support of CASFAA and I look forward to the progress we will make as a community this year.



Lissa Wayne
Director of Financial Aid
New York Film Academy

Federal Update

CASFAA Federal Issues Committee Response to the Prosper Act

This December, the House Committee on Education and the Workforce introduced the Promoting Real Opportunity, Success, and Prosperity through Education Reform (PROSPER) Act, the first real step from this Congress in reauthorizing the Higher Education Act (HEA) of 1965, as amended. After a comprehensive assessment of the act and its potential impact for California schools, colleges and universities, the CASFAA Federal Issues Committee has prepared the following observations and suggestions that best represent our constituency.

Super Pell

CASFAA supports many of the efforts proposed in the Prosper Act to accelerated degree completion. After a careful review of the additional Pell grant payment proposed included in the Prosper Act we offer the following suggestions.

- The language in Section 401 (I) needs to be defined more accurately to protect students from prematurely depleting their lifetime Pell Grant eligibility. The current definition that the student “carry” a work load greater than the normal full time workload, should be changed to “successfully complete” a workload greater than the normal full time workload.
- The implementation of this incentive program would then need to be clarified to authorize the bonus payment after the completion of the semester to avoid paying students that drop registered units within the semester or do not successfully complete the additional units and thereby prematurely exhaust Pell eligibility. Paying bonuses to students that have completed units greater than the normal workload insures the intent of the bonus payment and maintains program integrity.
- The incentive payment should not count against the student’s lifetime eligibility.

FAFSA Simplification

CASFAA is encouraged by the concept of a mobile FAFSA application and fully supports advancement in this area. Additional efforts to create advanced logic in the FAFSA application that utilizes applicant information retrieved through the IRS Data retrieval process (DRT) would improve program integrity by reducing the risk of ineligible applicants receiving aid designated for less fortunate families. Suggestions for advancements in the review of the IRS DRT data include:

1. Cross-referencing the taxable interest income reported with the total savings reported on the FAFSA to identify conflicting information and the possibility of under reported assets.
2. \Cross referencing the amounts reported as dividend income with assets reported on the FAFSA identifying the possibility of conflicting information and under-reported assets.
3. Cross reference the amount of rental income received with assets reported on the FAFSA identifying the possibility of conflicting information under reported assets.
4. Automatic verification selection for any applicant that includes a dependent on the FAFSA with no taxable or un-taxed income sources reported.
5. Include the electronic communication authorization in the FAFSA signature page.

One Loan

CASFAA applauds the elimination of student loan origination fees and fully supports this change. Our association welcomes the additional authority provided to the financial aid office to reduce loan certifications for categories of students.

The average cost of attendance for a single year at a 4-year college or university was \$38,504(1). The proposed One Loan borrowing limits falls short of this amount by nearly 18,000 per year based the annual cap of \$22,000 for dependent students with an approved parent loan. Through our lens, these changes would negatively impact students in the following ways.

- Graduate students that have traditionally borrowed from the Graduate PLUS for living expenses while attending graduate school full time would be unable to enroll and complete graduate programs if loan limits are capped at the proposed levels.
- Reducing loan limits would drive many students and parents into private loan programs to fund their education.
 - Parents will borrow from less advantageous private loan programs to fulfill their child's dream of attending the college of their choice.

(1)Net Price after Scholarships and Grant Aid, 2014-15 College Score Card

Monthly Disbursements

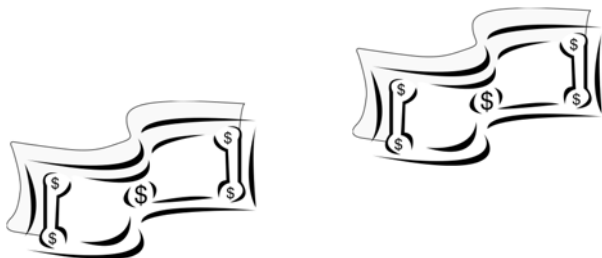
Delivering funds to students is not a trivial task, the number registered units must be confirmed as well as SAP and enrollment statuses for each disbursement made to a student's account. Increasing the administrative burden to deliver funds on a monthly basis, places schools at risk for non-compliance of cash management rules and student eligibility rules and depletes resources that may otherwise be used for financial literacy and support.

- CASFAA recommends that the option to disburse funds monthly be an option available to schools but not a requirement.

Public Service Loan Forgiveness

PSLF offers great incentives promoting careers in the public sector and should not be eliminated.

- CASFAA Supports A comprehensive review of program and would suggest reasonable cap or limit on the forgiveness amount or targeting a borrower population.
- Current borrowers should continue to be eligible for the PSLF through the lifetime of their loan repayment.





Kim Thomas
1040 Workshops
Cognition Financial

1040 Workshops, Off and Running!

Happy New Year CASFAA! CASFAA is pleased to invite you to the [2018 Tax Training for Professionals](#), February 5, 2018 - February 16, 2018.

We heard you and are pleased to announce that the Tax Training for Financial Aid Professionals workshops will be coming to a location near (or as close as possible) to you, and much earlier in the academic year beginning on Feb 5th in Los Angeles. Once again, Iron Bridge Resources will be delivering a full packed agenda at the 9 in-person workshops across the state. We will be starting in Southern California then headed up to the Northern part of the state. Will your office ready for those 399 codes? Come learn what is needed for 2018/19 verification and conflicting information and more real world case scenarios that will be helpful to have a successful processing year. Our featured speaker, Robert Weinerman has a profound and in-depth knowledge of taxes and new federal guidance.

I also want to give a big shot out to our school hosts who graciously scrambled to find us a space on their campuses without you these workshops would not be possible!

Feb 5th Pepperdine U, Graziadio School of Business

Feb 6th Pomona College

Feb 7th Golden West College

Feb 8th La Sierra University

Feb 9th University of San Diego

Feb 12th California Lutheran University

Feb 14th De Anza College

Feb 15th CSU Monterey Bay, Ryan Ranch Location

Feb 16th U of Pacific, McGeorge School of Law

Take advantage of this valuable opportunity and register for one of the sessions today! Space is limited, so [register now!](#)

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 contact Kim Thomas at kthomas@cogfin.com or (310) 890-4260.

Don't miss out, register today. Visit the CASFAA website for more details www.casfaa.org





Your Quarterly
CASFAA
Game Page:
Word Jumble



What the financial aid advisor asked the pair of love birds:

--	--	--	--	--	--

--	--	--	--	--	--	--	--

?

--	--	--	--	--	--	--	--	--	--	--	--

L I O N E F A P R O S S

--	--	--	--	--	--	--	--

E M U D G T J N

--	--	--	--	--	--	--	--	--	--

C H I P S H O A L S R

--	--	--	--	--	--	--	--	--	--	--	--	--

S O R R Y T O N S E P M I O

Answer key on page 12.



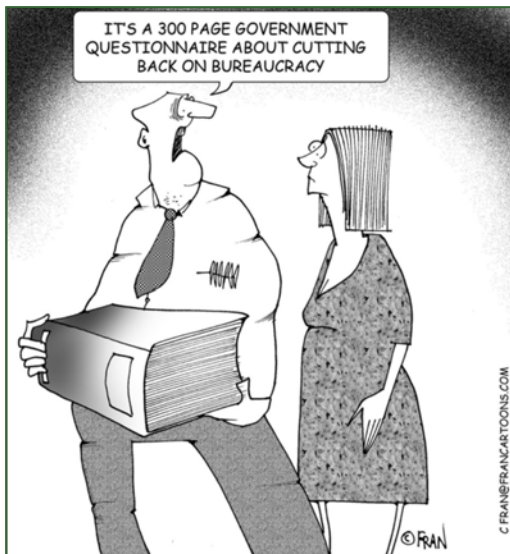
Vision Statement



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... Miscellany



Quarterly Game Page Answer Key:

Words: professional, judgment, scholarship, and promissory note. What the financial aid advisor asked the pair of love birds: Filing Jointly?

Getting Bored on the Job?
Get on the Job Board!

The [JobsLink](#) on the CASFAA website takes you to opportunities throughout the Golden State and beyond (but don't leave us!)

By the way, have you added your CASFAA membership to your LinkedIn Page?