



THE ADVISOR

WASHINGTON FINANCIAL AID ASSOCIATION

WFAA President's Report

RICK SINCLAIR, INTERFACE COMPUTER SCHOOL

I hope all of you enjoyed the fall conference as much as I did! I hope you all take the opportunity to thank Rebecca Wonderly and Linda Wier the next time you talk to them...in my opinion they did an outstanding job! And I know they'll be the first to tell you that they had lots of help from the entire committee. THANK YOU to you all for a job VERY well done. Having been involved in some capacity in the last half-dozen conferences, I'm utterly amazed at how well the conference committees pull everything together...and to think they still do their normal "day's work" at the same time! I want everyone to volunteer to help with the Fall 2005 conference – let Jennifer Freimund and Jack Edwards know what you want to do to help.

The National College Fairs have come and gone again. I get really enthused when I see the eager anticipation in the eyes of the high school students that came by exploring their future opportunities. And to think that many (if not most) of these students couldn't possibly attend school beyond the 12th grade if it weren't for what we do. Thanks to Carol Moye and Marie Rynning for organizing the financial aid information that was given out in Seattle and Spokane...and thanks to those who staffed the WFAA booth!

Elsewhere in this newsletter you will find next year's WFAA student budgets. For many years we have felt the need to do some research to update these. Last year Carla Idohl-Corwin and her committee took the bull by the horns and, with some help, surveyed the state and really did an excellent job of updating and validating our budgets.

Those of you who were at the business meeting at the conference heard about how good the financial shape of WFAA is. This is, to a large degree, because of the support of our vendors. Please, take a minute to thank those that you do business with for supporting this organization. Oh by the way, thank Ron Noborikawa too, he is the Development Chairperson!

I know that many others have made (and continue to make) large contributions to WFAA. The danger of naming some folks is that you can never name them all! As I think about all that this organization does, it causes me to think of even more and more people who work "behind the scenes" making the operation run – like Karen Driscoll our Treasurer, Teri Johnson, Secretary

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The 2004 WFAA Conference in Review

*REBECCA WONDERLY, CONFERENCE 2004 CO-CHAIR,
SAINT MARTIN'S COLLEGE*

Well okay ... all right already. Enough! We know most participants at this year's WFAA conference, which was held at the Olympia Red Lion on October 20, 21 and 22 probably had no idea that it had a theme. We could tell you it was a well kept and carefully guarded secret; that we could have told you but would then have had to kill you. OR we could share the simple, though somewhat embarrassing, truth: we'd worked so hard to come up with the theme that it became an assumption for all of us; a given to the extent that we (yep ... the entire conference committee) failed to notice that it didn't appear on any of the conference materials as we were proofing them for print!!! Nonetheless, theme-enabled or not, from the

sound of what you told us on your evaluations, those of you who were there left thinking you had collected some great, new tools or honed those you already use when delivering that well-used "It depends" in response to the myriad of challenging questions we face every day in our offices.

Working on this year's conference was a delight ... a challenge, to be sure, but an out-and-out pleasure. I know my stalwart co-chair, EdFund's Linda Weir, would agree that our committee was top notch. Before I go any farther, I want to offer this public tip-of-my-hat to each and every one of the folks who worked so diligently to put together this top-notch event. Rather than name names and take the risk of leaving someone out, I'll just say: you know who you are and your efforts were stellar. Thank you on behalf of the entire Association. [And thank you, Linda, for bailing me out more times than I want to count ... you're the BEST!]

With a near-record attendance of 330, the hotel meeting and sleeping rooms were at maximum capacity. A dear friend once told me: sometimes the only thing worse than not getting what you ask for is getting what you ask for. Linda and I could only look back and grin about

the day, a few weeks before the conference, when we decided to do an unplanned reminder mailing because our numbers looked a little low. It must have worked! And so our thanks go out too to the participants who uncomplainingly coped with standing room only sessions and meals where we were “packed to the gills.” A few of you even ended up at another hotel, compliments of non-conference hotel guests who unexpectedly extended their stays so your rooms weren’t available as reserved. The grace and good humor with which you all accepted and adjusted to the concessions of the great turnout didn’t go unnoticed! Thank you.

So much happened at the conference that it’s hard to focus on just one thing but, since I know space here is limited, I’m going to do just that. The session that still stands out in my mind almost a month later ... a mean feat because the program was so very strong across the board ... was Dan Miller’s address at Thursday’s lunch and, from the looks of the lines of folks waiting to buy his book later, I’d say many of you agreed. Dan talked with us about being Dream Makers, not Dream Breakers ... about living life with a sense of wonder and humor. Laughs were the loudest for his “TGIM” (thank God it’s Monday!) campaign. A survivor of polio that struck the summer after he graduated from high school, few of us could find continued reason to complain about what we can’t do once we’d heard what he can, and does, do. And the idea that we own the way we experience each day ... that we have a choice about how we experience each day ... struck a chord for many of us. It was wonderful to be reminded that the work we do is simply that: the work we do. It’s how we approach that work that makes such a huge difference in how we feel about ourselves and how successfully we help the students we serve.

And so we got lots of useful, up-to-date information and ideas from knowledgeable presenters (thank you, thank you, thank you ... we (literally) couldn’t have done it without you!) who helped us think, yes ... sigh ... again, about the processes and procedures we use to work through the financial aid maze more efficiently and effectively ... and a morale boost to boot! Settled into over-stuffed chairs by a crackling fire in the hotel lobby and relaxing to live jazz in the hotel lounge, old friendships were renewed and we all met some new folks as well. Networking appeared to be in hyper-drive. What a wonderful way to come off the fall craziness of a new school year folded in with completing our FISAP and



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Unit Record Reports. Looking back, I think it can safely be said: a good and educational time was had by all! No “It depends” needed.

SAVE THE DATE – October 19-21, 2005

WFAA’s 2005 Annual Conference will be held on October 19-21 in Spokane, Washington. Our conference will take place in the newly renovated Davenport Hotel in downtown Spokane. In addition to being the premier hotel in Spokane, the Davenport is rumored to have a few ghosts on site. So, mark your calendars to attend some helpful sessions, hear great speakers, and network with colleagues.

If you are interested in volunteering to help with the WFAA conference, please e-mail the conference co-chairs Jack Edwards (edwardsj@seattleu.edu) from Seattle University or Jennifer Freimund (freimund@nela.net) from NELA.

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Get Involved

JIM WHITE, WASFAA PRESIDENT, SEATTLE UNIVERSITY

Every so often our jobs can seem to be overwhelmed with challenges rather than opportunities. To be perfectly frank, we all have a day from time to time when the job is not all too rosy. As my kids would say, sometimes it just plain "sucks." I hate that word, but it is an appropriate descriptor. How do you rise above the mundane? How do you remember that the work you are doing is part of a huge effort to make the world a better place by profoundly changing the life of a student? By getting involved. If you are not yet active in WFAA or other associations there is still time. The friends you will meet from getting involved will enrich your professional life beyond your imagination. Getting involved will make you a better financial aid professional and a better person. If you don't believe me, just ask someone who is involved. I am sure they will tell you that they do not regret taking that bold step forward.

In addition to WFAA, you can be involved by communicating your concerns and issues to your State Representatives and Congressional delegates. All of them have email addresses. You can find them and communicate your thoughts very easily through email. If that is not enough for you, get involved in the Western Association of Student Financial Aid Administrators (WASFAA). WASFAA will open your eyes and mind up to the challenges facing financial aid professionals throughout the region and the nation. Take it from me, getting involved will only lead to a more fruitful and fun financial aid career.

"Stress Free" ABC's

ALLYSON WYNNE, CITIBANK, THE STUDENT LOAN CORPORATION

It's mid-semester and the stress is mounting! You are continuously dealing with demands from students, deadlines to meet, meetings to attend, coping with an under-

staffed office, work that never seems to go away, and the list goes on and on, right?

Keep this list of “Stress Free ABC’s” in a prominent place in your office, or post in a break room so that all employees can incorporate the strategies into making the rest of the school year as low stress as possible for your Financial Aid Office!

Attitude – A bad attitude is like a flat tire, you’re not going anywhere until you fix it!

Balance – Attempt to bring balance into your life by mixing equal parts of work and play into your day.

Cool – When things get a little hectic, remain calm, cool, and collected! Take a deep breath at the first sign of a stressful situation. Count to ten before you act!

Deliver – Do what you say you are going to do, when you are going to do it! This simple strategy will relieve stress for you and the person who is breathing fire down your neck!

Escape – Take a five-minute “mental escape” to an exotic place.

Flexible – Plan, but don’t be so rigid that you can’t change things if circumstances dictate.

Grow – Do something good for yourself; expand your mind!

Humor – An energetic, upbeat workplace makes coming to work more enjoyable. Find ways to incorporate humor into your day!

Identify – Identify your stressors. Know when your body is experiencing a stress response, for example, migraine headaches, teeth grinding, chronic fatigue, heartburn, sweating, irregular pulse rate, and frequent colds or flu, to name a few.

Journal – Keep a journal and write down at least one good thing that happens each day, if you give it some thought, there is much to be thankful for!

Kind – Be kind to yourself; it is possible to take your job seriously without taking your life so seriously!

Listen – Listen to yourself, your body, and others. Know when to say when!

Mental Focus – Increase your mental focus through meditation. Take a few minutes each day for private reflection.

No – Learn to say this simple two letter word to prevent yourself from becoming overwhelmed by taking on too much (but also keep in mind when it is appropriate/not appropriate to say “No!”)

Organize – “A cluttered desk is the sign of a cluttered mind.” Ever heard this phrase? If you fall into this category, try putting things in order; buy a planner to keep track of appointments and clean-up the clutter that always seems to gravitate your way!

Plan – Effective time management techniques: plan, prioritize, schedule, and follow the plan! Simple, but effective!

Quit – ...Not your job! But, quit the habits that are causing you stress. Identify unhealthy patterns in your life and try a different approach. It takes 21 days to form a habit, so identify what you want to change, and give it your best shot!

Relax – This is one word to never use in high stress situations! Avoid telling others to “relax” or “calm down”; this typically only enhances their roar!

S.M.A.R.T – Create a S.M.A.R.T plan – Set specific goals that are measurable, rewarding and trackable. For example: “Each day that I reach my stress management goal, I will deposit five dollars into my vacation fund.”

Talk – If something is bothering you, find someone who has a few minutes just to listen.

Unwind – Take the time to spend a few minutes each day on an activity that you enjoy, whether that be reading, exercising, or listening to music.

Variety – Add some variety into an otherwise routine life. Plan a vacation or weekend getaway, do something just for you!


Work – Spend some time working on your favorite hobby or fun task. Or take a class and learn something new!

X – Exercise is one of the best stress relievers! Try to incorporate a few minutes of exercise into your daily routine and gradually increase the time you spend on exercise each day. Refuse the urge to ride the elevator! Use stairs whenever possible!

Yesterday – Don’t dwell on the past! Live in the moment and learn to embrace what is right in front of you.

Zzz’s – Get plenty of sleep! Know your body and how much sleep you require. Lack of sleep will leave you feeling sluggish and less productive than normal.

Allyson Wynne is a Professional Development Manager with Citibank – The Student Loan Corporation. She regularly presents seminars for financial aid office personnel.



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WFAA Student Budgets Report

*CARLA IDOHL-CORWIN, COMMITTEE CHAIR,
SOUTH PUGET SOUND COMMUNITY COLLEGE*

Committee Members:

Kate Bligh, Nellie Mae
Jim DeWilde, Western Washington University
Evelyn Hawkins, Higher Education Coordinating Board
John Klacik, Higher Education Coordinating Board
Cynthia Lemberg, Renton Technical College
Ron Noborikawa, Pacific Lutheran University

Development of 2005-06 Student Budgets

The budgets for 2005-06 were approved by the WFAA Executive Committee at the meeting on Wednesday,

October 20, 2004 at the Red Lion Hotel in Olympia Washington and by membership at the annual business meeting on Friday, October 22, 2004. The approved budgets are based on data obtained through an on-line statewide student expense survey conducted in May, 2004. The data obtained during Spring, 2004 was then adjusted to reach 2004-05 levels based on the 1.73% Consumer Price Index (CPI) used in developing the previously approved 2004-05 budgets. The final adjustment using the 2004 CPI of 2.46% was then used to reach the 2005-06 proposed budget figures.

The Books and Supplies and Transportation costs were established using an average for all three budget categories and standardized across the board. All other categories were derived using the unweighted survey results and then adjusted using the CPI indexes mentioned above.

Student Expense Survey

In January, 2004, the committee began the task of developing an on-line survey instrument to obtain data to be used as a baseline in establishing the proposed 2005-06 student budgets. The survey focused on expenses only and did not attempt to predict student trends. This enabled the committee to keep the survey focused and brief for participants while providing relevant data.

The survey was conducted in May, 2004 with all technical support provided by Clover Park Technical College and at no cost to WFAA. The survey was linked directly to the WFAA website to provide an easy point of entry. The raw data files were then provided to the committee and specifically, to Evelyn Hawkins to do the data analysis. The HECB provided Evelyn's research analysis services to WFAA to assist with the survey.

After much discussion and analysis, the committee decided to use the unweighted data to develop the budgets. We received an overwhelming response from the four year colleges. The participation from the other sectors was very low. Data from the limited responses within those sectors did not appear to adequately represent the typical student at those institutions. For example, within the community and technical college responses, the data received was primarily from dependent students in the 18-22 year old age range. Additionally, a separate poll of colleagues in the CTC sector did not indicate that doing another survey for that sector would generate much more participation at that time.

The student budget proposals reflect a 4.5% increase for students not living with their parents; a 12.3% increase for independent students living with parents and a 7% decrease in the budget amount for dependent students living with their parent. Because of the significant changes in the student budgets, it is recommended that a second comprehensive survey be conducted in the next two years to confirm this fluctuation.

WFAA Budget Survey Questions

If you would like to duplicate the Student Budgets Committee's survey on your campus specifically, you can do so by using the questions listed below.

1. What college are you attending?
2. On average, how many credits do you enroll for each term?
3. How old are you?
4. Where do you live while attending college?
5. Marital status
6. If you are married, is your spouse also a student enrolled in 6 or more credits?
7. Average amount spent on rent/mortgage per month (student's share only)?
8. Average amount spent on food per month (student's share only)?
9. Average amount spent on utilities per month i.e. electricity, heat, water, garbage, sewer, telephone (student's share only)
10. Generally, how do you get to and from campus?
11. How far do you live from campus?
12. While attending school, how much do you spend per month on transportation costs which include public transportation, gasoline, vehicle maintenance, auto insurance (this does NOT include a car payment)?
13. Do you receive any type of transportation subsidy such as a free bus pass?
14. Do you own a computer that you use for your college coursework?
15. If you own a computer to use for school, how much do you spend per year on hardware and software?
16. If you have purchased internet access, how much do you pay per month for that access?
17. How much do you spend per term on books and supplies (this includes calculators, medical equipment, program specific tools, etc.)?
18. How much do you spend per month for personal items and entertainment? Personal items include clothing, toiletries, soap, cleaning and paper products, household supplies (again only for the student - not their dependents)?
19. How much do you spend on medical/dental expenses per month for the student only?
20. Do you pay day care expenses for dependent children?
21. Do you receive any child care subsidy?
22. If you pay day care expenses, how much do you pay per month per child (above and beyond any subsidies - list only your co-payment amount if you receive assistance)?

WASHINGTON FINANCIAL AID ASSOCIATION

STUDENT BUDGETS 2005-06

	DEPENDENT/LIVING WITH PARENT	INDEPENDENT/LIVING WITH PARENT	NOT LIVING WITH PARENT
TUITION & FEES	\$	\$	\$
BOOKS & SUPPLIES	\$ 894 (+144)	\$ 894 (+144)	\$ 894 (+144)
RENT/FOOD/UTILITIES	\$ 2442 (+186)	\$ 5046 (+1266)	\$6924 (+1140)
TRANSPORTATION	\$ 1146 (-288)	\$ 1146 (-288)	\$1146 (-288)
MISCELLANEOUS/ PERSONAL/TECHNOLOGY	\$ 1476 (-492)	\$ 1824 (-144)	\$1560 (-534)
TOTAL	\$5958 (-450)	\$ 8910 (+978)	\$10524 (+462)
INCREASE/DECREASE	-7.0%	12.3%	4.6%

These student budget recommendations are based on the following:

A statewide student expense survey consisting of over 8000 responses was conducted in May, 2004. The unweighted survey results were used to propose the budgets provided above. The survey data, which reflected 2003-04 data, was then increased by 1.73% for 2004-05 and 2.46% for 2005-06 based on the Consumer Price Index. Individual budget components have been adjusted to be divisible by two and three for semester and quarter use.

The Books & Supplies and Transportation budget components are based on the average unweighted data for all budget categories and adjusted using the same CPI as indicated above. This figure equates to 30.5 miles per day, 5 days per week, for a 38-week academic year at .20 per mile and adjusted for divisibility. (The rate of .20 per mile is based on the IRS allowance of .36 cents per mile less the amount included for depreciation of .16 cents per mile. This is the basis also used in the last comprehensive study completed in 1995-96.)

The Personal/Miscellaneous/Technology component includes \$350 for technology related expenses. Within all sectors of students responding to the survey 87% reported incurring technology related expenses. The

amount included represents the average for all budget categories.

The 1995-96 student expense survey identified a segment of commuter students who live with parents but who have significantly higher room and board expenses than the “traditional” commuter student. The 2003-04 survey confirmed this information and supported a significant increase to this particular budget. These are students who are often older, married and /or have children. The Independent-Living with Parent budget was established to recognize these higher commuter expenses.

Because the response rate from sectors other than 4 year institutions was very low and some survey results were significantly increased/decreased in specific categories, it is strongly recommended that another state wide survey be conducted within the next two years to confirm the trends revealed by the Spring 2004 survey.

The WFAA student budgets are intended to serve as “benchmarks” for assessing student costs within the state and are not intended to replace or supplant studies of student costs or budget development at the institutional level. The committee recommends that each college periodically review the costs experienced by students at its campus.

WFAA Updates from Members

Here is some information from **Bruce DeFrates**, about the Eastern Washington University's financial aid office.

Myria Weber (Program Coordinator - Special Programs), accepted a job as an evaluator for the Admissions Office at the University of Washington and relocated to Seattle. She has been replaced by **Melissa Hultberg**, who worked for us previously.

Greg Dempsey (Program Coordinator -State Grants), accepted a job as a personal banker with Bank of America and will be relocating to Seattle. His position is currently vacant.

Beth Breidenbach (Information Technology Specialist), accepted a job as the Database Administrator in the Information Resources Department at Eastern. She has been replaced by **Debbie Akin**, who was formerly the Information Technology Specialist for the EWU Admissions Office.

Eastern signed a contract with Sungard/SCT to convert our student information system from SISPlus to Banner. We will start on the conversion beginning November 15th, with an anticipated cutover date of January 2006. **Shannon Flynn** and **Debbie Akin** have been assigned to the conversion team for the Financial Aid Office.

Kathleen Koch would like to announce that **Lynette Splinter** has been promoted from Assistant to Associate Director of Financial Aid at Seattle University School of Law. Congratulations, Lynette!

Thayne McCulloh and wife Julie, both of Gonzaga University, had a baby girl on October 14th. She weighed 7lbs, 10 oz and her name is Emily Clara. She has two older sisters to play with and keep her entertained.

Rachelle Sharpe at Cascadia College reports that **Jeannie Damon** has accepted a Program Coordinator position with Everett Community College and is leaving Cascadia. Good things happen to WFAA award recipients!

Wendy Joseph will be moving from Tacoma Community College as a Financial Aid Advisor to Clover Park Technical as the Assistant Director. Congratulations, Wendy, on your promotion. Good things happen to WFAA Executive Committee members, too.

Carla Idohl-Corwin announced that **Kerri McFarland** has joined the staff as the Director of Student

Grants and Scholarships at South Puget Sound Community College, as of June 1, 2004. Kerri previously worked at Centralia College and St. Martin's College. Carla says, "We are very pleased to have her as part of our team!"

HOW TO GET A GOOD SEAT ON AN AIRPLANE

Whether you are planning a business trip or a winter vacation, here are some tips for getting a comfortable seat on a plane, no matter what fare you pay.

- Boeing 747s, 767s, 777s or Airbus A-340s are wider planes and will give you more comfort on long flights.
 - Avoid smaller aircraft for flights that are longer than 1 to 2 hours
 - The best seats on a plane are the ones closest to the front, farthest from the lavatory or galley, and with a good view of entertainment screens.
 - www.seatguru.com ranks the seats on most major airlines.
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Repayment, Rehabilitation, and Eligibility After Loan Default

ALLISON BRADLEY FLEMING, EDFUND COMMUNICATIONS

Students who have defaulted on previous federal loans aren't necessarily ineligible for new Stafford loans. By following a clearly defined set of repayment and rehabilitation steps, students can get themselves back on the right track and able to borrow money for college. EDFUND's experts consistently help financial aid staff answer questions about discerning student eligibility after loan default. Here are some of the frequently asked questions we've compiled:

Q: When can a student qualify for financial aid after defaulting on a student loan?

A. A borrower who has defaulted on a student loan may regain eligibility by resolving the defaulted loan(s) in one of the following ways:

- The defaulted loan is paid in full.
- The defaulted loan is discharged or determined to be dischargeable in a bankruptcy action.
- The borrower makes satisfactory repayment arrangements by contacting the loan holder for each of the loans defaulted, and makes those payments (as described in the following question). Once the payment arrangements have been fulfilled, the borrower may regain eligibility. Note: A borrower may reestablish loan eligibility only once under these provisions.
- The defaulted loan has been rehabilitated.
- The defaulted loan has been discharged because the student or parent borrower was unable to complete a program of study due to the school's closing.
- The defaulted loan has been discharged by the Department because the borrower's eligibility for the loan was falsely certified by the school.
- The borrower has made satisfactory repayment arrangements on the defaulted loan and consolidated that loan, or the borrower consolidated that loan by agreeing to repay the consolidation loan under an income-sensitive repayment schedule.

Q: What is meant by satisfactory repayment and rehabilitation?

A. To reestablish eligibility for federal student aid after defaulting on a student loan, satisfactory payment arrangements must be made to the appropriate loan holder for each defaulted loan. Defined as:

- Six consecutive full monthly payments as agreed upon with the holder (a lump sum prepayment of future installments does not satisfy the requirement for six consecutive payments)
- On time (within 15 days of the payment due date)
- Voluntary (directly by the borrower; court-ordered or involuntary payments obtained by state offsets or federal Treasury offsets, wage garnishment or income or asset execution do not count against the six required payments)
- After reestablishing eligibility, the borrower must continue to make payments according to the arrangements made with the guarantor/holder, and the loans are still considered to be in default.

Consolidation

To consolidate a defaulted loan, satisfactory repayment

arrangements are defined as:

- Three consecutive full monthly payments as agreed upon with the holder (a lump sum prepayment of future installments does not satisfy the requirement for three consecutive payments)
- On time (within 15 days of the payment due date)
- Voluntary (directly by the borrower; court-ordered or involuntary payments obtained by state offsets or federal Treasury offsets, wage garnishment or income or asset execution do not count against the three required payments)

Rehabilitation

To rehabilitate a defaulted student loan, the borrower must make payments that are:

- 12 consecutive full monthly payments as agreed upon with the holder (a lump sum prepayment of future installments does not satisfy the requirement for 12 consecutive payments)
- On time (within 15 days of the payment due date)
- If the borrower fails to send a payment on time during any of the 12 months, the 12-month cycle must start over.

- Voluntary (directly by the borrower; court-ordered or involuntary payments obtained by state offsets or federal Treasury offsets, wage garnishment or income or asset execution do not count against the 12 required payments)
- After the borrower satisfies the above requirements, the guarantor will generally assist the borrower with rehabilitating the loan with a FFEL Program lender.

Q: How does bad credit affect eligibility?

A. For borrowers applying for a Stafford loan, credit history is not a factor. For borrowers applying for a PLUS loan, lenders are required to determine if the borrower has adverse credit history and may not approve a loan if an adverse credit history is determined.

EDFUND's Web site, www.edfund.org, offers a comprehensive explanation of these and other eligibility issues, including total and permanent disability discharge. Consider adding our FFEL Program FAQs to your list of favorites as a reference tool.

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- Immediate **1% rebate** at the start of repayment
- Another **1% rebate** after all of the first 12 payments
- Extra **1.5% rebate** after all of the first 24 payments

Auto Credit for Increased Savings

Triple Payback rebates are automatically credited to the outstanding loan balance, increasing the effective savings rate. Alternatively, borrowers may request to receive rebates by check that can total up to 3.5% of the original loan amount.

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What Color Is The Fafsa Next Year?

WENDY JOSEPH, CLOVER PARK TECHNICAL COLLEGE
FORMERLY TACOMA COMMUNITY COLLEGE

The staff of the Financial Aid Office at Tacoma Community College really knows how to throw a party. In the 2003-2004 academic year, Carolyn Christmas, Financial Aid Advisor, came up with the idea to celebrate the new awarding year by having a potluck where all the food and drink had to be the same color, or within the same color family, as the FAFSA. The party was a kick off to the start of file review at our school. So of course, 2003-2004 was the yellow year. The entire staff signed up to bring some type of yellow food and went shopping for something yellow to wear. You can view our yellow attire by visiting the Financial Aid web site at <http://www.tacoma.ctc.edu/finaid/>. The group photo was taken on "Yellow Day".

We celebrated "Pink Day" in July 2004, and you wouldn't believe the notoriety we received. Everyone on campus wanted to come and celebrate with us!! The staff is gearing up for "Green Day" for the 2005-2006 FAFSA year. Before you say YUCK, just think of all the foods that have something green in it. Why not add food coloring? The Blue year should be very interesting as well.

Hope this quirky tradition catches on in other Financial Aid Offices around Washington, and who knows, maybe even around the country!! Have you ever had someone tell you that it takes a special type of person to work in financial aid? Well, let's celebrate the FUN people we can be!!

NEW HIRE

A financial aid administrator wanted to offer an incentive plan to attract a job applicant and to motivate him to improve rapidly in his first months on the job. Accordingly, the administrator said, "I'll pay you \$10 an hour to start, and if you get better and faster at your work, I'll increase your wages to \$15 an hour after six months. I really think you can make it. When would you like to start?" The applicant thought for a moment and said, "In six months."

MATCH THE FINANCIAL AID ACRONYM ON THE LEFT WITH THE CORRECT "ALTERNATIVE" DEFINITION ON THE RIGHT.

WFAA

A big ugly fish

SAR(ee)

A breakfast item that is served with butter and syrup

COD

What the sailor says when he acknowledges his superior

ISIR

Love means never having to say this.

WELLS
FARGO

Thanks For Riding With Us



Wells Fargo thanks you for being our student lending partner. We're honored by the trust you have placed in us, and we hope to share many more years of success in the future.

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[WFAA President's Report, continued from page 01]
and Wendy Olson and Traci Stensland who published what you are reading now. It may sound like I'm bragging (but I'm not, honest!) when I say that this is the best Executive Committee any WFAA President has had the privilege to serve with.

WHAT'S COMING UP

Elections - Clara Capron is putting a ballot together for 05/06. Watch for it!

Leadership Conference - WFAA will be sending a couple of officers-to-be to the NASFAA Leadership Conference next March.

State Need Grant Advisory Committee - Many of our members are part of an advisory committee with the HEC Board to tweak the allocation formula to equitably distribute school reserves. Stay tuned!

Training - Marilyn Ponti and her committee are starting the planning process for 2005 WFAA training. If you have a topic to suggest or would like to help, I know that Marilyn would like to hear from you.

Vice-President For Legislation Report

STEVE SEEMAN, HIGHLINE COMMUNITY COLLEGE

Election year politics continue to be either the bane of my existence as VP for Legislation or the joy of it.

While Reauthorization itself continues to be a non-event, as I follow the hissing, steaming, venting and building pressure of Mount St. Helens, I get the feeling that the same could be said of Reauthorization! The pressure is building and our newly elected officials will get the joy of facing many "hot" issues. What they eventually do is about as predictable as when, which direction, how high and how much ash and lava will spew forth from Mount St. Helens!

At this time, legislation on the Federal level continues to be of an emergency nature, extending all HEA program authority periodically as needed.

Watching this "volcano" (Reauthorization) will require some assistance. OK, so watching may not be the operative word. It may be watching and trying to direct some lava flows so that our students don't get fried.

I once again plead for help from each sector.

Because it takes a team...

When it comes to giving students the financial literacy tools they need to succeed, it takes a team.

That's why national student loan guarantor American Student Assistance® (ASA) believes in taking an ensemble approach to our borrower services. We partner with colleges, student loan lenders, servicers and others in the industry to proactively educate students about responsible debt repayment. Together, we help students to achieve overall financial health both in school and beyond.

To learn more about Team ASA, contact our Washington Account Executive, Kelly Bauman, at 425-258-4513 or kbauman@amsa.com.




TEN REASONS FOR MORE LAUGHTER IN YOUR LIFE

*Compiled by Randy Judkins,
NASFAA Key-Note Speaker, 2004.*

- Helps communications
- Connects relationships
- Lowers blood pressure
- Helps you sleep better
- Makes you more playful
- Reduces stress
- Stimulates your imagination
- Increases productivity
- Boosts your immune system
- Builds cardiovascular, respiratory, and muscular systems

SPONSORSHIP THANKS

WFAA wishes to acknowledge these generous gifts from our sponsors for the 2004-5 year. Please let them know how much their support is appreciated the next time one of their representatives comes to your office.

PREMIER: \$5000

Northwest Education Loan Association
Student Loan Finance Association
Washington Mutual

PLATINUM: \$3500

EdFund

GOLD: \$2500

Citibank
College Loan Corporation

SILVER: \$1500

Nelnet
Nellie Mae
Great Lakes
Wells Fargo
Bank of America
Key Bank
Teri
Educaid

CONFERENCE: \$500

Spokane Teachers Credit Union
American Student Assistance
Sallie Mae
Chela
A+ Funds
US Bank
National Education
Campus Door
Chase
Bank One
American Education Services
Student Assistance Foundation
Collegiate Funding Services
Enterprise Recovery Systems
General Revenue Corp
ELM Resources

Superman's Skills If He Worked In Various Positions Or Offices On Campus:

SUPERMAN

SUBMITTED BY DALE OBERLANDER, GREEN RIVER COLLEGE

President

Leaps Tall Buildings In A Single Bound,
Is More Powerful Than A Locomotive,
Is Faster Than A Speeding Bullet,
Walks On Water,
Gives Policy To God.

Vice President

Leaps Short Buildings In A Single Bound,
Is More Powerful Than A Switch Engine,
Is Just As Fast As A Speeding Bullet,
Walks On Water If The Sea Is Calm,
Talks With God.

Executive Dean

Leaps Short Buildings With A Running Start And
Favorable Winds,
Is Almost As Powerful As A Switch Engine,
Is Faster Than A Speeding 88,
Walks On Water In An Indoor Swimming Pool,
Talks With God If Special Request Is Approved.

Dean

Barely Clears A Quonset Hut,
Loses Tug Of War With A Locomotive,
Can Fire A Speeding Bullet,
Swims Well,
Is Occasionally Addressed By God.

Faculty

Makes High Marks On The Wall When Trying To
Leap Buildings,
Is Run Over By A Locomotive,
Can Sometimes Handle A Gun Without Inflicting Self
Injury,
Dog Paddles,
Talks To Animals

Registrar's Office

Runs Into Buildings,
Recognizes Locomotives Two Out Of Three Times,
Is Not Issued Ammunition,
Can Stay Afloat With A Life Jacket,
Talks To Walls.

Comptroller/Business Office

Falls Over The Doorstep When Trying To Enter
Buildings,
Says "Look At The Choo Choo",
Wets Himself With A Water Pistol,
Plays In Mud Puddles,
Mumbles To Himself.

Financial Aid Office

Lifts Buildings And Walks Under Them,
Kicks Locomotives Off The Track,
Catches Speeding Bullets In His Teeth And Eats Them,
Freezes Water With A Single Glance,
God And He Are Best Friends!

Training Committee

MARILYN PONTI, CHAIR, WHITMAN COLLEGE

Committee Members-

Kathleen Koch, Seattle University School of Law
Kim Schreck, EdFund
Gerry VanBooven, NELA
Betty Gebhardt, HECB
Brian Shirley, Evergreen State College

The training committee sponsored two training sessions this summer. One was at Whitworth College on July 13th and the second one was held July 15th in Seattle. Lunch was provided with the training.

The training included an update from the Higher Education Coordinating Board, a FERPA update on current issues and how the regulations affect our offices. The presentation also included legal issues related to FERPA and how it impacts the financial aid office. We had an update from the Department of Education on the latest changes. Our speaker for the summer training spoke on "If it's going to be, it's up to me." She spoke about

personalities in the office and how having a positive attitude can impact the entire office staff. She encouraged the participants to find their strengths. She helped us take a look at ourselves and realize what a difference we can make in the financial aid office and how important our job truly is. She also encouraged us to look at our staff and see if there were individuals that were dragging down the office and encouraged us to work with these individuals to find their strengths and see if they could be used somewhere else in the office to have a positive impact.

Overall, the training went well. The evaluations were positive and gave great suggestions for next year's training. The committee will meet again this fall to look at new ideas and future trainings. Please send your suggestions to Marilyn Ponti, Whitman College or to other committee members.

Reauthorization, What Reauthorization?

RICK SINCLAIR, INTERFACE COMPUTER SCHOOL

I wish I could do that. Wouldn't it be nice if your jobs had a "built-in" extension to the due date? And then, if you still didn't get to it, you could give yourself some more time? I'm talking, of course, about the Reauthorization of the Higher Education Act. The act is supposed to expire every five years...no doubt so that legislators can keep us from getting too comfortable in our jobs! But, since the act has an automatic 1 year extension, Congress doesn't get around to thinking about it till the 6th year. Now this last go-round, what with the economy, the election and the war in Iraq (not necessarily in that order), still nothing got accomplished...so they've extended the current act once again.

Why do they put this burden on themselves? Do they think they'll be smarter in 5 years than they are now? Do they think the need for higher education might go away in the next 5 years? No, I'm convinced they do this just to keep us hopping.

42.7 percent of all statistics are made up on the spot

Upcoming Additions to wfaa.org

WENDY JOSEPH, ELECTRONIC SERVICES COMMITTEE CHAIR,
CLOVER PARK TECHNICAL COLLEGE

For those of you who attended the WFAA Conference in Olympia, how did you like the registration process? It sure was nice to be able to register online and not have to worry about sending in registration forms and waiting for receipts to present to Business Offices around Washington State.

Additions such as online voting, online member scholarship/award applications, training registration, and an online calendar of events will be coming to WFAA.org in the 2005/2006 year. Updates are made to the web site continuously, so encourage other financial aid professionals, students, and high school counselors to visit our web site often. Together we can make this a great resource. If you have any suggestions for the future of the web site, don't hesitate to contact any of the committee members:

Kate Bligh – Nellie Mae,

kate_bligh@nelliemae.com

Kathy Colasurdo – Bellevue Community College,

kcolasur@bcc.ctc.edu

Mary Edington – Green River Community College,

medington@greenriver.edu

Les Ishimoto – Bellingham Technical College ,

lishimoto@belltc.ctc.edu

I would also like to welcome the newest member of the committee:

Gregory Gililand – The University of Puget Sound,

ggililand@ups.edu

We are always looking for new members with new ideas. If you are interested, contact me at Clover Park Technical College (253) 589-5660.

*“Remember if you wait for
something to hit the fan, whatever does hit
the fan will not be evenly distributed”*

The Washington Council For High School-College Relations

KEVIN BERG, WFAA REPRESENTATIVE FOR WCHSCR,
WENATCHEE VALLEY COLLEGE

WCHSCR held its fall 2004 high school counselor workshops during the month of September. The workshops were held at various sites throughout the state (see below). Presenters were from various colleges and state agencies, which included public and private baccalaureate colleges, community and technical colleges, the Office of Superintendent of Public Instruction, and the Higher Education Coordinating Board.

Financial aid presenters were from the college where the workshop was held. A PowerPoint presentation was given to presenters to use, which included general financial aid information, financial aid updates and HECB financial aid updates.

The following is a list of locations and the name of the contact or presenter of the financial aid section.

September 13, Evergreen State College, Brian Shirley

September 14, University of Puget Sound,

Maggie Mittuch

September 15, Seattle Pacific University, Paula Nagel

September 16, U of W Bothell, Darcy Modarres

September 17, Western Washington University,

Clara Capron

September 20, Jim Parsley Center (Vancouver),

Lizette Drennan (Clark College)

September 21, Central Washington University,

Christina Tangalakakis

September 22, Wenatchee Valley College, Kevin Berg

September 23, WSU-Tricities, Wayne Sparks

September 24, Spokane Community College,

Sue Jarvis

A special thanks goes to John Klacik from the HECB for preparing the HECB section of the PowerPoint presentation and to all of the volunteers that did a great job of presenting.

WASFAA Summer Institute Basic Track Scholarships Available

CLARA CAPRON, PAST-PRESIDENT,
WESTERN WASHINGTON UNIVERSITY

Consider sending a newer staff member to this valuable training. The institute is geared toward financial aid administrators with less than four years of experience or those individuals who want a thorough review of all the basics. The faculty of the institute is made up of 13 practicing financial aid administrators from campuses or organizations throughout the west. The 2005 Summer Institute will be held June 5th – 10th at University of Nevada, Reno. WFAA offers a scholarship to one of its members. The application will be available on the WFAA web site and will be due April 30th.

Laughter is like changing diapers. It doesn't change things permanently, but it makes things better for a while.

WFAA Awards Presented At The Fall 2004 Wfaa Conference

CLARA CAPRON, PAST-PRESIDENT,
WESTERN WASHINGTON UNIVERSITY

TIM HENNING ROOKIE OF THE YEAR AWARD

The Tim Henning Rookie of the Year Award was created to honor a member of the financial aid community with less than three years of experience. This year's recipient was Jeannie Damon, Program Assistant within Student Financial Services, at Cascadia Community College. Jeanne received free registration for the fall WFAA conference and a plaque of recognition.

Jeanne began working at Cascadia Community College in February of 2003. This was during a time of staff transition that resulted in her being the only permanent staff member in the office after only one month's finan

[continued on page 18]



College Loan
CLC Corporation
www.collegeloan.com

cial aid experience. However, within six weeks' time, she was certifying VA benefits and Stafford loans, reconciling work study accounts and multi-tasking to the "nth" degree. Jeanne proved she could handle a difficult situation with dignity and humor!

DISTINGUISHED SERVICE AWARD

This year's recipient of the Distinguished Service Award was Bob Walker of Pierce College.

The Distinguished Service Award recognizes a WFAA member who has demonstrated extraordinary commitment to Washington students and WFAA through outstanding contributions to the Association's activities and the profession over a sustained period of time.

Bob has been an integral part of WFAA for more than 35 years. He has been described as a leader, a key vice-president for legislation, an important member of the community college's financial aid computing team, the chair of the Washington Financial Aid Council, a mentor to many financial aid administrators, a colleague to hundreds of financial aid professionals, a contributor to improvements in the financial aid delivery system, an advisor to the Department of Education's financial aid staffs, and a friend to countless students and staff members throughout the state. Bob has served in the financial aid offices of Green River Community College, Yakima Valley Community College, and currently at Pierce College.



UNSUNG HERO AWARD

The Unsung Hero Award was created to recognize a WFAA member who has demonstrated extraordinary commitment to Washington students or WFAA by working quietly and without reward or recognition and beyond the requirements of the individual's job. This year's Unsung Hero Award was presented to Wendy Olson of Whitworth College, who received a plaque of recognition.

Wendy has been involved in a wide range of WFAA activities for the past 10 years. Areas of leadership and participation include legislation, fund development, nominations and awards, electronic services, fiscal planning, the WFAA newsletter, conference planning and giving presentations at association conferences. In addition, Wendy has served in volunteer capacities for WASFAA, most recently as Secretary and Fiscal Planning Committee member in 2003-2004, as well as on NASFAA's Awards Committee in 2002-2003. Wendy has repeatedly offered to contribute in numerous capacities to WFAA and has generously extended guidance and support to WFAA volunteers who are learning their roles.

VERA HOOVER PROFESSIONAL DEVELOPMENT AWARD

In honor of Vera Hoover's many contributions to the financial aid profession, WFAA created a commemorative, one-time award designated for the 2004 WFAA conference, entitled the Vera Hoover Professional Development Award. The award consisted of a complimentary fall 2004 conference

registration, complimentary conference lodging and a certificate of recognition for a first-time WFAA conference attendee.

The recipient of the Vera Hoover Professional Development award was Tammerly Coe of Western Washington University. Tammerly is new to the financial aid profession but no stranger to financial aid, having worked as a work-study student in the aid office of Western Washington University for 2-1/2 years, as a part-time counselor for 3 months, and as full-time Financial Aid Counselor since July of 2004.

Prior to her employment at Western, Tammerly spent most of her adult life working outside the office environment and held a variety of jobs, including baker, bartender, construction worker, and greenhouse specialist. Upon deciding that she wanted to devote her energies to helping students, she returned to college, enrolling for a year at Whatcom Community College, before transferring to Western, where she graduated with a major in Psychology, magna cum laude.

WFAA was privileged to have Vera's husband, Larry Hoover, and Vera's eldest daughter, Shelly Henderson, attend and speak at the conference dinner and awards presentation.

WFAA 2003-2004 COMMITTEE OF THE YEAR

The Committee of the Year is selected at the President's discretion to recognize a committee that has excelled in performance, which will result in a long-term, positive impact on the Association. The Committee of the Year for 2003-2004 was the Student Budgets Committee.

Under the leadership of Committee Chair Carla Idohl-Corwin, the Student Budgets Committee re-evaluated WFAA student expense budgets through development and implementation of an on-line student expense survey and used their findings to propose an updated set of student budgets for 2005-2006. This was not an easy or quick project. Over the last year, the Student Budgets Committee met and held many conference calls to develop a survey instrument, place it on the WFAA website, inform institutions of the need for student respondents, collect responses, and analyze them.

The following members of the 2003-2004 Student Budgets Committee received plaques of recognition as members of the 2003-2004 WFAA Committee of the Year:

Carla Idohl-Corwin, Chair, South Puget Sound Community College
John Klacik, Higher Education Coordinating Board
Evelyn Hawkins, Higher Education Coordinating Board
Kate Bligh, Nellie Mae
Ron Noborikawa, Pacific Lutheran University
Cynthia Lemberg, Renton Technical College
Jim Dewilde, Western Washington University

Early Awareness Committee

*CAROL MOYE, MARIE RYNNING CO-CHAIRS,
UNIVERSITY OF WASHINGTON*

The Early Awareness Committee met on October 14, 2004 at the University of Washington. College Fair handout materials were reviewed. Updated or revised information for the Financial Aid Deadline Date handout was requested by an email sent to each school in preparation for the college fairs that took place this fall.

Now that Leslie Blackaby has returned to our committee, the EAC has representation from both Eastern Washington as well as representation from a two-year public school. We are thrilled to have her rejoin our group.

As for future projects, we discussed the possibility of our College Fair handouts being provided in Spanish. With a Spanish translation of our materials, we believe we can reach more students and their families. More will be discussed about this at a later meeting.

FROM THE EDITORS

TRACI STENSLAND & WENDY OLSON, WHITWORTH COLLEGE

We are pleased to offer this winter edition of our WFAA Newsletter for 2004-5 and wish to thank all those that made contributions and to our sponsors. For comments or submissions for the spring newsletter, please contact us via e-mail. The submission deadline for our spring publication will be March 30th. The newsletter is published twice each year.

WFAA Executive Committee & Chairs

President	Rick Sinclair	Membership	Darcy Modarres
Past President	Clara Capron	Publications/ Newsletter	Traci Stensland & Wendy Olson
President Elect	Rachelle Sharpe	Student Budgets	Carol Idohl Corwin
VP, Ethnic Awareness	Lorena Saucedo		
VP, Legislation	Steve Seeman	Liaisons:	
VP for Training	Marilyn Ponti		
Secretary	Terri Johnson		
Treasurer	Karen Driscoll	Higher Education Coordinating Board	John Klacik
Fiscal Members Rep.-at-Large	Frannie Gladney	Northwest Education Loan Association	Tip Ryan
2004 Conference	Linda Weir & Rebecca Wonderly	US Department of Education	Linda Burkhardt
Early Awareness	Carol Moye & Marie Rynning	Ed Fund	Becky Thompson
Electronic Services	Wendy Joseph	WCHSCR	Kevin Berg
Fund Development	Ron Noborikawa		
Historical Archives	Nancy Heidrick		

MISSION STATEMENT FOR THE WASHINGTON FINANCIAL AID ASSOCIATION

The mission of the Washington Financial Aid Association is to effectively serve the interests and needs of its membership and constituents through the coordination of financial aid information, programs and activities.

OBJECTIVES

- Promote the professional preparation, effectiveness and recognition of student financial aid personnel in post-secondary institutions and other public and private organizations concerned with the support, development and administration of student financial aid programs.
- Provide conferences, workshops, research and other related activities relevant to financial aid.
- Coordinate broad representative responses to legislative issues and proposed legislation affecting financial aid and related concerns.
- Facilitate communication among those interested in student financial aid.
- Promote educational opportunities for all, but focus upon under-represented and economically disadvantaged groups through various means including early awareness and scholarships.
- Utilize resources in a manner relevant to the mission and objectives of the association while remaining fiscally responsible.