



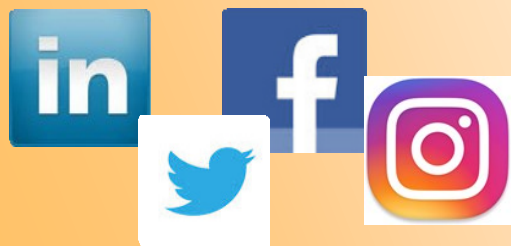
AUGUST 2017 NEWSLETTER

VOL. XXXIV NO. 3

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STAY CONNECTED THRU SOCIAL MEDIA



President's Update



Daniel Reed
CASFAA President
Director of Financial Aid
San Diego Christian College

Hello CASFAA Colleagues!

I hope that your days have been full and fruitful, whether prepping for the incoming Fall class, running a full Summer program, welcoming in your latest monthly start, deciphering budget proposals and public comments - or likely some mix thereof. Summer is always an exciting time. As we intersect with so many departments on and off our campuses, I'm reminded of the vital role the Financial Aid Office plays at each institution. We get things done, we support very real physical and emotional needs for students, and we do it knowing that many will go on to make huge impacts in their world and ours. Keep it up, CASFAA!

Another such opportunity to provide impact beyond our campuses is in running for CASFAA Leadership roles, and we are excited to have many new faces on the ballot this year! We have at least one candidate running for each position on the Council, except for one: President-elect. I must admit, this is a scary place to be. Yes, this is a big and time-consuming role, but it is one that offers the great opportunity to shape the vision and actions of CASFAA.

This past year, we were able to find financial aid all star Anita Kermes to step up to the plate for the open position, but as of yet, none have come forward to run this year. If as you read this, the idea "why not me?" pops into your head, please don't let it pass without action! Email me at dreed@casfaa.org, and I'd love to set a time to talk through any questions you may have about this role.

CASFAA Newsletter

VOLUME XXXIV, ISSUE 3

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

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CASFAA NEWS

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President's Update cont'd.

We need you to keep this vital organization alive and well.

Lastly, the Program Committee has been hard at work on the "Finding Your Voice" Conference coming up fast in October. A newly developed Advocacy track will be introduced as we encourage you to step out and educate your legislators. I can't wait for this conference, as we get to move about gorgeous Monterrey! Don't forget to get your plane tickets while they're still inexpensive!

Thank you again for working each day with California's students. What you do truly makes a difference.

2017 CASFAA Conference



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Mobile #FinancialAid helps you to optimize efficiency, nurture Dreamers, and improve the student and staff experience.





Craig P. Anderson,
President,
Student Connections

Should Financial Literacy be a Financial Aid Office initiative?

Whenever I'm working with faculty and administrators on student success plans, as soon as I bring up financial literacy, everyone turns to the financial aid office for ownership, development and delivery. There are many reasons why. Often, we assume that financial literacy efforts are related to default prevention or that only students receiving financial aid need money management education. I would argue that financial literacy efforts need to be a campus-wide initiative and would be better served with their own structure or owned by a cross-functional task force.

Here are some reasons why:

- In July 2016, [Fortune Magazine](#) reported results from the National Capability Study that found nearly two-thirds of Americans can't pass a basic test of financial literacy. This includes information on how to calculate interest payments and basic questions about financial risk. Given this data, you want to make sure that your money management education efforts are available to all students. In fact, you might even want to make sure that financial literacy education is available to all members of the campus community.
- [COHEAO's Financial Literacy Awareness White Paper](#), March 2014, states that "Financial Literacy programs do not necessarily fit exclusively within the mission of any single department or division." The authors suggest that a wide net of potential stakeholders and advocates will enhance the probability of launching and sustaining a program. Representatives from offices such as academic deans and advisors; bursars; career services; enrollment management; admissions and first-year experience; alumni relations and development; and financial aid have similar interests in ensuring students develop money management skills. Other departments, such as the library, information technology and institutional research, may be helpful in providing resources and helping to track participation and outcomes. And don't forget to include students in your planning efforts!
- Anecdotally, higher education administrators repeatedly tell me that information delivered in the classroom carries more weight with students than information from workshops or administration-led efforts. It makes sense that faculty are better equipped to bring innovative pedagogical methods to bear on financial literacy topics. Perhaps students take it more seriously if money management education is part of their coursework. Maybe it is related to the ability to apply theoretical concepts to real life situations. Do you find this to be true on your campus?

While financial aid administrators must be key players developing and delivering money management education, the odds for a successful effort are greater when that education is developed and delivered by a campus-wide coalition of faculty and administrators. Each brings a unique perspective to the effort and creates multiple opportunities to provide students and community members with information that will help them be successful in school and in life.





Thomas Le
Default Prevention &
Employment Verification Manager
New York Film Academy

Proprietary Segment Update

Our Proprietary Workshop at the CASFAA Annual Pre-Conference is October 28 – 29 at the Portola Hotel & Spa at Monterey Bay. The theme for this year's conference is "Finding Your Voice" and we have an exciting program and segmental breakfast planned to provide you with some quality in-person training and opportunities to network and share best practices with your industry colleagues. You will also be earning your certificate of attendance for each training presentation. It's going to be fun so don't miss out! Please register online now at www.casfaa.org and also take advantage of our "Early Bird" room rates if you're planning to stay at the conference hotel. We look forward to seeing you all there at this year's CASFAA Conference!!

Register Now: CASFAA Annual Pre-Conference Proprietary Workshop ~ October 28 – 29, 2017

Monterey Fun Facts!!

- The first annual CASFAA Conference was held in Monterey on November 19 – 21, 1972.
- The last time an annual CASFAA Conference was held in Monterey was on December 14 – 16, 2003.
- Monterey was the original capital of California when the state constitution was signed in 1849.
- Monterey is known as the Artichoke Capital of the World producing 85% of the nation's artichokes.
- Norma Jean was crowned the first Artichoke Queen in Castroville located in Monterey Bay who later became famed actress Marilyn Monroe.
- Clint Eastwood served as the Mayor of Carmel from 1986 – 1988.
- The first theater in California opened in Monterey in 1844, appropriately named California's First Theatre, is still operating today.
- Our State Historic Landmark #1 is the Custom House built in 1827 is the oldest standing public building in California and is located right next door to the Portola Hotel where this year's conference is located at. Be sure to check it out and take the historic tour!!
- Monterey Jazz Festival is the longest continuous running jazz festival in the world which occurs every September.
- The world-class Monterey Bay Aquarium attracts nearly 2 million visitors annually to view the 300,000 marine plants and animals that resides there.
- Monterey's mascot is the Sea Otter.
- Nearly ¼ million tons of sardines was processed on Cannery Row in 1945.
- Monterey County wine region produces the most premium grapes in North America spanning over 40,000 acres.
- The Monterey Peninsula is a world-renown golf destination with 26 public and private courses.

Finding Your Voice

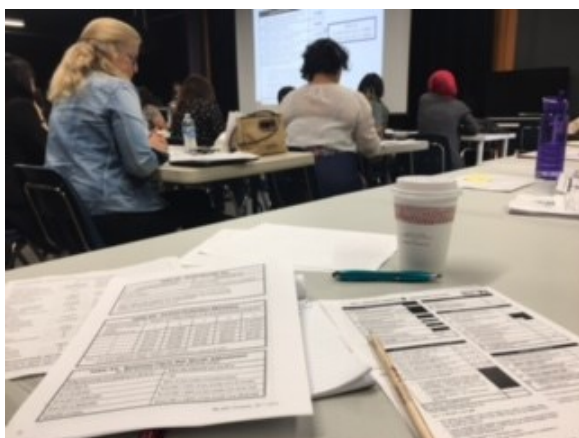


Yuliana Martinez
Financial Aid Technical Analyst
Antelope Valley College

Access & Diversity

This year the Access and Diversity Committee brought back our one-day Summer Training workshops. They were held on June 7th, at Cogswell Polytechnical College in San Jose, and June 8th, at Pepperdine Graziadio School of Business & Management in Los Angeles. I am proud to announce that the workshops were a success! We had a total of 92 Financial Aid Administrators attend the workshops. The topics that were covered were Need Analysis- What's in an EFC?, 1040 Review, and PJ in this new world of PPY. We also had a session on how we can support our Dreamers. The workshop gave FAA the opportunity to ask questions in a smaller group setting as well as to network with their peers.

I would like to thank everyone who attended and participated in the Post-Event Survey, your feedback is invaluable as we continue to plan future one-day trainings. Here are some of the comments that were received when attendees were asked "what did you like most about the event?":



"I liked the one day format to focus on a few specific topics"
 "Small classroom environment - able to ask Q's easily"
 "It allowed us to be interactive and to participate with the training"
 "EFC calculation, tax decoder and AB540 very informative"

Due to the great reviews, Cheryl Hunt will be repeating the sessions What's in an EFC? and 1040 Review during our annual conference in Monterey! This will give all attendees an opportunity to get a "refresher" while doing an EFC hand calculation and reviewing the 1040's.

A big thank you goes out to our presenters: Cheryl Hunt (College Coach), Theresa Barajas (Sacramento State), Joy Fisher (Sacramento State), Rose Carmoná-Arbulú (SF State University), Catherine Custodio (SF State University, Lissa Wayne (NY Film Academy), and Dennis Schroeder (LA Mission College).

I'd also like to take the opportunity to thank the two host locations- Pepperdine Graziadio School of Business & Management in Los Angeles and Cogswell Polytechnical College. Thank you for your hospitality! Finally, a special thanks to Luanne Canestro and Saul Ramirez for facilitating the workshops and Vanessa Gibson and Javier Andrade for helping with registration. Your hard work and dedication is greatly appreciated!

I would love to see all of you at the CASFAA conference in October! Should you have any questions related to access and diversity and/or want to connect in more detail, please don't hesitate to reach out to me directly: ymartinez19@avc.edu

Thanks to our NorCal and SoCal summer workshop sponsor College Ave!



CASFAA Conference Corner



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 \$317 for the Student Eligibility training and \$317 the Cost of Attendance training, it's \$100 for both (\$50 for WASFAA members)! Space is limited!

Full Conference Registration:
The early bird rate is \$375 available through October 14th!
Afterwards, the registration price goes up to \$425.



"Finding Your Voice" CASFAA's 45th Anniversary Conference!! Registration and Hotel Information Now Open!

Do not miss the premier networking and training event for financial aid professionals in California - October 29-31 in Monterey, CA!

The Conference Committee has been hard at work developing distinct tracks for this year's "Finding Your Voice" conference: Advocacy Efforts, Business Solutions, CSAC, Customer Service/Financial Literacy, ED, Financial Aid Best Practices, Grad/Professional, Management/Leadership/Global Thinking, and Professional. Bring your front line staff, and your boss! Register now.

Pre-Conference Sessions to be held Saturday, October 28, 2017:

Graduate and Professional Workshop
Proprietary Workshop (Full Day Saturday and Half Day Sunday)

Visit the [2017 Registration Page](#) for More Details





Lissa Wayne
Director of Financial Aid
New York Film Academy

Federal Update

The first six months of 2017 has offered no shortage of regulatory twists and turns. Following the legislative and regulatory process has been like skateboarding down Lombard street. How does one respond to the multiple NPRMs currently open for comments? How has your office remained informed and up to date with the requests for comments from our community related to regulatory reform.

As a CASFAA member you can chose to be a bystander in this process or act to make your voice heard. Knowing how and when to respond with comments that will influence crucial issues is not a role that financial aid administrators often play in the workplace. Does your office designate a leader to represent issues that are important to your institution and are you willing to take on this role if asked?

I am happy to announce that I will be presenting a guide to advocacy resources at the CASFAA conference in Monterey. This presentation will offer a road make utilizing many of the tools offered by NASFAA. Building a coalition of advocates to share our real life experiences requires training and expertise. Please join us to sharpen your advocacy skills and join us in the efforts that support Title IV programs and our students.



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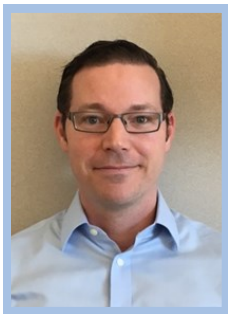


CASFAA Job Board Update!

Our CASFAA Job Board, run by YourMembership, has recently integrated with Google for Jobs! This means:

1. Added exposure and greater visibility to candidates, potential members, and employers
2. YourMembership sites have already collectively seen a 12% increase in traffic from Google
3. Google for Jobs prioritizes postings based on relevance, providing associations with more opportunity to have their postings rise to the top

To Learn more about Google for Jobs + YourMembership, access their [quick FAQ guide](#) and read their [latest blog post on the topic](#). Be sure to [sign up for the Job Board](#) to receive new Job postings, or to post a position for your organization!



Daniel Roddick
Principal Loan & Contract Analyst
University of California, Office of the President

Transitions!

Dear colleagues, I have accepted a position at UCSF. In September, I will be returning to a financial aid office, counseling students, and helping curb loan indebtedness. My job at UCOP has been posted and can be found [here](#). I very much enjoyed working with student business service offices and the 10 campuses of the UC system in my role as Principal Loan & Contract Analyst for the University of California, Office of the President. Thank you all!

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!



Do you know the way to Monterey? la la la-la la la la-la-la. Okay so the song isn't really about Monterey, but it's a good question. Here's some answers.

Flight Options

United Airlines- from LAX to Monterey you can get a direct flight starting at \$98 each way. (Unfortunately, the other LA and San Diego airports have a stop and range from \$112 to \$432 to Monterey, and \$87 to \$97 returning.)

American Airlines - from LAX, OC and San Diego to Monterey, prices vary with an average cost of around \$300.

Southwest Airlines- you can now get a flight from OC, LAX and San Diego for \$59 each way!!

Other- there may be cheaper flights on kayak.com, hotwire.com or Priceline.com.

The Monterey Air Bus Shuttle has an online discount rate of \$35 each way! How sweet is that? And here's a link with hourly schedule:

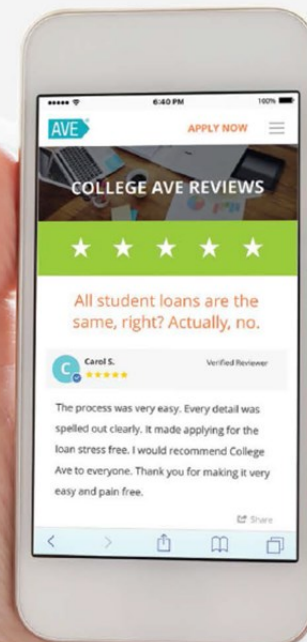
<http://www.montereyairbus.com/schedules>



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Ciel Senechal at csenechal@collegeave.com or (562) 826-7636.

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Dianne Fulmer
Director of School Partnerships
Financial Aid TV (FATV)

5 Concepts to Enhance Your Financial Aid Website

Want to spiff up your financial aid website? There are some great ways to improve your content organization and make information clear and concise. Consider these ideas to boost your webpages:

1. Keep it concise. Remember students' attention span may be limited so use easy-to-understand words and phrases. Avoid long paragraphs or sentences with dependent clauses. Focus on the essence and cut out unnecessary information.

- Front-load keywords.
- Use numbers instead of spelling them out.

2. Use subheadings and bullets to break up content. Website usability expert Gerry McGovern concluded that website visitors use "block reading" – that is review webpages in blocks and sections. Plus ClickTale's eye-tracking study indicated that users fixate longer on bulleted lists and text formatting. To help readers on financial aid websites be able to effectively skim the content, use sub headings to break up content.

- Create an outline of content to determine subheading.
- Use key-words.
- Consider breaking up a paragraph into bulleted points.

3. Whitespace can help. Spacing between characters, words, lines and paragraphs is important. Manipulate margins and spacing can increase reading comprehension for students on your financial aid website.

- Consider increasing paragraph spacing beyond single line spacing.
- Pad tables to increase margins.

4. Strategically insert visuals. Tables, graphs, infographics, designed banners, and photos engage visitors. Visuals can reinforce content and enrich usability.

- Present content in form of a table.
- Find open-source graphics or stock images to break up content.

5. Include videos. Videos can strengthen your content message and engage multiple senses. Plus studies show that people who see visuals and hear content are far more likely to retain the information days after exposure.

- Embed financial aid videos near related text.
- Consider using different video sizes based on the amount of text on the webpage.



Don Ryan
Founding member of
CASFAA

In memoriam

Reprinted from the [NASFAA News](#)

NASFAA Mourns the Passing of 1990-1991 National Chair Donald Ryan

It is with great sadness we [announce the passing](#) of past national chair and longtime Director of Financial Aid at San Jose State University Donald R. Ryan. Don was a true pioneer in our profession—he founded the financial aid program at San Jose State, where he worked for 38 years to help students attain their educational dreams. He was active in CASFAA (California association), WASFAA (Western region) and NASFAA, serving as president of all three organizations.

In 1997, Don was given the [Lifetime Membership Award](#)—the highest award that NASFAA can bestow on one of its members. The achievements and contributions of the individual must truly be outstanding and significant to receive this award; recipients must work over a sustained period of time for the association and the profession in important capacities, and contribute significantly to NASFAA's success in meeting its goals.

In addition to his board leadership, Don capably led two committees that received national attention as NASFAA's [Committee of the Year](#):

- 1991-92 Association Governance Committee
- 1977-78 Commission on Training

One area where Don's insights and leadership were particularly impactful was in the realm of training. Indeed, NASFAA historian [Steven Brooks writes](#) in his first two-decade NASFAA history of the organization's establishing a formal position on its role in training, and credits Don for the philosophical underpinnings of that decision. One key outcome of that work was that—amid concerns about NASFAA's possible loss of the Department of Education training contract—NASFAA committed to concentrating its training efforts primarily on developing the competencies of new aid personnel through *CORE* training, while continuing to foster management skills and professional development to enhance the effectiveness of financial aid administrators on campus.

NASFAA is grateful for the impact Don has had on the financial aid community as a whole. Our sincerest condolences and best wishes go out to Don's family and friends. He will be sorely missed.

Publication Date: 6/6/2017

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Daniel Roddick
Principal Loan & Contract Analyst
University of California, Office of the President

State Issues Update

As VP of State Issues, I worked with my committee over the late spring and early summer to review the many scores of bills out there affecting financial aid. A subcommittee formed to review about 60 bills. We then short-listed 10 we thought might be most impactful. We reviewed those in depth to build consensus as to whether or not it was worthwhile to take a position supporting or opposing some bills. I then approached CASFAA's Executive Council to take a stance in support of student aid. Below is the statement passed unanimously by the Executive Council on 6/5/17 and subsequently communicated to over a dozen members of the state legislature's [Joint Legislative Budget Committee](#). It isn't always clear if our efforts make the difference, but CalGrants were saved once more.



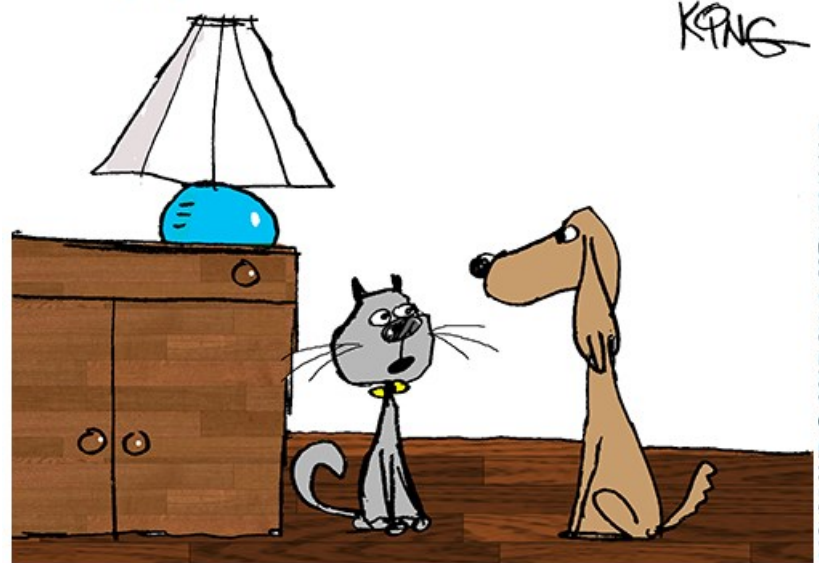
The California Association of Student Financial Aid Administrators (CASFAA) opposes the elimination of any post-secondary institution from participation in the CalGrant program based solely on its segment or tax status (i.e. Independent or Private non-Profit schools, Proprietary or for-Profit schools, the University of California, the California State University, or the Community Colleges). In an effort to protect students, we oppose reducing CalGrant funds to students because of their choice of school when that school is compliant with Federal and State regulations. We support student success, and access to CalGrant funding is essential for producing an educated, diverse population in the great State of California.

Do you have a story to share, a voice to be heard, or a financial aid joke such as the one here from Cappex?

Email Daniel, Newsletter Editor, with your submission for the November Conference Edition of the Newsletter. We want your voice to be heard.

<https://www.cappex.com/>

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"Yes, I have 9 lives. But 2 of them were spent paying off student loans."

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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... Loan Fraud Abroad!

Daniel Roddick, M.Ed.
Newsletter Editor, CASFAA

So, we occasionally hear of student loan fraud cases in various colleges, sometimes community colleges and sometimes 4-year institutions. More recently a very interesting case from the United Kingdom lets us know we're not alone in this regard.

Manchester suicide bomber Salman Abedi had used student loans to fund activities that fell outside the Cost of Attendance, according to the [Telegraph](#).

The article says, "It is thought he received a further £7,000 in the 2016 academic year even though by then he had already dropped out of the course. Salford University declined to say if it had informed the Student Loans Company that Abedi's funding should have been stopped." One professor at the university implied checks-and-balances were not sufficient to prevent this type of fraud.

[Student Loans Company](#) does not provide loans to students outside the UK.

Bring your stories of unique experiences both good and bad to the conference in Monterey. Explore the museums as seen below within walking distance of the conference. The Monterey State Historic Museum and the old Customs House are great spots for kids.

