



THE ADVISOR

WASHINGTON FINANCIAL AID ASSOCIATION

WFAA President's Report

Rachelle Sharpe, Cascadia Community College

I hope this newsletter finds all WFAA members well-rested after an action-packed fall season. This morning a radio report announced that despite the numerous natural disasters that have occurred in recent months (hurricanes, earthquakes, and floods), there has not been any lapse in donations flowing to assist these causes. The natural disasters have also contributed to the delay of reauthorization legislation as our nation's leaders face unexpected costs of hurricane cleanups, in addition to the war in Iraq, and promised tax cuts. By the time this is published, we will likely be viewing comparisons of the Senate and House reauthorization bills, and we hope there will be no lapse of support (and hopefully increases) to aid programs during these challenging times.

In the meantime, we continue to embrace our daily work of providing assistance to students in Washington State. We rely on regular trainings and interactions with esteemed colleagues to do our job well. Most recently we have had opportunities through ED's Electronic Access Conference, NASFAA's Administrative Capability workshop, WASFAA's Management Institute, many specialized workshops offered through guarantors and others, and of course (drum roll please....) WFAA's annual conference.

This year's WFAA conference, Unmask the Mystery, held at the Davenport Hotel in Spokane was a tremendous success. Every WFAA conference I have attended has been wonderful – but this one seemed to have an extra-special flair. The historic hotel with superb facilities and accommodations, the theme and quality of the publications, the tour of the art and culture museum and the dinner mystery, and of course – the superb interest sessions and conversations – all came together for a wonderful training experience. Once again – to the entire list of conference committee members – your hard work was appreciated by all. I know you were acknowledged at the conference, but I want to recognize you again and I hope I haven't missed anyone: Jennifer Freimund planted the creative seeds for the conference as co-chair, and recruited Jack Edwards who saw the creativity to fruition while staying within budget. Entertainment co-chairs were Lettie Clark and Chris Millsaugh, Facilities co-chairs were Wendy Olson and Traci Stensland with help from Debbie Lewis. Program co-chairs were Darlene Hendrickson and Marla Skelley

with members Kerri Cahput, Frannie Gladney, Laura Pendleton, Janet Rice, Brian Shirley, and Debbie Soloman. Publicity chair was Lydia Tanevski. Registration chair was Darcy Modarres with endless hours at the desk from Robin Quass, Annette Johnson, Janet Larson, Marta Hamre, Kathy Unterseher, and Theresa Hande. Sponsorship chair was Ron Noborikawa – our sponsorship from the myriad of exhibitors this year was phenomenal!

The WFAA Executive Committee met at our conference and we are making good progress toward achieving our goals for the year. At the June transition retreat, we decided our goals would include:

- Find creative ways to increase visibility with constituents and enhance connections with federal state and political officials.

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WFAA CONFERENCE REFLECTIONS

We asked four newcomers to this fall's WFAA conference to act as cub reporters and to give their perspective on the conference.

Following are the reports from the front...

JEANNIE KUPPER,
Educational Credit Management Corporation:

There is no mystery why WFAA is a great organization. As a new member to WFAA and a new face to all of you, I was so impressed with the WFAA organization. I was met with a very warm and informative group made up of obviously dedicated financial aid professionals.

Being a newbie, I was bestowed the great honor of capturing the flavor of the conference through photographs. Snapping pictures was great fun and what a perfect way to meet people! Everyone I snapped was gracious and full of smiles!

This was one of the best conferences I have ever been to. The theme "Unmasking the Mystery", was great fun and the conference was extremely well orchestrated from the choice of venue to the Mystery Dinner Theatre. Great job WFAA members! Give yourselves a big pat on the back!

BILLI WOLFE,
Windham Professionals:

This year I attended my very first WFAA conference, "Unmask the Mystery", held at the beautiful Davenport hotel in Spokane, WA. Over the 3-day event, I gained a better understanding of Financial Aid, met new friends and discovered how WFAA is a very helpful organization.

During the daytime, I participated in many wonderful sessions. These sessions not only expanded my knowledge but helped me to develop a relationship to financial aid. The only problem I encountered was deciding which sessions to attend.

During the night, the dinners and entertainment were an array of fun and excitement. The first night we had dinner at a nearby museum which displayed the history of Spokane, WA. The following night, we were entertained with a Murder Mystery Dinner. The show was spectacular with wonderful audience participation.

Overall, my very first WFAA conference was a success and because I learned so much, I believe to have unmasked the mystery.

KARINA SANCHEZ,
Clark College:

I had the opportunity to attend my first WFAA conference this year and it was a fantastic experience. With the theme of Unmask the Mystery throughout the week, it made for a fun, exciting and valuable learning experience.

I had worked in financial aid for close to two years as an office assistant while completing an AA degree. Up until recently, most of my experience was with helping students apply, document intake and file preparation. In August, I became a program assistant and have finally been able to really get more in depth into financial aid, being able to follow the applications further and getting the award letters sent out. Being so new to this new side of it, you can believe that some things still remain a little bit of a mystery, but I was able to leave this conference with an abundance of new resources and contacts and some good memories as well.

One of the most memorable things from the conference for me was how friendly everyone was. On that first day, we could all recognize each other by the badges and bags that we wore. You could comfortably introduce yourself and share stories with people that you had never met before, thanks to that common ground that we all had, regardless of our titles or the school that we came from. I was able to meet various people that I had heard of and corresponded with and was finally able to put a face together with a name.

The presenters were also very enthusiastic when it came to teaching. The sessions that I found most helpful were Income Tax Verification and Conflicting Information, both taught by the "tax detective" Jim Briggs. In my new position, verification is one of my major job duties and it was interesting to see that other people come across similar situations at their jobs, also. Jim would make light of those tougher verification questions and make you laugh as he not only explained the reasoning for his solution and how he would handle it, but also opened up the dialog to include everyone in the room and offer the chance for other people to offer up their ideas as well. Each session encouraged that feeling of community and really showed me that besides my immediate peers, there is also an abundance of people out there that I can contact with questions.

All in all, this conference far exceeded any expectations I had. It was a very valuable learning experience for me to have had the opportunity to attend. I had the chance to discuss verification, hand calculate an EFC and learn how to better provide service to the students, which is why we are all really here. I even picked up the notes from the sessions that I was not able to attend. Everyone who planned this year's conference really deserves a big thank you; they did a fantastic job with everything from location, sessions and entertainment. The whole experience was fantastic and I am looking forward to next year's conference in my hometown of Vancouver.

Unmask the Presidents

Danielle Hodgen, Gonzaga University

In keeping with the Mystery theme I decided to interview as many of the WFAA Presidents (past, present and future) as I could and ask them the same three questions. The objective of this exercise is to see if you can “Unmask the President”.

Which president gave the following answer?

QUESTION NUMBER 1: *What is something about yourself that you do not think other members know about you?*

WHICH PRESIDENT IS A BASKET WEAVER?

- a. Janet Cantelon
- b. Wendy Olson
- c. Kay Soltis
- d. Rachelle Sharpe

WHICH PRESIDENT GREW UP RAISING ARABIAN HORSES?

- a. Rachelle Sharpe
- b. Kay Lewis
- c. Rick Sinclair
- d. Mary Edington

WHICH PRESIDENT RUNS HALF MARATHONS?

- a. Clara Capron
- b. Wendy Olson
- c. Lana Walter
- d. Kay Lewis

WHICH PRESIDENT WON 2ND PLACE IN A SPEECH COMPETITION FOR ALL WSU SOPHOMORES?

- a. Ron Noborikawa
- b. Rick Sinclair
- c. Kate Bligh
- d. Kay Soltis

WHICH PRESIDENT WAS A BALLERINA AS A CHILD?

- a. Wendy Olson
- b. Clara Capron
- c. Rachelle Sharpe
- d. Lana Walter

WHICH PRESIDENT LOVES TO BEACH COMB ON THE OREGON COAST, DRIVES A RED MUSTANG AND SLEEPS WITH THEIR CATS?

- a. Kate Bligh
- b. Clara Capron
- c. Ron Noborikawa
- d. Kay Lewis



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[Answers C, A, D, B, A, B]

QUESTION NUMBER 2: *What is your most memorable moment as president?*

WHICH PRESIDENT WILL BE REMEMBERED AS HAVING THE “WHEEL OF DEATH” AT THEIR SPRING CONFERENCE?

- a. Rick Sinclair
- b. Mary Edington
- c. Kay Lewis
- d. Janet Cantelon

WHICH PRESIDENT ENDED A MEETING 1 1/2 HOURS EARLY? (*THIS IS A RARE OCCASION SO YOU SHOULD ALL REMEMBER*)

- a. Ron Noborikawa
- b. Clara Capron
- c. Kay Soltis
- d. Wendy Olson

WHICH PRESIDENT WILL BE REMEMBERED FOR TAKING OVER THEIR PRESIDENCY 1 YEAR EARLY?

- a. Kate Bligh
- b. Kay Soltis
- c. Lana Walter
- d. Rachelle Sharpe

WHICH PRESIDENT RECENTLY MET WITH REP. CATHY MCMORRIS?

- a. Rick Sinclair
- b. Mary Edington
- c. Janet Cantelon
- d. Ron Noborikawa

[Answers C, D, B, A]

QUESTION NUMBER 3: *What is the first position held at WFAA?*
(*Match the President with their first position*)

- | | |
|---|--------------------|
| 1. Vice President of Training | a. Rachelle Sharpe |
| 2. Program Co-Chair | b. Kay Lewis |
| 3. Fund Development | c. Rick Sinclair |
| 4. Sector Representative | d. Clara Capron |
| 5. Vice President for Training | e. Wendy Olson |
| 6. Fund Development
(<i>under Jim White</i>) | f. Kay Soltis |

[Answers B, D, F, C, A, E]

QUESTION NUMBER 4 was: *What recommendation would you give to people who may want to get involved in WFAA? Or do you have any words of wisdom you would like to convey?*

This was such a fantastic opportunity to hear of some of the experiences of the WFAA Presidents. The answers to this last question differed slightly but one main point was repeated over and over again.

Every president interviewed reiterated what great experiences they have had and continue to have at WFAA and for everyone to just Get Involved!

Some of the other words of wisdom:

- *Don't be afraid to ask – remember, there are no dumb questions*
- *You develop first rate friendships which enhances your professional lives*
- *Just Do It!!!*
- *Get out of your comfort zones and get to know your colleagues*
- *Stay involved, Learn a lot, and HAVE FUN!*
- *Get Involved: it will enrich your life. People who work in financial aid are very giving people and it has been great working with so many of them. This is a WIN-WIN situation!*

****No presidents were harmed in the taking of this survey, although the first question may have caused a little trauma****

In all seriousness, I would like to thank all of the presidents that took time to answer these questions. I appreciate the willingness and kindness that you all displayed – you are all true professionals and it was a pleasure meeting all of you.

On a side note I just want to give a little perspective on this WFAA conference as a newcomer. This conference was very well organized and the sessions offered a great variety of topics. The Davenport Hotel was the perfect location; it tied in especially well with the Mystery theme.

The newcomers welcome was a great way to start off the conference. It gave all of us a chance to meet different colleagues

from the financial aid sector and some WFAA committee members. The vendors were very well organized and friendly, not to mention they gave out some great 'treats'. I thought that the food from the Davenport was fabulous – although we could have fed a small country with all of the leftover food that I saw leaving the tables. The two evening events were a big success and it seemed as if everyone had a great time.

All in all I think this WFAA conference was a great success and everyone involved did such a wonderful job at putting it all together. Thanks to everyone for all of their effort and hard work.

Membership News

Darcy G. Modarres, University of Washington, Bothell

We currently have 496 paid members and over 1,000 names in the directory. Last year at this time we had 416 paid members and 900 folks in our database. With the on-line service, membership information is much more current. Thank you all for your membership contribution. If you have not renewed your membership yet, it is not too late to do so. Simply go to www.wfaa.org and select Membership Service. Then click on Membership Application and follow the prompts. If you are renewing your membership and have forgotten your password, just click on the, "Don't remember your Username/Password?" function, and your username and password will be emailed to you in minutes. We value your continued membership.

The list serve is now an automated process through our on-line contract organization, ATAC (thank you Electronic Services Committee!). We are slowly making the transition from manual processes to on-line processes. However, payments for conference fees and membership fees still must be made by check. The Electronic Services Committee did research the feasibility of offering an on-line credit card payment process. Sadly, it is not cost effective at this time. We will certainly revisit this in the future, though.

The lion's share of conference registrants and membership renewals go through the on-line process and send their payments with their invoices. However, there are a few members whose checks arrive either without registering or renewing membership on-line, or without invoices indicating who the check is for. With any new process there is an understandable learning curve. If I could just send out a reminder that renewing membership is an on-line process, that you must register for the conference on-line, and, (adding a new feature) Training registration will be on-line this summer. Adding Training to the on-line registration will avoid the confusion about membership payments that some folks may have experienced in the past. However, if you do experience any problems with the on-line system, please do not hesitate to contact me either through email (dmodarres@uwb.edu) or by phone at (425) 352-5326.



WFAA Presidents past and present: Kay Soltis, Clara Capron, and Rachelle Sharpe



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Early Awareness Committee Report

Carole Moye, University of Washington

Marie Rynning, University of Washington

On October 04, 2005 in Spokane, Washington, the WFAA Early Awareness Committee handed out over 2700 copies of financial aid material to those attending the Eastern Washington College Fair. Thanks go out to committee members Dan Cosgrove from Washington Mutual Bank and Jeff Lackey from SLFA for their attendance at our table and providing financial aid information. The EAC wishes to thank volunteer participant Susan Busch of NELA for her assistance at the Spokane College Fair.

The Seattle College Fair was held very early this year, October 7 and 8th, at the Washington State Convention Center. It was very well attended and we handed out approximately 4400 copies of How to Pay for College booklets supplied by EdFund and NELA, the financial aid deadlines for Washington state colleges, universities, & technical colleges, plus FAFSA filing and application tips and frequently asked financial aid questions.

EAC members Becky Thompson of EdFund, Beth Belgard of NELA, Jeff Lackey of SLFA, Marie Rynning and Carol Moye from the University of Washington attended the WFAA financial aid

booth in Seattle. The committee wishes to thank Melanie Ruiz of NELA and Priscilla Abbott of EdFund for their great help at the Seattle College Fair. A special thanks to Becky Thompson for conducting the two financial aid workshops held at the Seattle fair.

The EAC looks forward to our continued participation in these fairs and will be working on revising and updating our current materials for next year. Please go to the WFAA website at www.wfaa.org for these and other resource materials. We are providing our materials for the Seattle Black College Fair held at Seattle Community College on October 23, 2005, which was staffed by past Ethnic Awareness Vice President James Flower and WFAA Fiscal Members Representative Frannie Gladney of the University of Washington. Unfortunately two members have left the committee so we are actively recruiting members from other schools and especially from schools in the Eastern Washington region.

Compliance Issues: Stay Focused and Tuned in

Lourdes Kujlu, EdFund's Program Review and Compliance Unit

Administering financial aid funds is a challenging job, but one that must be done right. To participate in any Title IV, HEA

program, an institution must demonstrate that it is capable of adequately administering the programs, which includes employing qualified managers and staff.

The lack of knowledge or misinterpretation of regulations and inadequate staff training are some of the most common reasons for errors identified during a school program review or audit. These errors can result in findings and liabilities to the school. If staff is not sure about a process or regulation, they should be encouraged to always ask questions and conduct research so that they understand and apply the regulation correctly.

How can you make sure that you and your staff remain qualified and informed as regulations and school policies and procedures evolve? Here are a few tips:

Assess the financial aid skills of new staff and identify their training needs. Meet with them regularly to make sure they are getting the appropriate training to adequately do their job.

Have regular staff meetings or e-mail updates to keep staff informed of new regulations and changes in school policies and procedures. Include time in meetings so that staff can share their financial aid knowledge and experiences. If your staff has different financial aid backgrounds – use the range of experience as an effective way to teach others.

Keep current on regulatory changes by attending training sessions. Encourage staff to share information learned at training sessions with their supervisor and co-workers. This is a great way to educate others on your staff.

Take advantage of the many resources and training tools available to aid professionals, available online at www.ifap.ed.gov, www.nasfaa.org, and www.nchelp.org:

- Code of Federal Regulations (CFR)
- Common Manual Unified Student Loan Policy
- The Federal Student Financial Aid Handbook (FSA)
- The Blue Book from the U.S. Department of Education
- The Education Code for your particular state
- Topical Index

Put your school's policies and procedures into writing. Keep them current and readily available to staff.

Devote a few minutes a day to reading a reference such as the FSA Handbook or the Common Manual. Even though you may have read these references at one time or another, the rules that govern the industry change. Also, because financial aid programs are continually being modified, you may learn something new.

To ensure that everyone is aware of deadlines and that vital information is updated in a timely manner, create a calendar of your financial aid process and hang it in a visible location. For example, if a change in regulation will be effective on a certain date, note it on the calendar. It will serve as a reminder to the staff that the school's policies and procedures manual, forms, and other published information must be updated.

Undoubtedly, most of the tips above may be considered common sense, but they can help financial aid administrators and staff stay focused on requirements – and that helps a school successfully administer financial aid funds.

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The Title IV Enforcer

(TO THE TUNE OF "THE BATTLE HYMN OF THE REPUBLIC")

Bob Maxey, Saint Martin's College

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If you're hiding your resources I'll make sure they come to light. /
You can try and try to fool me, but I'm equal to the fight /
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Chorus:

On to reconciliation,
On to reconciliation,
On to reconciliation,
Our bottom line is strong!

You should know your untaxed income is a beast that you can't slay /
I will find that hidden trust fund and I'll unearth BAH. /
If you childcare is exorbitant, I'll make you rue the day. /
My FM torch shines on!

Chorus

On to reconciliation,
On to reconciliation,
On to reconciliation,
Our bottom line is strong!

There's a moral to the story, and it's there for all to see /
You'll get three square meals in prison, and your shelter will be free. /
So be honest in your answers, and don't try to mess with me! /
You're better right than wrong!

Chorus

On to reconciliation,
On to reconciliation,
On to reconciliation,
Our bottom line is strong!

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Worker Retraining Program

Rick Sinclair, Interface Computer School

After more than 10 years of centralized processing, Washington's private career schools and colleges are moving to institutional control of the Worker Retraining Program - WRP.

The WRP grant program was passed by our legislature in 1993, and, while primarily funding programs through the state's Community and Technical Colleges, a portion of the funds are ear-marked each year for students at proprietary institutions. The grant is aimed at helping Washington's unemployed workers and displaced homemakers gain marketable job skills.

The Washington State Need Grant delivery system was the model used as representatives of the state's private vocational schools, the Washington Federation of Private Career Schools & Colleges, the Workforce Training and Education Coordinating Board (WTECB) and the State Board for Community and Technical Colleges (SBCTC), all sat down to re-structure the application and funding processes.

Previously, all applications were initiated by the applicant, certified by the school, approved by the WTECB and then funded by the SBCTC. Frustrations abounded as it usually took weeks to find out whether or not there were funds available for a particu-

lar student. Since there was just one "pot" of money that all the private vocational schools drew from, in most cases the applicant couldn't tell if they were going to receive the grant, or not, until well after they started school!

The new system allocates funds to each approved school. To become approved, the school must meet performance standards, demonstrate administrative capability and be able to predict that they will serve 5 or more "FTE's worth" of WRP eligible students in the award year. The applicant's eligibility is determined by the school, and the disbursement records are maintained locally. School records are subject to audit by the SBCTC. Schools serving 5 or fewer FTE's of WRP-eligible students will continue to use a centralized application process.

Similar to the State Need Grant program, funds will be redistributed each spring between schools, as need and enrollment patterns become evident. Also, an emergency fund is held aside until this time of year to respond to unexpected fluctuations in the job market and major lay-off situations, as well as to fund students at the schools serving fewer than five WRP-eligible students.

Google: From a Hacker's Point of View (Part 1 of 3)

Shawn C. Monk, J.D.

The old adage "what you don't know can't hurt you" couldn't be less true today. If you're on the internet, by now you are well aware of the need for constant vigilance to ensure that your personal information stays that way. With the relatively new threats of software that can install itself on your computer simply by visiting a website, we've all installed anti-spyware utilities, firewalls and anti-virus scanners to help keep our information locked down. But while most of us have taken steps to protect our personal computers, there are many more of us who have left the front door open to possible attacks by having misconfigured shared files and directories or files with sensitive information stored in online archives. While some may rely on the "needle in a haystack" mentality to protect them, others may be sharing information through sheer ignorance. Google, friendly neighborhood Google, may very well be these individuals' (and organizations') worst enemy!

Most of us use Google to find websites and information on the internet on a daily basis. However, most of us don't venture beyond the basic search offered up on Google's homepage. People who do dig deeper are rewarded with a veritable plethora (I love saying that...) of tools that can help them find that proverbial "needle in a haystack" with ease. In addition to searching and indexing web pages, Google also has the ability to search and index documents of all kinds including text files, Microsoft Word documents, Microsoft Excel documents, Adobe Acrobat PDF

documents and many, many others. What most people fail to realize is that when these documents are stored on computers or servers that are not properly configured, they can be accessed by anyone, anywhere. The question then becomes, how can you find these documents? Read on dear reader...

Some of the most common advanced search features of Google are accessed simply by how you enter your search. For instance, if you simply enter the terms pell grant and stafford loan, Google will find matches in about 148,000 pages. By simply encasing the terms in quotes, "pell grant" "stafford loan", it will reduce your matches to about 64,600. To even further narrow your search, you can place a plus in front of the quoted terms to require Google to match that term in each page it finds – so your search now looks like +“pell grant” +“stafford loan”.

But what if you want to narrow your search even more? Suppose you only want to find a Microsoft PowerPoint presentation that includes those terms (anyone preparing for a financial aid night?). If you add the search term filetype:ppt to your search string, Google will return only those files with the extension ppt (which is the extension given to Microsoft PowerPoint documents by default) that match your search terms. The new search string now look like this +“pell grant” +“stafford loan” filetype:ppt and will return about 80 matches.

Now, let's suppose that you only want to find those PowerPoint presentations that are available through government websites. If you add the search site:gov to your search string, Google will find all of the PowerPoint documents that contain both of the terms “pell grant” and “stafford loan” and are housed on government web servers (those web sites that end in .gov). The search will now return only about 9 matches (yes, this means you have found your needle in a haystack!).

Well, now that you know some additional search tools, are you ready to do some “hacking”? I used the term hacking in quotes because hacking is typically viewed as the act of gaining unauthorized entry into a computer system. Using Google to search publicly available information available online doesn't seem to fall into that category. So here are some interesting tweaks you can add to the search terms I introduced above. First let's explore the filetype:<ext> search term a bit more. Here's a list of some of the files types that Google can search for (but remember, this is by no means an exhaustive list!):

- filetype:pdf will find Adobe Acrobat documents (with the pdf extension)
- filetype:doc will find Microsoft Word documents (with the doc extension)
- filetype:xls will find Microsoft Excel spreadsheets (with the xls extension)
- filetype:txt will find text files (with the txt extension)
- filetype:ppt will find Microsoft PowerPoint presentations (with the ppt extension)
- filetype:mdb will find Microsoft Access databases (with the mdb extension)

Let's look at that last one for a minute. Many web developers use Microsoft Access databases to store information that users submit on their sites. If you think about the information you typically submit on a website, do you really want that information to be publicly available? Let's try a search to see if we can find any sensitive information. Using Google, if you enter +password +username filetype:mdb, you can actually find three databases that are shared over the web that match those search terms. This is not very helpful if we're looking for sensitive information, so maybe we need to use a different search tool.

The site:<domain.name> search tool allows Google users to limit their search to a particular domain or type of domain. Essentially, Google will limit the matches it finds to whatever you use in place of <domain.name>. For instance if you search for +“pell grant” site:umass.edu, Google will find every online document available on a umass.edu server that matches the term “pell grant”. Based on this search, Google identifies about 46 pages that match those search terms.

To limit your search a little more, you can add the filetype:<ext> search tool to your query and find documents of a specific type. For instance, if you modify your search to look like +“pell grant” site:umass.edu filetype:pdf, then you will locate all of the documents in Adobe Acrobat format that include the phrase “pell grant” and are housed on the umass.edu server. This new search will generate about 16 matching documents.

Are you staring to realize that Google is much more powerful a search tool than you originally thought? I hope you are also beginning to realize how much potential information could be found, exposed and used by unsavory characters on the web! If you want to find out more about Google and how it can be used to find even more sensitive information (dare I even say social security numbers, birthdates and the like?), and how you can use Google to make sure that your institution isn't “leaking” personal data, be sure to stay tuned for my next installment! (That would be part 2 for those of you keeping score at home...) Can you stand the suspense?

AUTHOR:

Shawn C. Monk, J.D. is a Technical Solutions Consultant for the Federal Family Education Loan Programs (FFELP) guarantor American Student Assistance (ASA). For the fifth year in a row, ASA has the lowest cohort default rate of all the national guarantors. As a self-admitted techno-geek, he works with financial aid offices to help them safely incorporate the best technology, ensure compliance with the Gramm-Leach-Bliley Act (GLBA), the Family Educational Rights and Privacy Act (FERPA) and address security issues that threaten the privacy of student and staff data across the country. Currently based in Dayton, OH, Shawn lives with his wife, two cats, two dogs and eight computers and may be reached via email at smonk@amsa.com.

[Google From a Hacker's...continued on page 10]

Risk Taking 101

Rick Sinclair, Interface Computer School

Why take a risk? Besides an adrenaline rush, e.g. bungee jumping, risk taking is usually done in the hope of improving a current situation. The change doesn't always turn out to be an improvement – hence the risk. Neither does suggesting change mean that the current situation is bad, it just might be able to be improved.

We should encourage well-meaning, well-thought-out, risk taking. The “new” might not be better than the “old”, but if we don't ever try anything new, we know we'll be no better off tomorrow. Now I know that that thought can be taken too far – there is lots to be said for order, structure and long-term plans – but it's usually very easy to carry on the status quo.

An example: This year at WFAA's annual conference, the conference committee (can you say Jack Edwards?) chose to break with tradition and scheduled an event on what has historically been a “free” night. He took a risk. A more timid man could have left well enough alone, because, “we've never done THAT before!”. I want to applaud the committee for their bravery. Not only was the MAC reception well attended and well received, but I think it was a unifying experience...and asking Wendy Olson's family to come and present her with her birthday cake at the museum was another risk, but one which will be remembered for a long time (at least by Wendy!).

I suggest that you look for appropriate risks to take in your office -- in your relationships -- by volunteering for a WFAA committee. And moreover, support the brave souls who are willing to stick their necks out and make a change. If someone will bungee jump just for the fun of it, just think of what they might do for your support and appreciation!

[Google From a Hacker's...continued from page 09]

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- Review the feasibility of longer-term investment options.
- Review student and member scholarships to increase subsidized training opportunities and educational scholarships.
- Improve coordination of training with other associations and agencies.
- Explore a means to store records and archive electronically.
- Repeat the Student Budget Survey in Winter 2006.
- Develop an editorial oversight committee for the web site.

Our next meeting will be a legislative visit in Olympia in February. We look forward to providing more detailed progress reports on these initiatives in future newsletters. Until then, I hope there will be no additional natural disasters, and life in the world of student financial assistance is equally tranquil for you all.

New WFAA List Serve Process

Wendy Joseph, Clover Park Technical College

The WFAA list serve has undergone a face lift. Thank you to the University of Washington and Megan Davis, for hosting the WFAA listserve option for so many years. As part of WFAA's commitment to increasing electronic services to the membership, there is now a new list serve option available at www.wfaa.org.

Do you have a job announcement you want to advertise? Do you have a question that you just can't seem to find the answer for and want to get feedback from some of your fellow aid administrators from across Washington State? Well have I got news for you...now you can go to www.wfaa.org and follow the simple instructions for sending an e-mail through the WFAA list serve. Follow the easy steps below:

- Visit www.wfaa.org
- Click on Members Services
- Click on ListLock Listserve
- Read the directions and policy carefully!!
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- Enter username and password and click ok
- Follow the easy to understand instructions which also include the option to attach files, which has not been an option available to us until now!!
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WFAA Updates from Members

Kathleen Koch reports that **Paula Nagel** has joined Seattle University School of Law as the Assistant Director of Financial Aid. Paula is an alum of Seattle University School of Law and started her career in financial aid as a work-study student in college and then as a law student. Kathleen states, "Paula comes to us after many years in financial aid at Seattle Pacific University. She is bringing a wealth of knowledge and understanding for our students through both her financial aid and law school experience."

Teri Boose has joined Citibank, The Student Loan Corporation, as Business Development Manager, West District. Teri will partner with the West District team on special business projects including how to best support the needs of schools in Washington.

Kimberly Bobbitt has joined the Financial Aid Office at Highline Community College as a Financial Aid Advisor. Kimberly previously was at Bryman College.

Lori Johnson has accepted a position as a Financial Aid Counselor at Whitworth College. Lori had previously worked in the Whitworth College Admissions Office. She is filling a position that opened up when **Rhonda Nordman**, who had been a

Financial Aid Counselor, shifted into the position of Financial Aid Specialist.

A handful of personnel changes are underway at the Higher Education Coordinating Board (HECB). **John Klacik** has been promoted to the position of Director of Student Financial Assistance, filling the vacancy that opened up when **Becki Collins** left the HECB to become the Vice President of Administrative Services for the Pierce College District.

My-Hanh Mai has left the HECB for a new job in the Research Division with the Department of Revenue.

Weiya Liang will join the GEAR UP program as Associate Director in January 2006. Weiya currently manages a GEAR UP program in Maine.

Current openings at the HECB include a Policy and Program Improvement Analyst and a Program Coordinator for the State Need Grant program. Information about both positions is available on the HECB website at: www.hecb.wa.gov.

The position of administrative assistant for Student Financial Assistance has closed, and should be filled before the end of the year.

Also closed is the program coordinator for GEAR UP, although another program coordinator for GEAR UP will be hired when the new grant takes effect next year.

WFAA Student Budgets Committee Report Fall 2005

Cheryl Reid, Peninsula College, Committee Chair

Development Of Proposed 2006-2007 Student Budgets

The proposed 2006-2007 student budgets are ready to be presented at the October 21, 2005 business meeting. For all budget components except transportation, the proposed budget amounts were developed by applying a 3.1% CPI increase to the 2005-2006 budgets. The CPI increase of 3.1% is based on Bureau of Labor Statistics data for the twelve-month period ending August 2005.

The proposed transportation budget is based on 30.5 miles per day (from the 2003-2004 student expense survey), 5 days per week, for a 38 week academic year at 23.5 cents per mile. The 23.5 cents per mile is based on the current IRS allowance of 40.5 cents per mile less the current IRS depreciation rate of 17 cents per mile.

Student Expense Survey

When the results of the 2003-2004 student expense survey were presented to WFAA, the Student Budgets Committee recommended that the survey be repeated in 1-2 years because the response rate to the survey was low for all sectors except four year schools and also because of the significant changes in the student budget amounts resulting from the survey. After the WFAA conference, the Student Budgets Committee will begin working on a 2005-2006 student expense survey.



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Some of the schools whose academic year ends in May expressed concern about the timing of the 2003-2004 survey, saying it was available too late in the year. The committee hopes to have the 2005-2006 survey available to students by the end of February, 2006.

Respectfully submitted,

Cheryl Reid, Student Budgets Committee Chair

Washington Financial Aid Association **Student Budgets 2006-2007**

	Dependent/Living with Parent	Independent/Living with Parent	Not Living with Parent	
Tuition and Fees	\$	\$	\$	
Books and Supplies	\$924 (+30)	\$924 (+30)	\$924 (+30)	
Rent/Food/Utilities	\$2520 (+78)	\$5202 (+156)	\$7140 (+216)	
Transportation	\$1362 (+216)	\$1362 (+216)	\$1362 (+216)	
Misc./Personal/ Technology	\$1524 (+48)	\$1884 (+60)	\$1608 (+48)	
TOTAL	\$6330 (+372)	\$9372 (+462)	11034 (+510)	
Increase/Decrease	+ 6.2%	+ 5.2%	+ 4.8%	

These student budget recommendations are based on the following:

- Books and supplies, rent/food/utilities, and miscellaneous/personal/technology components were increased by 3.1% based on CPI data reported for the 8 geographic regions for the State of Washington. Budget components have been adjusted to be divisible by both two and three for semester and quarter use.
- The transportation component is based on 30.5 miles per day (based on the 2003-2004 student expense survey), 5 days per week, for a 38 week academic year at 23.5 cents per mile and was adjusted for divisibility by both two and three. The rate of 23.5 cents per mile is based on the current IRS allowance of 40.5 cents per mile less the current IRS depreciation rate of 17 cents per mile. A cost of living increase based on the CPI was not added to this component.
- The 1995-1996 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 independent – living with parent budget was established to recognize these higher commuter expenses. The 2003-2004 student expense survey confirmed the need for this budget.
- Because the response rate to the 2003-2004 student expense survey from sectors other than 4-year institutions was very low and some budget components were significantly increased or decreased, it was recommended that another state-wide survey be conducted within one to two years. The Student Budgets Committee plans to conduct another survey in 2005-2006.
- In order to maintain consistency from one year to the next, the Student Budgets Committee recommends that the CPI data used to prepare the student budgets be based on the 12-month period ending in August.

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

WFAA Awards Presented at the Fall Conference

Rick Sinclair, Past President

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 Elaine Marcinek of ITT Technical Institute in Bothell, Washington. Elaine received free registration for the fall WFAA conference and a plaque of recognition.

Elaine is an exceptional employee who has excelled in the financial aid department ever since she joined the staff at ITT on March 15, 2004. She originally joined the finance department at ITT as a Financial Aid Coordinator. She was hired as clerical support to the Financial Aid Administrators and tasked to meet with prospective students to explain the process of financial aid. Her customer skills were incredible and she did an exceptional job of working with prospective students.

One month after Elaine joined the finance team, she was promoted to the position of Assistant Financial Aid Administrator.

In September of 2004 she moved up to the position of Financial Aid Administrator. Elaine is a perfect fit for financial aid. She can multi-task, give extra time whenever needed (and she knows when it is needed), loves to learn and take on more tasks. She is personable, dependable, thorough, organized and anything else you could hope for in a financial aid administrator.

DISTINGUISHED SERVICE AWARD

This year's recipient of the Distinguished Service Award was Jim White of Seattle University. 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.

Jim has volunteered his time to the financial aid community for many years now and often mentored and encouraged others to do the same. He has served extensively at the state, regional and national level in numerous positions and on many committees. In addition, he has often been the voice and face for the Washington financial aid community at Senate and House hearings as well as on the radio and television. His wit and sense of humor make the meetings that he participates in fun and engaging. His common sense approach keeps things moving and empowers those around him to get their work done.

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 Jennifer Freimund, previously of NELA, who received a plaque of recognition.

Jennifer has shown great dedication and commitment to WFAA over the years. Jennifer has consistently been present and actively involved with the association. She throws herself 100 percent into any task that she has volunteered to tackle with all of her energy and strives for the best in all situations. Jennifer's professional attitude and fun-loving spirit have made her a joy to work with and have contributed greatly to our association.

WFAA 2004-2005 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 2004-05 was the Publications/Newsletter Committee, which consisted of Wendy Olson and Traci Stensland of Whitworth College.

WFAA appreciates the hard work that Wendy and Traci have put in to reaching out to our association members and keeping them informed regarding WFAA activities and developments through the newsletter. Under their guidance, the newsletter has improved in both style and content. Wendy and Traci each received a plaque in recognition as members of the 2004-05 WFAA Committee of the Year.



The dinner entertainment at the conference was "to die for!"



WFAA Conference Keynote Speaker Gordon Jackson displays copies of his book, "Never Scratch a Tiger with a Short Stick".

Vice President for Legislation Report: Of Conflicts, Nominees, Hurricanes, and Steroids

Steve Seeman, Highline Community College

As I look back on 2005, it would be appropriate to say: "who could have known"?

The conflict in Iraq has been so consuming, in so many ways, but within the context of this article, consuming in terms of financial resources and related federal budget issues.

Two Supreme Court vacancies in one year, one was somewhat expected, but two! Talk about real attention-getters for the U.S. Senate!

Hurricanes? On a personal note, my father and his wife had the experience of the eye of hurricane Rita going right over their house. Other than downed trees and power outages, they sustained little damage and consider themselves very lucky. But others have not been so fortunate, including students and fellow educational institutions. The resources that have been committed and still need to be committed to help defray the costs from the damages of the hurricanes are mind boggling and create some real budget challenges.

Steroids, well more on that later...

On the bright side, WFAA lent its voice to those who worked for and supported House Bill 1100, which allows for funds from several of the state financial aid programs to be carried over from one fiscal year to another. The bill passed and was signed by the Governor.

Senator Cantwell has proved to be a notable friend of financial aid programs and a friend of WFAA and WASFAA. She wrote a letter in May to Chairman Specter, of the Senate Subcommittee on Labor, HHS and Education, regarding funding for the Perkins Loan Program. Her letter gathered the signatures of 27 Senators.

In June, WFAA contacted some of our elected officials urging them to support Pell Grant increases and to continue support for the Perkins Loan program.

In August, NASFAA urged members to contact their elected officials regarding the financial aid programs during the budget reconciliation activities. WFAA responded again by contacting some of our elected officials urging support for financial aid programs.

In September, both the House and Senate approved a three-month extension of the Higher Education Act (previously

[VP for Legislation Report...continued on page 18]



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scheduled to expire September 30, 2005). So reauthorization of the HEA has been delayed yet again. However, as I write this, there is yet another flurry of activity as both the House and Senate, as part of the budget reconciliation process, try to trim the budget with savings from the loan programs. Both the House and the Senate have now linked reauthorization proposals to the reconciliation process. This may speed things along! In fact, it is very likely that the whole landscape of reauthorization will change by the time this "goes to press"!

Steroids. I didn't forget! With dismay, I vaguely followed the Congressional Hearings this year on steroids (performance enhancing drugs being used by athletes). Admittedly, I wanted to scream at Congress and ask if they didn't have better things to occupy their attention, like education and financial aid, but I didn't. Bottom line for us? Performance enhancing drugs are not the resources that we need to help us serve our students! Funding, now that's another matter altogether...

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		Ed Fund	Becky Thompson
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Mission Statement of 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.
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- Utilize resources in a manner relevant to the mission and objectives of the association while remaining fiscally responsible.