



THE ADVISOR

WASHINGTON FINANCIAL AID ASSOCIATION

WFAA President's Report

Carla Idohl-Corwin, South Puget Sound Community College

Greetings Fellow WFAA Members! I would like to take this opportunity to share my goals with you for the 2006-07 year. These goals are not accomplished in isolation and take teams of many (INCLUDING YOU!) to achieve. Please consider which are of interest to you and let me know how you would like to be involved. The opportunities are endless and extremely rewarding. You, too, can make a difference!

Outreach to new members

- Foster opportunities for new members to be active in committees by having each committee comprised of at least 10% new committee members

Implement committee chairperson mentoring program

- Work with each committee chairperson(s), to recruit a new co-chair to mentor for the 2006-07 year

Increase promotion and utilization of scholarships for members

- Create a promotional flyer to be distributed at all WFAA events as well as periodically sent out to the listserv to remind members of opportunities

Develop guidelines for awarding of scholarships provided by WFAA and WASFAA for members to attend WFAA, WASFAA, and NASFAA Conferences, the Summer Institute and the Management and Leadership Institute

- Create a template and scoring mechanism for rating member scholarship applications to ensure equity
- Improve coordination of training with other organizations
- Utilize technology and calendaring available on the WFAA, WASFAA and NASFAA web pages

Utilize technology to electronically archive and store WFAA records and provide an electronically-searchable database

- Implement process where all committee chairs submit reports electronically effective 2006-07
- Expand Archives Committee to include members with experience using electronic record storage and archive processes
- Provide financial aid professionals to assist with the implementation of College Goal Sunday 2007 in conjunction with the Northwest Education Loan Association

- Provide expertise and financial aid guidance for new state initiatives
- Foster Youth Scholarship Program
- The Scholarship Portal
- WAFAX

We are seeking volunteers from all sectors of our association. Additionally, we have noticed a decline in representation from our four-year public sector, so please sign up!

College Goal Sunday, 2007 for Washington has officially been set for January 28, 2007 at seven sites. The need for volunteers is immense and coordination of WFAA's volunteers will be organized through Rick Sinclair. See additional information on the WFAA website for volunteering for this exciting opportunity!

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Explorers Enjoy New Frontiers

*Mary Edington, Green River Community College and
Marty Daniels, Citibank*

When planning for WFAA 2006 in Vancouver, the Conference Committee focused on three major objectives: Provide quality professional development opportunities for all attendees; encourage participation in group or individual entertainment activities other than “tax free shopping across the river”; and of course, stay within the financial budget provided. Based on formal and informal feedback from our membership and the hard work of Fund Development Chair Ron Noborikawa, all objectives were met and the event was a huge success!

Program Chairs Linda Shannon and Brian Shirley assembled an agenda featuring 30 interest sessions. With subjects ranging from “Academic Competitiveness Grants” to “So You Want to be a Director?”, there were value-added opportunities for staff at any level of their student financial services career. As always, our outstanding core of leader-colleagues stepped up as needed to be the presenters, moderators, and round-table panelists willing to share their knowledge and time for the advancement of the association. Anchored by our opening luncheon featuring Vancouver Mayor Royce Polard and Keynote Speaker Walt Stasinski, the spirit of “MOOMBA” filled the air from gavel to gavel.

Over 270 members registered for the conference, just shy of the record turn-out at WFAA 2005 in Spokane, held at the famous (and haunted) Davenport Hotel. Availability of single-day registrations allowed folks on tight schedules to attend on the best day for their information needs, so that practice is likely to continue in the future. Positive feedback was also received related to providing information on hotel accommodations other than the site hotel. This practice will be reviewed annually as there are direct connections between ability to guarantee that our group will fill rooms on site and the overall pricing rates we receive. Therefore, it is important that we fill the necessary rooms on site before referring folks to other hotels.

“New Frontiers” were also explored on the entertainment front. Over 50 registrants attended the four “no-host” group dinners at restaurants near the Hilton facility. An additional 20 braved the elements to enjoy a night-time guided tour of Fort Vancouver. Tourists learned how to pack 90 pounds of animal pelts into backpack-sized packages for shipping back to Europe by the Hudson Bay Company (HBC); toured the officer’s quarters with fully restored dining hall including original china and silver; and visited the kitchen where food for the HBC staff living in the fort was prepared. They also learned why so many small, flat, and round stones are found in the excavated latrines of historic cultures. Yes, there was truly something for everyone at WFAA 2006...

As Co-Chairs, we would like to thank our Conference Commit-

tee leaders again for their time and efforts. In addition to Ron, Linda, and Brian, our team include Linda Weir and Becky Thompson as Publication Chairs; Holly Johnson as Facility Chair; Darcy Keller as Registration Chair; and Jeff Lackey as Entertainment Chair. We were supported by an incredible team of colleagues working together to ensure a successful event. See you in Wenatchee in 2007!

Take the WFAA Challenge!

*By Mary Edington, Green River Community College and
Marty Daniels, Citibank*

As a membership-driven association, the success of our annual conference is directly connected to the efforts put forth by those who choose to become most tangibly involved. While “top shelf” input is best received during the planning stages, comments provided on evaluations submitted at the event allow for reflection on what went well, what could have gone better, and what to do differently the next time.

We are happy to report that evaluations from WFAA 2006 Vancouver indicate an overall attendee satisfaction rate of over 95%! This confirms the Conference Committee’s view that this year’s event successfully met the needs of our membership. It also gives our 2006 volunteers reason to celebrate knowing that the hard work and time spent was greatly appreciated.

Still, there are the 5% of voices indicating that there was room for improvement. To those 5% and others with ideas to share: Please volunteer to join or lead a committee for WFAA 2007 in Wenatchee so that your voice can be turned into actions necessary to meet the needs of the sectors you represent!

Regarding our 2006 program: It was noted that there were not sufficient sessions for staff from our 4-year public institutions or for administrators beyond their fifth or sixth year in financial aid. This can happen when there are not enough volunteers with this depth of experience on the program committee to ensure that topics that speak to these audiences are included. If you provided these comments or feel similarly, and you have the desire to make a difference, we encourage you to join the 2007 Conference Committee to ensure a quality event for everyone.

Regarding entertainment: For WFAA, the entertainment opportunity can be a significant challenge. First, there are liability issues associated with hosting alcohol-fueled events under association sponsorship, so your basic “kegger” is out from the start. Next, the cost of providing star-power entertainment is high. It is not reasonable for the association to increase sponsorship requests or membership attendance fees to provide activities which are not directly connected to professional development. Providing “modest” receptions including adult beverages paid for by the individual brings us to a comfortable level both from the association liability and cost management perspectives.

This year's entertainment decision process considered feedback from prior years and input received during our planning phases. The vast majority of comments received indicated a desire to have a choice of what to do for the evenings rather than having a fully-planned slate of entertainment. This was reflected in our decision to have non-mandatory group dinners and a local tour option available on the otherwise "open" Wednesday night. Our selected events also encouraged support of the local business economy of our host city, Vancouver.

If you thought enough to provide constructively critical feedback about our 2006 entertainment, lend us your creativity! You can help WFAA develop an array of entertainment options which could help ensure fun for all in Wenatchee next year, and for multiple years into the future. Prior WFAA activities have included casino nights; DJ's and dancing; gallery tours; movie night; arcade night; white elephant gift party; and of course, the famous cowboy poet. Therefore, seeing a repeat of these activities will border on "cliché". Hey, there's always bowling, right?

WFAA provides significant personal and professional development opportunities to its members. Those who take the time to participate gain the most. Help yourself. Help your colleagues. Volunteer today for WFAA 2007 by contacting President Carla Idohl-Corwin or Membership Chair Darcy Keller today!

WFAA Conference Reflections

We asked a few first-time WFAA Conference attendees to act as cub reporters and share their impressions of this fall's conference with us. Here is what they had to say:

WFAA 2006

Ronda Stapleton, Alpine College

Being new, less than 6-months in financial aid, I was told I didn't need to know everything about financial aid. Just finishing school myself (a dislocated worker), I thought I may be getting in over my head. I was also told you don't pick financial aid as a career - **It picks you!**

The welcoming I received from everyone at every training event I have attended is overwhelming. Financial Aid is like a giant family, although a non-conventional family. I felt like I belonged to FA from the start. It's unbelievable the way this association mentors, supports and encourages you with everything, from the basics to the expertise of just one subject.

I would like to say thanks to everyone in my new extended family, you all do a wonderful job!

Fast Times at WFAA High! "Awesome"

Heather Watson, Wells Fargo

As I ponder my time as a true "freshman" at the 2006 WFAA Conference, one thing strikes me as a similarity among my peers and "upper classmen"... Everyone seems excited to share their experiences of the past months, gain knowledge and renew old relationships and acquaintances. It really is like the first day of school!

So being the underclassman, I figured the best way to "get in good" with the upper classmen, was to hunt them down and find out some advice they could offer me, as a first-time conference attendee. So between classes (conference breakout sessions!), I set out to get some words of wisdom. Here are some thoughts from the upper classmen I interviewed:



Linda Weir, "the Educator" and Lyssa Thaden, "the Sophomore"

The Sophomore

Lyssa Thaden, EDFUND, 12 years

Advice: In having worked in Admissions, University Relations, and Financial Aid, I've seen students from the beginning to the end. From getting funds to giving funds. Work together with a holistic approach. Every department can help another for the common good!

Favorite Things: Catching up with old friends and meeting new ones!

The Junior

Chio Flores – Washington State University, 18 years

Advice: Share your ideas, apply what you learn, keep students/families first in all you do and finally, but not least, introduce humor and fun in your days whenever possible!

Favorite Things: Seeing friends. Making new acquaintances and bonding with co-workers and colleagues!

[Fast Times...continued on page 4]



Decisions, decisions, decisions. Which colleges should I apply to? How will my family pay for tuition? What is a Financial Aid package? Am I eligible for a student loan?

With so many questions to answer, it's good to know that all the information you need about financing your college education can be found in the *Student Loan Guide* from Bank of America. It's free. And it's a short learning curve.

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learning curve
to student loans.

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[Fast Times...continued from page 4]

The Senior

Ron Noborikawa, *Pacific Lutheran University, 30 years*

Advice: Try to connect with as many people as possible!

Favorite Things: Smaller group settings. Informal activities with lenders and schools, in a more relaxed, casual atmosphere!

The Principal

Carla Idohl-Corwin, *WFAA President, 18 years*

Advice: Get involved at whatever level you feel comfortable. You can start out small and use certain talents that you have. It takes a collective effort to make things better!

Favorite Things: Networking. Face-to-face interaction with people you don't normally get to talk to!

The Educator

Linda Weir, *EDFUND, 32 years*

Advice: Utilize colleagues as a great resource. No one understands things like your colleagues do. Continue to keep the personal, interactive touch with your students, especially as we are challenged with having to do more with less!

Favorite Things: Reconnecting with friends. Being able to understand the challenges and successes of the Financial Aid Administrators!



Chio Flores, "the Junior"

As I head to lunch in the, oh, so elegant Hilton ballroom, I ponder whether to sit with my fellow co-workers or branch out of my comfort zone to a table of upper classmen. As I sit down to a table of unfamiliar faces and begin chatting, one thing becomes abundantly clear to me at this conference...We are all "exploring new frontiers" to do the best we can as financial aid administrators and lenders, to support students from every walk of life in higher education; a NEED so many have!

Well the bell has rung, so it's time to go. But before I do, I'd like to thank my peers and the upper classmen, for allowing me to be part of the class!

WFAA Conference Interview

Kelly J. Keeney, HECB, responding to questions posed by
Carla Idohl-Corwin

1. As a first time attendee, what was the one most educational session that you attended and why? Probably the session that I found to be the most educational was HB1079: Expanding Access to Higher Education. In my job with GEAR UP, I deal with a lot of students who do not have social security numbers, so the topic of discussion was pertinent.

2. What was the most memorable moment for you at the conference? I don't know if I have "one" memorable moment. I enjoyed the speaker during the luncheon on the first day. I also enjoyed being part of the common goal of the conference attendees.

3. How many new colleagues did you meet and get to know? I met a few, not as many as I would have liked though.

4. How many new committees did you sign up to be on and which ones? I spoke to you about joining the Early Awareness Committee (which I still intend to follow through with, just not sure where to start) I also volunteered to help with College Bowl Sunday.

5. How many "aha" (or oh no!) moments did you have during the conference where you discovered that something you thought you knew wasn't right? What was the subject matter? Again, the discussion pertaining to undocumented citizens and financing higher education can be a touchy subject.

6. How long have you worked at the Higher Education Coordinating Board (HECB)? How long in education collectively? I started out working for the HECB as a work study student in September of 2005 and was hired on as a Program Coordinator in December of 2005. Before that I worked as a work study student for SPSCC for a year. While working for SPSCC, I found that I enjoyed the fact that in some small way I was helping people continue their higher education goals. I feel very fortunate that I was able to carry that forward in the GEAR UP capacity.

7. Where do you see yourself in 5 years professionally? I hope to stay in any job that allows me to stay in the higher education capacity. Whether that be early awareness, financial aid, scholarships or follow-through I don't see myself doing anything else at this point.

8. What one thing could we have done to make you feel more welcome at the conference? I think anything you could have done was accomplished.

9. Do you have suggestions for interest sessions that appeal to you for future conferences and training? How to approach early awareness?

Any other thoughts that you would like to add? I had a great time at the conference. I hope to have the chance to be more involved next year.

The WFAA Conference Fun Run/Walk

Anonymous

As I rolled over in bed and saw that it was 5:30 a.m. I knew it was time to start stirring. The WFAA Fun Run was on my agenda for the day and I had made a commitment to participate. I slowly lowered my feet over the side of the very uncomfortable sofa bed in my "parlor room" at the Hilton and convinced my bones to work in unison so that I could make my way to the bathroom. I threw on my clothes and a bit of fairy dust to take the place of makeup and hairstyling and headed down to the lobby where all of us conscientiously-healthy souls were to meet at 5:45 a.m. and I wondered why I was doing this.

When I arrived in the lobby I found that there were three people there ready to go. Two looked very sleepy and bleary-eyed and one looked like she lived for these moments. Yes, she was the person from Clark College in Vancouver who runs marathons. She passed out the reflective vests to her colleagues from Clark College (the bleary-eyed people) and we waited for the crowds to come. And we waited. And we waited.

Finally, the moment had arrived. Six o'clock in the morning and there were four of us ready to have fun running and walking... at six in the morning... in the dark... and the light drizzle. Two walked and two of us ran, then there were three of us walking and only one of us running (you can guess who that was). We had a beautiful view of Portland across the river and a great time chatting and believe it or not I actually did have fun on that walk. While I was the only participant, I enjoyed getting to know those two courageous colleagues from Clark College who gave up their early mornings to provide a fun run/walk opportunity for people like me. So thanks to my Clark College colleagues who supported the fun run/walk and to the rest of the Clark College staff and the entire conference committee who helped to make WFAA a great experience.

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College Goal Sunday Comes to Washington

Julie Naccarato, NELA

We are pleased to announce that Washington is now participating in College Goal Sunday (CGS)! The event will be held at seven locations throughout Washington on **Sunday, January 28, 2007, from 2:00 p.m. – 4:00 p.m.** Please consider volunteering for this exciting event.

College Goal Sunday began in Indiana in 1989, as a statewide collaborative project intended to increase access to financial aid, especially for underserved populations. Since then, the program has grown to include 25 states, with Washington as one of the nine new states joining the program for 2007. The event is designed to provide hands-on assistance to students and families to enable them to complete the FAFSA during the event.

The Lumina Foundation provides funding and the model to help establish College Goal Sunday in new states, with additional program support from NASFAA.

For more information about the national College Goal Sunday program, please visit www.collegegoalsundayusa.org.

The sites in Washington for the 2007 event are:

CENTRAL WASHINGTON

Tri-Cities/Pasco: TRAC facility

Yakima: Alternative School

EASTERN WASHINGTON

Spokane: Libby Technical Center

WESTERN WASHINGTON

Central Seattle: Seattle Central Community College

Tacoma: Temple Theatre

Everett: Everett Community College

Lacey: Lacey Community Center

Northwest Education Loan Association (NELA) serves as the lead agency for College Goal Sunday in Washington and has put together a Task Force to begin planning for this important event. The Task Force includes representatives from:

ACS

Casey Family Programs

Chase Bank

Clover Park Technical College

College Spark

Columbia Basin College

Dollars for Scholars

GearUp

HEC Board
Interface Computer School
Lower Columbia College
Pacific Lutheran University
Seattle Central Community College
Seattle Public Schools
U.S. Bank
Washington Education Foundation
Washington State University
WFAA

How can you help? Volunteers and community partners are essential to ensure a successful program! A variety of volunteer opportunities exist including:

Site coordinator
Greeter
Financial aid expert
Food and beverage coordination
Answer booth assistance
Web site review
Registration
Event set-up
Roamer
Workshop presenters
Evaluation distribution and collection
Translators

If you are interested in assisting with this exciting event, please contact Rick Sinclair, volunteer coordinator, by phone at 509.467.1727, ext. 13, or e-mail rsinclair@interface-net.com.

For more information, visit www.collegegoalsundaywa.org.

Save the Dates October 17-19, 2007

*Join us in Wenatchee, Washington on
October 17 – 19th 2007 at the new West Coast Inn
and Convention Center for the 2007 WFAA Conference.
The conference committees are just beginning to take shape so
please consider volunteering to serve either as a committee chair
or committee member! Some examples of committees include
facilities, entertainment, program, etc. If you are interested,
please email Marilyn Ponti, WFAA President-elect, at
pontimk@whitman.edu.*



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Google: From A Hackers Point of View (Part 3 of 3)

Shawn C. Monk, J.D.

Welcome back loyal readers! Have I kept you in suspense long enough? Are you ready to really put Google to work for you? Do you want to know what I've been holding back for this final article in the series? Well, I can only hope that you won't be disappointed!

Just to make sure that everyone, new and old readers alike, are up to speed, I'm going to spend a short paragraph to review some of the tips we've already covered in the first and second articles in this series. If my short summary doesn't jog your memory (or if you haven't read them yet – shame, shame), then you might want to glance over them before continuing.

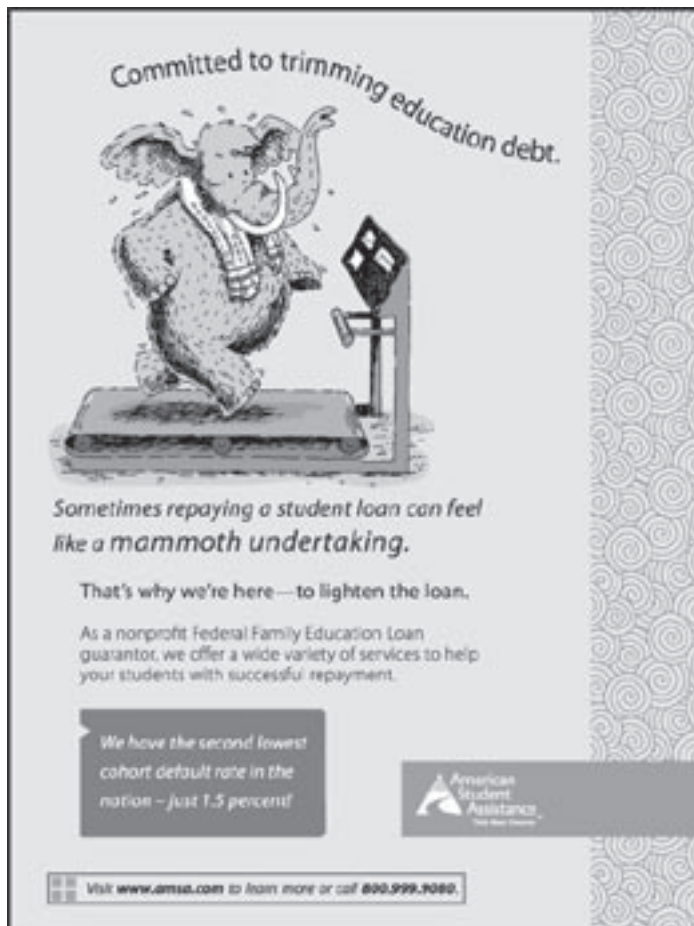
So far I've added some pretty powerful tools to your Google-searching arsenal. I hope you're finding them useful! In the initial article, I introduced the concept of words or a phrase bounded by quotes as a way of finding a specific grouping of words. In addition, using the plus, "+", symbol allows you to specify which search terms must be included within your search results. Finally, the filetype:<extension> and site:<domain.name> allowed you to focus your search to files of a specific type and results found within a spe-

cific domain name. In the second article, I added the inurl:<search term> as a means of finding results within a specific directory on a web site. Sound familiar to everyone? Good, then let's continue!

As a warning, I may get a little technical in this next section. No, not because I want to discourage you from reading, but rather to help you understand how the mind of a hacker may look to use some of these Google features to identify and potentially exploit weaknesses in your web servers. Remember how I mentioned in the second article that FrontPage encourages users to save databases to the fpdb directory? Well, keep in mind that not all sensitive information is contained in databases. Sometimes it may be contained in other types of files – like Microsoft Excel files, Microsoft Word files or other more basic file formats such as XML or text files. Web servers that are improperly configured to restrict directory browsing will often provide easy access to files that probably shouldn't be available publicly. Directory browsing enables all of the files within a particular directory or even on a particular web server to be available to the public. This could potentially allow a hacker access to files that wouldn't be available (or would at least be unknown) to an individual casually browsing the website. This exposure of the directory can allow individuals access to the code that actually runs the website, providing a deeper insight into the directory structure and code that makes up the site.

Now you're probably wondering, can Google find these unprotected directories? My answer, absolutely! To find these directories, you first need to know what to look for, because these sites aren't normal web pages with graphics and links – rather they are listings of files very similar to what you might see if you were to browse your C: drive on your local computer. Directories that are published on the web typically contain the text "index of" and then the directory name within the title of the page. Most web servers generate this title information automatically when directory browsing is enabled. If we combine this knowledge with the Google search "intitle:" then we should be able to find some of these exposed directories. The problem with searching with only that term is that many other non-directory pages may also have the term "index of" in the page title. If we add another common phrase found on server-generated directory pages, the phrase "server at" (which routinely appears at the bottom of a computer-generated directory page), then we should find some of the directories. In fact, this search generates about 293,000,000 matches.

To reiterate another point I've made throughout this series, you can combine as many of these search terms as you want to narrow your results. So, if you want to find just the exposed directories on .edu servers (colleges and universities), you would simply add the search term "site:edu" to your Google search. Now the number of results drops to only 26,500,000 – which is probably still more than you might want to search, but each one presents a possible opportunity for a hacker. Once a hacker has found a directory such as this, they can begin browsing the directory for usernames and passwords for entry into secure systems, sources of personally-identifiable information for identity theft and/or other scripts or other programming code that could be exploited to provide access



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to more resources on other servers.

To see what directories at your institution may be exposed, just add your institution's domain name using the "site:" search term. For instance, if I wanted to search the University of Dayton's site for exposed directories, I would simply add "site:udayton.edu" to the search terms. This search finds about 317 matches. Not every result found will provide resources to a hacker, but by locking down directory browsing, you can prevent a would-be hacker from using this tool as a foothold.

The ability to limit searches to specific domains (using the "site:" search term) is one of the most useful features in all of the Google searches that are available for you to use. In my opinion, this allows you to search the web servers you control and make sure that no personally-identifiable information is unintentionally being leaked. This tool is especially useful when combined with the other search terms that I've discussed in all three of these articles. I would encourage you to experiment and use Google to poke at your institution's web servers before someone else does!

As a final point, these searches I've discussed are only the tip of the iceberg. These are only the most basic of the searches that would-be hackers can use to connect with personally-identifiable information spread across the World Wide Web. New searches are developed on an almost daily basis to identify web servers that may be susceptible to known (and probably some unknown) exploits. If you are interested in learning of some of these searches or just seeing what some people are searching for on Google, visit Johnny Long's

website, the author of Google Hacks, at <http://johnny.ihackstuff.com>. Or the next time you're on Google's site, try clicking on the "Advanced Search" link to see Google's user-friendly interface for some of these more extensive search commands.

While I wish I could summarize all of the searches into a single search that would identify every possible vulnerability, it just isn't possible. There's simply too much information available in too many formats from too many possible sources to find in one search. However, the important point to take away from all of these articles is the awareness that Google provides a valuable means of checking your own network and identifying those potential leaks before someone else does! At the very least, I would hope that these articles will help you use Google more efficiently to find those resources that are intentionally available on the internet.

As always, should you have any questions, comments or concerns, please feel free to share them with me by email at smonk@amsa.com. The same can be said for any future articles you may want to request. I am always open to ideas for topics that can help improve the efficiency or effectiveness of the financial aid office. Thanks for reading!

Author's Biography:

Shawn Monk is a Technical Solutions Consultant for the Federal Family Education Loan Program (FFELP) guarantor American Student Assistance[®] (ASA). As a self-avowed techno-geek, Shawn works with financial aid offices to help them streamline their business processes and incorporate new technology to meet students' rising expectations. Currently based in Dayton, Ohio, Shawn lives with his wife, ten computers, two cats and three dogs, and may be reached via e-mail at smonk@amsa.com.

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Status of the Perkins Loan Program October 30, 2006

Lettie Clark, Gonzaga University

The Congressional session is set to expire without completing the reauthorization of the Higher Education Act but with Perkins Loans continuing to survive despite the President's repeated calls

[Status of the Perkins...continued on page 10]



[Status of the Perkins...continued from page 9]

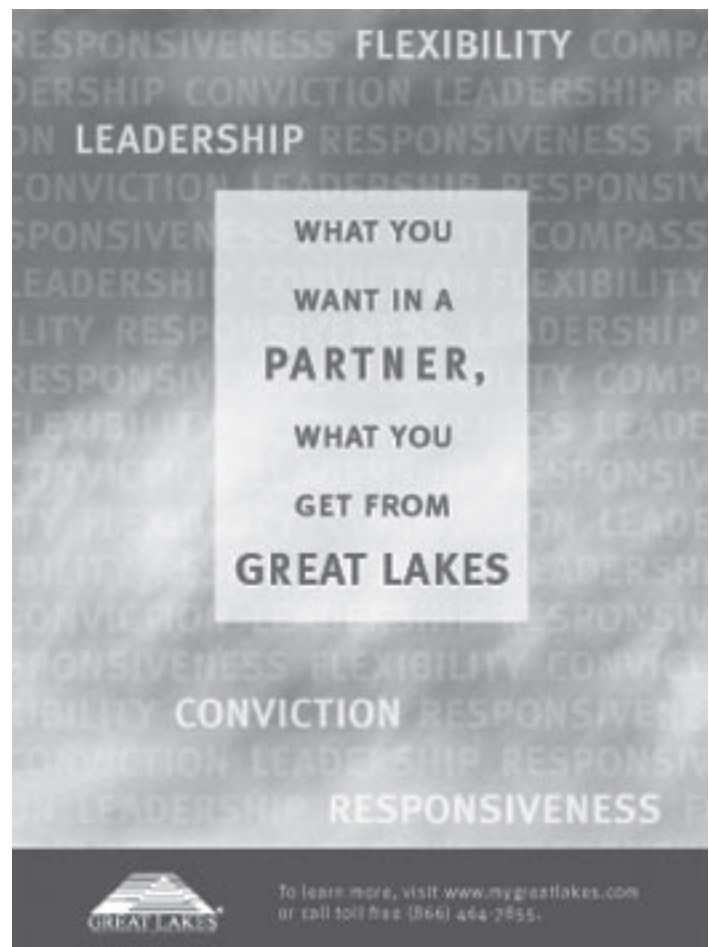
for abolishment of the program. The Department of Education has now gotten the message that the program isn't going away just now and has resumed discussions with the Coalition of Higher Education Assistance Organizations (COHEAO) about its future. This amounts to a tacit acknowledgement that the program is going to survive and should be viewed as positive development. Meanwhile, the 110th Congress will have to re-start the reauthorization process next year. We don't anticipate an attack on the program's existence whatever the outcome of the election, since the Republican Congress supported its continuance while Democrats have used President Bush's calls for its elimination as a campaign issue.

The program remains at risk of slowly fading away, however, because of the dynamics in the FFEL Program and extremely tight appropriations budgets. New capital contributions have not come forward for the past two years and the prospects are low that this will change for Fiscal Year 2007, which began October 1, 2006. Appropriations bills in the House and Senate don't fund the Federal Capital Contribution, which until it was cut in 2005 was about \$100 million. The funding for reimbursements for loans cancelled for public service looks like it will be level-funded again at \$66.1 million, a positive sign. Congress failed to complete the FY 2007 appropriations process for the Department of Education before recessing in late September. It plans to work some more on the appropriations for Education and most other federal departments when it

returns after the election for a lame-duck session scheduled to begin the week of November 13.

However, without an influx of new capital, the program will wither. Even the re-imbursement for cancelled loans fails to cover the full cost of the public-service reimbursements, and it doesn't cover any of the costs of cancellations due to death or disability. The next few years will be particularly difficult, because there has been a large influx of loan repayment because of the heavy marketing of FFELP consolidation loans. Many borrowers included their Perkins Loan in their consolidation loan, even though it was not to their benefit to do so. The so-called "two step" process used by consolidation companies to circumvent the since-repealed single-holder rule saw Perkins Loans targeted for consolidation on a massive scale.

This has meant two things. First, Perkins Loan funds have been flush on many campuses for the past two years. Second, the next three or four years will be lean times for Perkins because consolidation is dropping, thanks to the rise in interest rates and the switch to fixed rates for Stafford and PLUS loans. The repaid loan funds are being re-lent, but many of those new loans are not yet generating any revenue for the Perkins Loan funds on campuses, and it may be years before the loans go into repayment and start to generate revenues that can be re-lent. In other words, unlike Stafford and PLUS loans, where the government pays the interest while a student is in school and in the grace or deferment periods, no payments are made on Perkins loans until the nine-month grace period is com-



pleted and the borrower enters repayment.

Ironically, at a time when policy makers are talking about the explosive growth of private or alternative (meaning non-federally supported) student loans, which usually have higher fees and interest rates than Stafford or Perkins loans, the relatively low-cost Perkins program is being starved for funds.

To sum it up, politically, Perkins appears to have survived the attempts to eliminate it, but its future is clouded by the lack of federal capital contributions. As a low-cost alternative to private loans, Perkins Loans may be due for a revival, especially if a more-sympathetic Congress takes office.

The Podcasting Revolution is Here

Being A TWIT is No Longer a Bad Thing

the student loan experts at Chase

“Did you listen to TWIT this week?” That’s not such an odd question on campuses, where you are very likely to find many listeners of the popular weekly “podcast” or broadcast titled **This Week in Tech**, or TWIT. It is a free audio broadcast that discusses the latest trends in technology, including personal computers, cell phones, etc. Its listeners are referred to as “TWITS” and part of the “TWIT Army”.

A podcast is an audio broadcast, usually free of charge, distributed over the Internet in a computer file that can be listened to on personal computers or portable electronic devices, such as iPods. It got its name from Apple Computer’s iconic portable music player, but podcasts can be played on a variety of other devices too.

So, podcasting is just making recordings and distributing them. Why is this so important? Podcasting is important because **anyone** can create and present an audio program, distributing it to potentially millions of people on the Internet. You don’t need a broadcasting license or special training. All you need is a computer, a microphone, and an Internet connection.

One of the fastest growing groups of “podcasters” is colleges. The name *podcast* is often changed to *coursecast* in this example because professors record their course lectures and make them available online for students to download and review later. Some of the schools that have implemented coursecasts on campus include the University of Washington, the University of Wisconsin, and Duke University.

At the University of Washington, you can download your favorite tunes with your computer, and also your Oceanography lecture as well. The initial podcasts were downloaded more than 2,000 times in the first two weeks of the program. The university has recorded lectures on audiocassette for years, but students had to visit the library to listen to them. Now they don’t have to. Now they have podcasts.

There are financial aid podcasts available for both students and financial aid professionals. You can find them in Apple Computer’s

iTunes Store. This store is accessible after you download the free iTunes software, available at www.apple.com. Search on the words “student loan” and you’ll find several student loan podcasts.

Would you like to learn how to podcast? Many books are available that teach the basics of podcasting, and you can get some basic video training on the subject at www.lynda.com.

The financial aid universe is looking for more people to step up and share information with industry colleagues and students via podcast. Will you be the one to do it?

September is National Preparedness Month

EdFund Communications Department

The month of September brings to mind some unpleasant anniversary dates – specifically, the devastating impact of Hurricane Katrina one year ago and the horrific events of September 11, 2001.

Both tragedies caught Americans off guard, and the ensuing chaos made it very clear that disaster preparedness needs to be higher on everyone’s priority list. While reflecting on the losses our country suffered, citizens can empower themselves by making preparations for another potential disaster.

In the world of financial aid, as with all aspects of our lives, being prepared can help to lessen anxiety about events over which we have no control. There are a number of resources out there that can help – both at school and in your personal life – to prepare a plan and have necessary items available. To get started, check out these government Web sites:

www.ed.gov. Choose the “Administrators” tab and then click “Lead & Manage My School,” then “Safe & Drug-Free Schools.” From there, you can choose from topics such as “Emergency Planning” or “Practical Information on Crisis Planning: A Guide for Schools and Communities.” There are even a few examples of school emergency response plans from different states.

www.ready.gov. This site focuses on disaster preparedness for families as well as businesses, and by clicking on “Ready Business,” you can access several downloadable posters, brochures and a supply checklist. The publications offer helpful tips for what you can do with regard to employee well-being, business systems, shelter and evacuation plans. The Web site also addresses the needs of families with seniors, disabled individuals or pets, and has a special section designed for kids.

www.fema.gov. The Federal Emergency Management Agency’s Web site has information specific to many different types of disasters. It also includes checklists and guidelines for protecting persons and property; information on disaster assistance for those already victimized; and a guide called “Building A Disaster-Resistant University.”

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Presently, WFAA has two representatives – Cheryl Reid from Peninsula College and Paula Nagel from Seattle University – serving as representatives for the Scholarship Portal Coalition Project. WFAA currently is being represented by Ted Haase on the Foster Youth Scholarship Program. WAFAX (the enrollment/aid reporting portal for enrollment consortiums) is just getting started and WFAA has been represented by Rachelle Sharpe because of the many roles she has fulfilled in the past year. The goal will be to add additional WFAA representation as appropriate.

WASFAA Related Activities:

The Oregon State President, Tracey Lehman, attended our Executive Committee Meeting and Fall Conference as part of the WASFAA State Presidential Exchange Program. I will attend Oregon's conference January 28 – 30, 2007. Tracey expressed her gratitude to all of you that shared your great ideas and wisdom and helped her feel very welcome.

Tami Sato, WASFAA President, also joined us for the Fall Conference. Tami was our luncheon speaker and gave away fun t-shirts from Disneyland as well as presented an interest session titled "So You Want to Be a Director?"

WASFAA's Executive Committee will be meeting on November

16 – 17, 2006 in Anaheim, California and I will be representing Washington State.

There were two WASFAA/NASFAA co-sponsored training events on verification. The first session was held on Tuesday, November 7, 2006 at Pacific Lutheran University and the second was held on November 9, 2006 at Spokane Community College.

The WASFAA Conference will be May 6 – 8, 2007 in Anaheim, California! Mark your calendars now!

Fall Conference 2007:

WFAA 2007 will be held at the Coast Hotel and Convention Center in Wenatchee. The conference committees will be forming soon so let Marilyn Ponti, WFAA President-Elect, know which committee you would like to be on!

May you all have a fabulous fall and wonderful winter!

Why are Students with Financial Need Not Completing the FAFSA?

Ralph Kosanovich, President Sallie Mae Pacific Northwest Region Sales

While the general number of students filling out the Free Application for Federal Student Aid (FAFSA) has risen in recent years, there has not been a proportional rise in the number of financially-needy students completing the FAFSA.

According to Department of Education figures, the absolute number of FAFSA applications increased by approximately 3 million during the four-year period from 1999-2000 to 2003-2004. Yet the number of low- to moderate-income applications increased by a scant 100,000 applications during the same period.

Low- and moderate-income groups constitute a relatively small portion of all students who did not apply for federal aid (24 percent), yet this still represents almost 2 million students. A report by the American Council on Education (*"Missed Opportunities Revisited: New Information on Students Who Do Not Apply for Financial Aid"*) provides some additional data.

The report indicates that community colleges—which now enroll more than 40 percent of all undergraduates—constitute the majority of students who do not apply for aid. Those students in the two lowest-income brackets represented 13 percent of all non-applicants, amounting to almost 1 million students.

This trend begs the question: why are those most in need of financial assistance less likely to apply for funding? Data from the Department of Education may help to explain why so many students are not taking advantage of financial assistance.

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One possible reason is that students may have received aid from a source that did not require completion of the FAFSA. Almost 30 percent of students who did not file a FAFSA in 2003-2004 received financial assistance from a source that did not require the application. The most common type of aid received by students who did not complete the FAFSA was employer assistance (see table for a breakdown of other sources).

Percentage of Undergraduates Who Did Not File a FAFSA for 2003–04 but Received Aid, and Average Total Amount Received *

	Employer Aid	Private Grants and Loans	Institutional Non-Need Based Grants	Aid From Any Source	Average Amount Received
All Undergraduates	13.3 %	5.4 %	5.6 %	29.0%	\$2,954

**Source Department of Education, 2004*

Regardless of the reason, the fact remains that thousands of undergraduates are not taking advantage of federal money allocated to support their higher education careers. More initiatives which reach out into communities to provide badly needed information on financial aid resources are needed.

Students seeking help completing the FAFSA have a number of resources available to them. They can be directed to the U.S. Department of Education's online FAFSA tutorial, an introductory publication for students that provides instructions on how to complete the FAFSA's online or paper version. *Completing the FAFSA, 2006-2007*, is for the award year that runs from July 1, 2006-June 30, 2007. This version is available online in both English:

http://studentaid.ed.gov/students/publications/completing_fafsa/2005_2006/index.html

and Spanish :

http://studentaid.ed.gov/students/publications/completing_fafsa/2005_2006/Spanish/index.html

Students who have questions or require additional information on student financial assistance may also contact their high school guidance counselor, if currently in high school, or the financial aid administrator at the postsecondary school they plan to attend.

In addition, the non-profit Sallie Mae Fund hosts an annual Paying for College Bus Tour, which visited 77 cities nationwide and reached 45,000 people this year. The bus tour travels from city to

city hosting bilingual workshops in local communities that cover a wide range of topics including the benefits of postsecondary education, the various types of financial aid available (i.e., grants, scholarships, and loans), and resources to help families prepare for the college admissions process. Financial aid experts from local colleges are also on hand to answer questions.

For more information on this fall's bus tour schedule and other planning for college resources and scholarship opportunities, go to www.SallieMaeFund.org.

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Work Study Funds Management

A Tale of the Quick Ratio

Jim DeWilde, Western Washington University

A Summer Surprise

Last summer we received a surprise notice that a campus program which hired, trained, and placed all of our 100% Federal Work Study (FWS) literacy tutors (formerly termed America Reads) closed up shop. Just like that! Three problems came to mind immediately: 1) What can we do for the students who thought they had a job to return to this fall? 2) How will we meet the FWS requirement that at least one student is employed in a literacy program? 3) How will our FWS earnings assumptions be affected? Our Student Employment staff quickly addressed the first two problems; however, the third issue brings up a work study funds management problem.

Each year work study fund managers need to ask, “how much federal work study can our students earn this year to fully use our allocation?” Simple, some may say. Divide the FWS allocation available for earnings by some long standing quick ratio -- 0.82 for example -- and presto, that’s how much students may earn to fully use the FWS allocation, including covering the employer share of earnings and the 5% administrative cost allowance.

Your institution may use a similar quick ratio. Surprisingly, this simple ratio works... *if nothing changes*. But will a quick ratio always work? Will a shift in program spending affect that handy rule of thumb?

A Case Study

Let’s work through a case study to examine what happens when an earnings change is made to a stable system. School ABC has a federal work study allocation of \$350,000 available for the federal share of earnings. The fund manager divides the \$350,000 by ABC’s *trusty* quick ratio of 0.82 and determines that students can earn \$425,000 (given a bit of rounding) in the following programs and amounts, per established trends to fully use the federal work study allocation:

Work Study Program	Gross Earnings
On campus Community service 75% reimbursement	25,000.00
On campus Regular 75% reimbursement	290,000.00
Literacy Tutors 100% reimbursement	50,000.00
Off Campus Community Service 75% reimbursement	50,000.00
Off Campus private 50% reimbursement	10,000.00
Total Estimated Gross Earnings	425,000.00

[Try it out: calculate the federal share of the earnings by program, add in the 5% administrative cost allowance on gross earnings, and verify the total comes to \$350,000.]

Now the fund manager of School ABC learns on short notice that the Literacy Tutoring program folded and it will take a year to establish an alternative literacy program. The fund manager scrambles to place at least one literacy tutor to meet the federal work study spending requirement, but what to do with the all the funds that the manager expected to spend on literacy tutoring?

To further frustrate our beleaguered fund manager, let’s assume a scenario where the only ready pool of available jobs to absorb the lost tutoring program is in the off-campus private employer’s program at the 50% reimbursement rate. Reducing earnings in a 100% reimbursement program and using a 50% reimbursement program instead has a dramatic effect on the gross earnings needed to fully use ABC’s federal work study allocation.

The New Reality

In the new reality of the lost tutoring program, suppose only \$3,000 is earned in the 100% literacy tutor program instead of the original \$50,000. The Off Campus Private Employer program (with the associated 50% reimbursement) would need to grow from \$10,000 in earnings to nearly \$100,000 to compensate! Gross earnings necessary to fully use the federal work study allocation would jump from \$425,000 to over \$467,000.

Keeping in mind that as earnings increase, the 5% administrative cost allowance on earnings goes up, too; the new reality brings a scenario as follows:

Work Study Program	Gross Earnings
On campus Community service 75% reimbursement	25,000.00
On campus Regular 75% reimbursement	290,000.00
Literacy Tutors 100% reimbursement	3,000.00
Off Campus Community Service 75% reimbursement	50,000.00
Off Campus private 50% reimbursement	99,725.00
Total Estimated Gross Earnings	467,725.00

[Try it out: calculate the federal share of the earnings by program, add in the 5% administrative cost allowance on gross earnings, and verify the total comes to \$350,000.]

Quick Ratio Falls Short

In the face of the new reality, if the fund manager at School ABC held on to the quick ratio calculation of 0.82 to determine that

[Work Study Funds...continued on page 16]

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[Work Study Funds...continued from page 14]

\$425,000 (\$350,000 FWS allocation divided by 0.82 rounded) was the right earnings target, then the school would be setting up for a \$42,725 gross earnings shortfall (\$467,725 - \$425,000). Federal work study funds would be under-spent. Pass the antacid!

Do the Math

Work study fund managers are often served up new challenges and opportunities – sometimes with vigor. Understanding how new events affect work study spending patterns is key to ensuring schools fully use their Federal and State work study allocations while avoiding the liability of overspending. Do the math to determine the right mix of work study programs. Test your spending assumptions often and make calculated adjustments so that you will be prepared to handle the challenges, opportunities, and even surprises presented to you.

Work study fund managers are invited to obtain the latest edition of National Student Employment Association's (NSEA) *The Workbook* to get a wide variety of information on work study fund management and running a student employment program. For convenient online ordering visit the NSEA publication web page at <http://www.nsea.info/publications.asp>. *The Workbook* is even on sale right now!

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WFAA Award Winners Announced

Nominations for WFAA annual awards were received over the summer. The recipients are listed here with excerpts from their recommendations:

Unsung Hero

Linda Shannon, NELA

For years, Linda has provided the officers and members of the Association student loan technical assistance ... Linda has been absolutely the right person to help make conferences such successes ... She has been the epitome of the dedicated, gracious, caring, informative conference associate. ... with a vivacious smile and a warm greeting, she quickly makes the newcomer or the old-hand welcome in a sea of new faces and old friends.

Distinguished Service

Mary Edington, Green River Community College

She has been a steady source of excellent advice on student aid issues for many years ... were it not for Mary, we wouldn't have the comprehensive WFAA Policies and Procedures Manual that we use today ... Mary demonstrates her support of WFAA, Washington students, and the financial aid profession by *doing* ... Mary's philosophy of financial aid administration ranks doing what is best for students first and foremost.

Tim Henning Rookie of the Year

Lynn Cross, WSU

Lynn has proven to be an invaluable asset to our staff, as well as our profession ... Her professionalism, creativity, energy, and eagerness to learn have been welcome and refreshing ... she has helped streamline processing of certain forms and made meaningful recommendations in other areas as well ... She has embraced giving presentations to special groups, and has revamped our "canned" presentations to make them her own, as well as better address the age of the audience.

Thank you to all who took part in our annual awards process!



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Leadership It's Not About Managing Anymore

Kim Schreck, EdFund

Perhaps you've noticed – the days of traditional, hierarchical management have faded away. Today's organizations are flatter, leaner structures employing fewer workers who are empowered with increased authority and responsibility. Successful organizations select and develop **leaders**, rather than managers.

The difference between the two is not subtle. Managers honor order and stability, maintain control through policies and procedures, and believe that being effective requires remaining analytical and aloof from their staff. Leaders thrive on change, maintain control through inspiration and shared vision, and understand that occasionally relinquishing authority is crucial to empowerment and employee development.

Leaders are energetic, enthusiastic enablers with the talent to inspire and motivate others toward a common goal. They possess the

skills to build cohesive, high-performing teams. Leaders use fundamental practices to accomplish their extraordinary successes.

Leaders:

- **Challenge** existing processes, pioneering opportunity and risk-taking. They are receptive to new ideas.
- **Inspire** and share a vision of the future, enlisting others to buy into their vision through the vivid articulation of their dream.
- **Enable** others to act, encouraging collaboration. They build strong teams through empowerment and giving others the room to take calculated risks.
- **Model** the way by setting the example. They lead by doing, persistent in their pursuit of stated objectives. They clearly and continually communicate the expectations and values that enable others to make decisions that support the achievement of the ultimate goals.
- **Encourage** their staff to carry on in difficult times. They offer balance between celebrating team accomplishments and recognizing individual contributions.

[Leadership...continued on page 20]



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[Leadership...continued from page 19]

The characteristics teams admire most in a leader are **honesty, competence, prescience** and **inspiration**. **Honesty** is selected more often than any other leadership characteristic and is essential to leadership. Honesty is characterized by truthful, ethical and principled conduct as well as consistency between word and deed — leaders are expected to “walk the walk.” **Competency** helps the leader enlist others to join the cause and the team is confident of their leader’s knowledge of what needs to be done and how to do it. Competent leaders bring not only technical ability, but expert leadership and value to the team. **Prescient** leaders have a sense of direction and concern for the future of the organization. Forward-looking, they provide a well-defined orientation toward the future and the ability to chart the course to success. **Inspiring**, enthusiastic, energetic and positive about the future, today’s leader communicates and exudes personal commitment to the organization, encouraging workers to sign on for the duration and to believe in the goal.

Together, these characteristics give the modern leader **credibility**. Credibility — established by challenging, inspiring, enabling, modeling and encouraging — distinguishes the leaders of teams who **produce results**, as opposed to those whose performance needs to be managed. Through credibility, strong foundations for successful futures are built.

Reference: The Leadership Challenge; How to get extraordinary things done in organizations; James M. Kouzes and Barry Z. Posner; Jossey-Bass Publishers.

Great Leaders Inspire!

Walt Stasinski, MEd, MPH

www.waltspeaks.com

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It was Sunday. I walked into the football locker room at Wayne State University. I was happy and proud to be an assistant football coach after Saturday’s victory. I saw the head football coach picking up athletic tape off the floor and throwing it into the trash can. The tape had been left over from the players after the game. I said, “Coach, why are you picking up the tape? Let the janitor do that.” He was bent over with a wad of tape in his hand. He looked up at me and said, “Walt, no job is too small!”

I was stunned. Here I was this young whippersnapper, just 25 years old; a college football coach who was too big for his britches and who got carried away with his title. At this moment, I was being humbled by a man who knew what leadership

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Fall 2006 WFAA Updates

This past summer, the Gonzaga University Financial Aid Office welcomed **Kelsey Parker** to its team. Kelsey is a 2006 GU graduate and is employed as a Program Assistant II.

Citibank is pleased to announce the appointment of **Corinne Soltis**, as a new Account Manager. She will be responsible for serving colleges and universities in Washington, Alaska, and Northern Idaho. Corinne has been working in financial aid since 1997, beginning her career at Pacific Lutheran University in Tacoma, WA and later joining the University of Nevada, Reno. Corinne has her bachelor's and master's degree in Business Administration from Pacific Lutheran University.

In September, **Amira Siegel** joined Seattle University School of Law as the Student Financial Service's Program Assistant and the first point of contact for law students and prospective students. Amira, a University of Puget Sound graduate, has a background in student services from the University of Washington, thoroughly enjoys working with students and is active in community service. She is extremely customer-service oriented, and as such, is a wonderful addition to the team.

[Fall 2006 WFAA...continued on page 23]

is all about. Leadership starts with being a role model. Be a great role model. It is the best way to inspire your people.

My track coach in high school said, "Your actions are speaking so loud, I can't hear a word you're saying." Your people will follow what you do, not what you say. Show your people that you are willing to roll up your sleeves and do the dirty work. If you ask your people to work overtime, make sure that they see you working overtime.

Once a week, tell one of your people that you're going to do their job for one hour. To really impress the person, choose a task that is boring or frustrating. When you're willing to get in the trenches with the people you lead, they will have more respect for you.

You can't lead from behind your desk. Though your in-box is full, and you're up to your ankles in alligators, you can't seclude yourself in your office. You can't sit at your computer and communicate with your people solely through e-mail. Ken Blanchard, the author of "The One Minute Manager" recommends MBWA, Management By Walking Around. Your people have to see you with your sleeves rolled up. They have to see you on the front lines where the real action takes place.

The good leader manages people.

The great leader inspires people!

What's brilliant about Thomas Peters?

- ❖ Thomas helped a student pay her prior-year's tuition balance.
- ❖ He recommended a Student EXCEL Loan from Nellie Mae.
- ❖ The student applied, was approved, and e-signed her application at www.nelliemae.com.
- ❖ Thomas certified the loan by logging on to LoanLink at www.nelliemae.com.
- ❖ The student's account was paid, Thomas' desk was clear.

Thomas Peters: king of counseling, brilliant financial aid officer.

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Kathleen Koch recently was promoted from Director of Financial Aid to Assistant Dean for Student Financial Services for Seattle University School of Law.

EdFund would like to announce that their new Western Region Director is **Denice Tardell** and they are happy to welcome back Client Relations Manager, **Kim Schreck**.

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 underrepresented 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.

Thanks to Our Sponsors!

Ron Noborikawa, Pacific Lutheran University

FFELP lenders and student loan industry partners once again sponsored WFAA activities with contributions in excess of \$63,000 during the 2006-07 year. Thirty-three companies were exhibitors at the WFAA fall conference in Vancouver, matching our all-time high in vendor/partner participation. Twenty-three of these companies also provided financial support above the exhibitor table fee, which helps to underwrite the cost of many of the WFAA training and committee activities throughout the year. First-time WFAA attendees included Student Loan Xpress, NextStudent, Simple Tuition, Goal Financial, EdAmerica, and Todd, Bremer, Lawson. In addition to the financial support WFAA receives from our industry partners, many of our colleagues volunteer to serve on WFAA committees and provide invaluable assistance and expertise in our day-to-day office operations. Please see the complete listing of our vendor/partners below and their contact information on the WFAA website under "sponsors".

WFAA is grateful for all the support provided by our industry partners, making the world of financial aid a more rewarding profession.

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