



# THE ADVISOR

WASHINGTON FINANCIAL AID ASSOCIATION

## President's Report

*Clara Capron,  
Western Washington University*

Dear Colleagues:

Spring has sprung... daffodils bloom and crocuses push their way through mother Earth in search of the sun, in accordance with the irrepressible laws of nature. So too are the first award letters making their way to students and families across Washington state and beyond, in accordance with the irrepressible laws of institutional policies and federal and state regulations. In other words, if you aren't already immersed in file review, you soon will be! Can't you just see yourself pushing your way through piles of files and other paperwork in search of the sun?

Spring also means that my year as WFAA President is coming to an end. I shall soon morph into the role of Past-President, but not before handing the gavel over to **Rick Sinclair** of Interface Computer School. Many thanks to **Mary Edington** and her Nominations Committee for conducting a successful election. Congratulations to the newly-elected members of WFAA Executive Committee, effective July 2004, as follows:

President - **Rick Sinclair**, Director of Financial Aid,  
Interface Computer School - Spokane,  
President-Elect - **Rachelle Sharpe**, Director of Financial  
Aid, Cascadia Community College - Bothell,  
Treasurer - **Karen Driscoll**, Assistant Dean for Student  
Services, Spokane Falls Community College - Spokane,  
Vice-President for Legislation - **Steve Seeman**, Director  
of Financial Aid, Highline Community College -  
Des Moines.

In addition, I am pleased to announce the Conference Co-Chairs for the Fall 2004 WFAA conference:

Conference Co-Chair 2004 - **Linda Weir**, AVP,  
Client Services, Western Region EDFUND - Seattle,  
Conference Co-Chair - **Rebecca Wonderly**, Director of  
Financial Aid, St. Martins College - Lacey.

As I reflect over the past year, I wish to extend my appreciation to members of the WFAA Executive Committee for their leadership. I will take this opportunity to highlight a few of WFAA's accomplishments over the past year.

If you are reading this electronic newsletter on-line, congratulations! You are using WFAA's new website. Electronic Services Chair **Wendy Joseph** and her committee have done an outstanding job of coordinating with WFAA Executive Committee members, ATAC, David Minger, and others, to ensure a smooth transition and make our terrific new website a reality.

Publications/Newsletter Co-Chairs **Wendy Olson** and **Traci Stensland** have made major strides toward fostering a sense of community among our membership through our

*[Continued on page 13]*

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# Thoughts from the President-Elect

*Rick Sinclair, Interface Computer School*

## Think.

Don't Think. Now before YOU think I'm confused, I'll explain...I was asked if I would run for President-Elect last fall at the conference. Almost before the words were out, I said "No", "I don't think so", "Are you kidding", etc. etc. I didn't think.

That night I got to looking at our WFAA Directory. I noticed that it has been close to 30 years since someone from a private career college held the position of WFAA President. I began to think.

I love WFAA. I appreciate what we do. I admire the people that make it go. I respect the professionals that I've met through WFAA over the years.

Frankly, I felt a little ashamed that our sector hasn't stepped up to the plate for so long. Now, don't get me wrong...I realize many of us work in small schools with small staffs and most always feel like we don't have enough hours in the day ... But wait a minute. ... One of the things I've discovered by my involvement with WFAA is that folks at the UW have many of the same concerns and issues that I do. They feel the time-pressures too. Realizing that there is never a "perfect" time to take on more commitments, I changed my mind and agreed to have my name put on the ballot.

Now that the dust has settled, I've discovered that I worried about all the wrong things. I worried that I couldn't get people to agree to work on committees. I worried that I wouldn't be able to come up with goals. I worried that I wouldn't be taken seriously. .. People are saying "yes"... I thought of a couple of improvements I'd like to make... and I've been reminded that our group is made up of absolutely caring professionals.

WFAA truly is more than a sum of its parts. Having been a part of the executive committee and conference planning, I'm conscious of all the work that goes on behind the scenes (I remember thinking, "how easily this all came together!" -- that was before I knew better!). Members from ALL sectors, our associate members, and our government contacts all pitch in to get things done and make it fun and educational in the process.

Now I don't want anyone to feel bad for not running for a WFAA elected position. It is right that those who agree to run should look on it as a commitment. Not every institution supports their people to the same extent, and some folks don't feel led to be leaders (yet). I have felt all these emotions over the years.

But I do ask you to think. Do you value this association? Do you benefit from belonging? Would it bother you if it just "went away". If it is valuable, or if you benefit, and if you'd miss it, then I ask you to invest in it. It's OK to start small. Serve on a committee, moderate an interest session at

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the conference, volunteer to help at the college fair, man the registration table.... Once you start, you'll feel more comfortable and I believe that you'll want to do even more.

As we look to the future, there are many things unknown (like when Congress will pass Reauthorization). But if the past is any indication, one thing is clear...while the tasks we do each day may change, we will only be valuable to our students if we continue to...think.

## NSLDS CONTRACT UPDATE

The NSLDS contract was recently granted to Pearson, Incorporated. The previous contractor, Raytheon Corporation, ended its responsibilities in March when Pearson took on the job. Pearson has offices in Kansas, Iowa, and Virginia. They can be reached by e-mail at **[nslds@pearson.com](mailto:nslds@pearson.com)**.



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## Ethnic Awareness Committee Report

Lorena M. Saucedo, Ethnic Awareness Committee Chair,  
 Highline Community College

What's new? There is always something new through WFAA.

We would like to welcome new committee member, Natalie Carr, Account Manager for Student Loan Finance Association. Shari King, ITT Technical Institute is joining the UW Seattle Financial Aid team and Joni Benhan, Highline Community College, is joining the CIS team. We would like to congratulate Lisa and Joni on their new achievements.

The WFAA Ethnic Awareness Committee is pleased to provide the 2004-2005 scholarship application. The application was mailed to all the schools that are members of WFAA and the scholarship is also available on our new and informative

web site. The application is available on the web site in PDF format and also in Microsoft Word format for your convenience. Please feel free to use this to distribute to students and share with other departments in your office.

Please encourage students to mail only complete application packets to the committee chair by Tuesday, June 15, 2004.

A special thanks to NELA for their ongoing support in mailing out the scholarship applications to all the WFAA school members.

We are looking forward to the new academic year and the soon to be winners of the WFAA Ethnic Awareness Scholarship.

# Financial Literacy for Students

*Jeff Southard, NELA*

Getting a driver's license is an important rite of passage for high school students. The excitement of being able to drive and the independence that it offers is something that students look forward to. As someone who shares the road with these young drivers, I have a certain appreciation for the class that they had to take in order for them to be allowed to drive.

Another important rite of passage that students look forward to is personal financial independence. Of course that's not what they call it. They call it "being on their own." Being on their own can encompass simply moving out of the family home or for many it can be going off to college. While in college most students aren't earning their own money with a job but for many it is the first time they will have managed money on their own. Is there a class that they took in high school that focused on driving their personal financial situation properly? For the most students the answer is an emphatic no.

Here are 10 basic money management principles that every college student should know for financial success.

- **Pay bills on time:** Students who pay their bills on time avoid costly late fees and build a good credit history. Credit card companies charge up to \$49 for a late fee!
- **Pay more than the minimum on credit cards:** The minimum payment on a credit card is typically between 1.5 and 3% of the balance owed. Paying the minimum on a \$2000 balance card with an 18% annual interest rate would result in payments dragging out over 30 years with thousands of dollars in interest paid.
- **Read the fine print:** Students must understand the terms and conditions of credit cards, student loans and other financial obligations. A student especially should understand what happens if they are unable to make their payments.
- **Keep checkbooks balanced:** Most students do not have the financial cushion to avoid balancing their checkbooks. The balance given by ATM machines do not account for outstanding checks and debits.

- **Follow a monthly budget:** Students should track their spending to understand where their money goes. This information can be used to develop a monthly budget that is accurate. Students must strive to spend less than they earn as well as doing some self analysis to understand the difference between a "need" and a "want."

- **Build an emergency fund of some sort:** Having a few months of basic expenses saved is ideal to avoid unexpected debt. A student should have at least enough saved for an emergency car repair or plane ticket for family issues.

- **Insurance is important:** A student must have at a minimum some sort of catastrophic illness coverage. In most states it's a requirement to have car insurance for any vehicles owned.

- **Save for the future:** Students should set financial goals and work to attain them. Saving for retirement is much cheaper due to time and compound interest if plans are started early on in college.

- **Check credit reports annually for accuracy:** Credit reports can be accessed by lenders, apartment managers, employers and anyone "with good cause." Students need to know what's on their reports to avoid unpleasant surprises.

- **Ask for help if it's needed:** There are numerous resources that students can use if they need help. Student service oriented offices are there to help students succeed. Most organizations that students do business with also are there to help in order to build relationships that translate into life long customers. Students just need to ask to get help.

A student with financial savvy has the opportunity to excel in college because money issues stay out of the way. Colleges can help by providing students with information to manage their finances with literature, guest speakers or ideally a required course to teach financial literacy. Providing these skills for students helps to better prepare them for the ultimate in financial independence, their life after college.

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## WFAA Awards

Mary Edington, Green River Community College  
Past President

It's time to be thinking ahead to determine which outstanding WFAA members should be honored this year. In May, WFAA will open the nominations for the recognition awards to be presented at the Fall 2004 WFAA Conference in Olympia. Nomination information and procedures will be sent to you via the new website and e-mail.

Can you visualize any of your colleagues as recipients of these awards?

Tim Henning Rookie of the Year – designed to honor an “up and coming” member of the financial aid community with less than three years of experience. The recipient receives a plaque and free registration at the fall conference.

Unsung Hero Award – recognize a WFAA member who has demonstrated extraordinary commitment to Washington students or WFAA by working quietly and without reward or recognition on committees, or working in his or her office or community above and beyond the requirements of the individual's job. A plaque is provided at the fall conference.

Distinguished Service Award – recognize a WFAA member who has demonstrated extraordinary commitment to Washington students and WFAA by his or her outstanding contributions to the Association's activities and the profession

over a sustained period of time. The intent of the award is to recognize a member in this manner for his or her contribution, and to encourage active participation in the profession.

### How do I nominate a WFAA member for an award?

It's quite simple. All you will need to do to nominate a colleague is (1) Submit a letter outlining the candidate's experience in financial aid and an explanation of why you feel the candidate would be deserving of the award. (2) Include a current resume from the nominee. (3) Submit two letters of reference supporting the candidate's nomination.

Stay tuned... More information will be coming to you in May. In the meantime, keep thinking about your nomination possibilities!

### DEFAULT REPORT

*The Department of Education's Office of the Inspector General stated in its December audit report that default rates are understated and not providing the Department of Education or the Congress sufficient information. You can view the report at [www.ed.gov/about/offices/list/oig/areports.html](http://www.ed.gov/about/offices/list/oig/areports.html)*

# MARK YOUR CALENDAR NOW FOR THE OCTOBER 2004 WFAA CONFERENCE

Linda Weir, EdFund and Rebecca Wonderly, St. Martin's College  
2004 WFAA Conference Co-chairs

## OCTOBER 20-22, 2004 RED LION HOTEL OLYMPIA WASHINGTON

That's right, it's official: the 2004 Conference Committee met in late March to begin planning this year's WFAA Conference! Because our planning is in its very early stages, the conference theme isn't yet official, but we do know it will center on a complex profession wrought with many, many questions to which a single answer so often applies: "It depends!"

Conference details and on-line registration will be available on the WFAA website [www.wfaa.org](http://www.wfaa.org) in early August. We'll be sending reminder postcards and e-mails as soon as the information is on the site and ready for use.

The conference will be held at Olympia's Red Lion Hotel where stunning views of the Capitol Building, Olympic Mountains and Puget Sound are standard fare. Reservations will be made directly with the hotel and information about that process will be e-mailed to prospective participants as soon as it is available.

In the meantime, be sure to hold Wednesday, October 20th through Friday, October 22nd for a conference that promises to be well worth your while. Our committee is already hard at work preparing a program that lives up to this conference's tradition of timely, back-at-the-office usefulness for financial aid professionals ranging from newcomers to seasoned veterans and their business office colleagues.

And, if you have ideas or suggestions about session topics or any other aspect of the conference or want to volunteer to help on one of our committees, here are the people to contact:

### Entertainment:

Linda Weir, EDFUND

Rebecca Wonderly, Saint Martin's College

### Facilities:

Rebecca Wonderly, Saint Martin's College

### Program:

Janet Cantelon, University of Washington

Jennifer Freimund, NELA

### Publicity:

Teri Boose, Key Bank

### Registration:

Darcy Modarres, University of Washington,

Bothell

### Sponsorship:

Ron Noborikawa, Pacific Lutheran University

If you have a suggestion but aren't sure who to contact, give one of us a call and we'll point you in the right direction.

## Developing the FY 2005 Congressional Budget Resolutions

Bob Walker, Pierce College  
Vice President for Legislation

Both the U.S. Senate and House of Representatives have spent the last few weeks developing the budget resolutions that will shape the spending plans for fiscal year 2005.

The decisions made in these discussions will both define the overall federal budget and provide specific guidance to the congressional appropriations committees. The continuing limitations on spending make this process critical for federal student aid programs.

The Senate completed work on their budget resolution on March 12. The Senate proposal included increasing the Pell Grant maximum from \$ 4050 to \$ 4500 and continuing funding for LEAP and Perkins Loan Federal Capital Contributions.

Probably the most significant proposals in the Senate plan involved the creation of two reserve funds. The first fund would provide \$ 3.7 billion to eliminate the Pell Grant short

falls and the second fund would be used to fund changes in student loan programs during the reauthorization of the Higher Education Act.

The House budget resolution was adopted on March 25th. It follows the Bush Administration proposals and does not provide additional funds to eliminate the Pell Grant shortfall or increase the Pell Grant maximum. In addition, the House does not provide funds to address loan reauthorization issues.

The House resolution provides \$600 million less than the Senate version for education, training and employment for fiscal year 2005.

The House and Senate conference committee will now begin meeting to hammer out the differences between the two budget resolutions.





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# Confidentiality of Nonpublic Personal Information

Kelline Carroll, NELA

There is growing concern nationwide about the protection of nonpublic personal information. The concern is due mostly to the problem of identity theft — and students are not immune from this problem. Nonpublic personal information includes Social Security numbers, bank accounts, credit card accounts and loan accounts. A name and Social Security number is all a crafty thief needs to steal a person's identity and open a new credit card account.

Many schools have ceased using Social Security numbers on student identification cards, and some states have enacted laws that prohibit the use of a Social Security number as a student identifier. Nonetheless, confirmation of a student's Social Security number remains an important tool for a financial aid professional to verify a student's identity in accordance with the Federal Family Education Loan Program (FFELP).

Financial aid offices may want to consider adopting a privacy policy that includes training all employees how to handle nonpublic personal information. Best practices for protecting personal information include restricting and limiting access to paper and electronic files, no public display of Social Security numbers, no printing of Social Security numbers on documents unless required by law, and proper disposal of documents by shredding. E-mails are easily intercepted on the information highway, so the best practice is to place student personal information in a password-protected document before sending via e-mail.

You can also share with students the efforts that other institutions make to protect their personal information once it leaves your office. Lenders and guarantors are financial institutions required by federal law to protect the security and confidentiality of nonpublic personal information of their customers.

Federal law requires financial institutions to have in place administrative, technical and physical safeguards to protect personal information. This means that all processes and systems were assessed to identify and protect against any anticipated threats, hazards or unauthorized access to personal information. Comprehensive information security programs were thereby developed and implemented to ensure the security and confidentiality of personal information.

FFELP requires students and parents to disclose considerable personal information to obtain financial aid. Every partner in FFELP considers the responsibility of protecting borrower nonpublic personal information critical to prevent incidents of identity theft.

This article is not intended to be legal advice. If you have questions about nonpublic personal information, seek counsel from your organization's attorney.

Kelline Carroll is a staff counsel for Northwest Education Loan Association (NELA).

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## ANNUAL STATE STUDENT FINANCIAL AID WORKSHOPS

May 10 – *Yakima Valley Community College, Yakima*

May 11 – *Gonzaga University, Spokane*

May 13 – *North Seattle Community College, Seattle*

May 14 – *Centralia Community College, Centralia*

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## WFAA Executive Council Members Attend Leadership Conference

*Rick Sinclair, Interface Computer School and Rachelle*

*Sharpe, Cascadia Community College*

*President Elect and President-Elect Elect*

We had the opportunity to attend the NASFAA Leadership Conference in Washington DC as president-elects for WFAA. In addition to the discovery that we have an equally challenged sense of direction and map-reading skills, we found the conference very useful. There were 90+ attendees from state and regional associations across the nation. It was very interesting to meet folks from other states and discuss issues related to leading associations. We came away with creative ideas related to increasing member participation, improving training opportunities, enhancing visibility and political connections, reaching out to new members, long-range planning and managing funds.

The other main item on our agenda was to meet with congressional and senate representatives from our state to discuss reauthorization and aid appropriations. We met with George Nethercutt (Member of Congress- Spokane) and his staffer and Maria Cantwell's educational staffer. We discussed loan limits, Pell appropriations, and the cumbersome regulations such as selective service, drug offense reporting and voter registration. In the de-briefing of hill visits from other conferees, it seemed there was a general interest in our issues, an overall concern about budget constraints, doubt that reauthorization will occur this year, and an interest in what is being done to keep college costs down. We learned that the representatives do listen to their constituents, and we as WFAA members have a unique opportunity to connect with and educate their staffers. (One staffer mentioned he understood student loan issues as he was in the process of purchasing his first house – we suppose the connection was interest rates. The other was far more experienced and took notes furiously as we discussed issues.) We look forward to serving WFAA using the ideas and knowledge gained from this experience!



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# Job Prospects and Employer Expectations Grow for Spring Graduates

Allison Bradley Fleming, EDFUND Communications

College graduates in the class of 2004 can expect, overall, a more hopeful employment picture than their counterparts of the last few years, says the new Michigan State University national college employment survey. Hiring is expected to increase between 3 and 8 percent for graduates with bachelor's degrees, while starting salaries will increase between 1 and 2 percent.

Researchers at Michigan State, who surveyed 450 large and small employers nationwide, found that 41 percent of employers have set hiring targets for 2003-2004 and that 60 percent will either increase hiring or hire at the same levels as last year, an increase over last year's 55 percent.

Field of study will play a key role in graduates' employment opportunity over the next year. Growth in the retail and finance sectors should prompt heavier campus recruitment of business and related majors, and companies hiring biological

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and physical science majors also report an expected increase in new hires. However, the technology industry has not completely recovered in the current economy, making job prospects for computer sciences and engineering students no more promising than last year.

Important segments of the economy that have traditionally offered in-roads for college graduates -- manufacturing, information and professional services -- will not increase hiring in 2003-2004. Additionally, most of the job growth will come from large companies, as small companies continue to rely on a more experienced pool of recruits who have already graduated.

As for graduate students, many employers cited recent position studies that have caused them to re-evaluate their requirements and allow undergraduate-degreed employees to take on jobs that previously required an MBA degree. The survey predicts a full 5 percent decline in hiring for graduates with MBA degrees.

Despite an overall improvement from last year, the 2003-2004 survey portrays a hiring environment still subject to the effects of a tight national economy.

"Because the economy is moving so quickly, candidates must enter their position already demonstrating command of key competencies," the report says.

The employers surveyed expressed clear expectations that

college graduates have not just a degree in hand, but well developed communication, teamwork, interpersonal and learning skills, in addition to a strong work ethic and motivation.

The 2003-2004 Recruiting Trends report is available from the Michigan State University Web site, [www.csp.msu.edu/ceri/pub/rectrends.cfm](http://www.csp.msu.edu/ceri/pub/rectrends.cfm)).

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## Secrets of a Presentation Coach

*Jose Dominguez, The Evergreen State College*

Keynote speakers can be a hit or miss at the podium during an association conference especially when they are trying to please a lunch crowd. The dilemma for the audience can be summed in one question, "Should I focus on my plate or listen?" Of course food usually wins unless the keynote is better than an empty stomach.

*[Continued on page 15]*

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# WFAA Updates from Members

Wenatchee Valley College has a new Associate Financial Aid Director by the name of **Cheryl Fritz**. Cheryl worked the last four years at the Center for Information Services (CIS) in Bellevue. CIS provides financial aid system support to the community and technical colleges of Washington State. Prior to that she worked in the financial aid office at Bellevue Community College.

**Richard Stefani** of Western Washington University has been promoted from the position of Scholarship Manager to the position of Assistant Director for Client Services.

**Linda Danke** of Western Washington University has been promoted from the position of Financial Aid Counselor – Scholarships to Scholarship Manager.

The position of Financial Aid Counselor – Scholarships at Western Washington University has been filled by **Dina Murphy**.

**Josh Miller** joined Eastern Washington University's staff as a half-time Information Technology Application Specialist in January, 2004. Josh has an AA from Spokane Falls CC and will be completing his BS in Computer Science from EWU at the end of the summer.

Spokane Community College is proud to announce the addition of two new staff members. The positions are both program assistants. **Zoya Zhuk**, who has completed an AA in Liberal Arts and an AS in Accounting from Spokane Community College, had worked as their student worker.

Also joining SCC is **Patty Marcus** who had not previously worked in Financial Aid. When asked "How would you handle an irate student?" She responded with this question, "Have you ever told a patient after surgery, that his medical insurance didn't cover the procedure?" Great answer and she has been a great addition. Sue Jarvis states, "It is great to have new ideas in the office and we ask you all to welcome both of them."

**Laura Pendleton**, who previously served as Director of Financial Aid Operations at Heritage College was recently appointed as Client Services Coordinator at Washington State University. Laura has over twenty years experience in the student aid profession, and is a welcome addition in this important position at WSU. Laura joined the staff in February, 2004. WSU staff have already established a "Mutual Admiration Society"--Laura is very excited to be there, and they are very pleased that she is a part of our staff!!

**Chris Floyd**, who has been serving as Distance Degree Program Financial Aid Counselor at WSU on an interim basis, was recently selected to fill the position on a permanent basis. The WSU staff are extremely pleased to be able to retain Chris in this position on a long-term basis. (Their colleagues in the Distance Degree Program are also pleased that Chris will continue in this position.)

**Kathryn Sutton**, who formerly served as a graduate assistant in the Financial Aid Office at WSU, has been hired to

fill a Loan Counselor position, and will work very closely with **Mary Sickles**, who was recently promoted to Loan Coordinator. Kathryn returns to Pullman and WSU after a nine year absence, during which she taught in the K-12 system in Washington state. Kathryn will assume her new duties at the end of March.

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## STUDY ON CONTRIBUTIONS TO FINANCING COLLEGE EDUCATION

*The Congressional Budget Office has produced a recent study on Private and Public Contributions to Financing College Education. This publication looks at financial aid programs and tax incentives for students and parents, and analyzes how students and their parents pay for college. The full report can be found at: <ftp://ftp.cbo.gov/49xx/doc4984/01-23-Education.pdf>*

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*[President's Report continued from page 1]*  
newsletter and coordinated with **Wendy Joseph** to offer the spring issue electronically.

And how about WFAA Conference 2003?! Hats off to Conference 2003 Co-Chairs **Marty Daniels** and **Rachelle Sharpe**, as well as to the network of dedicated individuals listed on page 67 of the WFAA Directory who made the conference a success.

In addition to establishing WFAA budgets for 2004-2005, Student Budgets Chair **Carla Idohl-Corwin** has initiated steps to conduct a statewide student budget survey. **John Klacik** of HECB and **Kate Bligh** of Nellie Mae have provided input based on their participation on the last budget survey and **Evelyn Hawkins** of HECB has volunteered her research expertise.

Past President **Mary Edington** crafted a WFAA mission statement and a 12-page policies and procedures manual. These were carefully reviewed, amended and approved at the January 2004 Executive Committee meeting. In addition, Mary Edington administered all WFAA awards that were made over the past year and is making initial preparations to recognize WFAA colleagues for 2004-2005.

Vice-President for Training **Marilyn Ponti** and her committee held two very successful one-day trainings last summer – one in Spokane and the other in Tacoma. They are in the

process of coordinating a one-day training this spring with WASFAA, as well as trainings for summer 2004.

Early Awareness Co-Chairs **Carol Moyer** and **Marie Rynning** and their committee distributed financial aid materials at two major college fairs in Seattle and Spokane. **James Flowers** expanded outreach to include the Black College Fair, held last fall at Seattle Central Community College.

**Lorena Saucedo**, Vice-President for Ethnic Awareness, and her committee members selected five recipients for the WFAA Ethnic Awareness scholarships this year, with each recipient receiving \$800, and coordinated a diversity session at our last conference.

Fund Development Chair **Ron Noborikawa** and his committee implemented a tiered approach to fund development this year and made this significant undertaking look easy.

**Rick Sinclair** has been serving in a dual role as Treasurer and President-Elect ever since late January 2004. Thank you, Rick! We also appreciate your stewardship of the \$89,000+ WFAA budget and filing of WFAA's tax return.

Vice-President for Legislation **Bob Walker** recently prepared a letter for my signature to Washington legislators in support of HB 1123. Bob also submitted recommendations for Reauthorization to the Honorable Howard P. McKeon and kept us apprised of legislative developments.

Membership Chair **Darcy Modarres** compiled our WFAA Directory in time for the fall conference and performed an admirable job of maintaining our membership database. Secretary **Terri Johnson** has not only diligently recorded our minutes, but sought to clarify whether what we said was really what we meant. Historical Archives Chair **Nancy Heidrick** has willingly gone where no-one except **Kate Bligh** has gone before – to another space and time – namely locating, indexing and organizing WFAA documents from past years.

Fiscal Services Representative **Frannie Gladney** has diligently represented the fiscal side of the house and even agreed to serve as our first member profile in our fall newsletter.

WCHSCR Liaison **Kevin Berg** created a PowerPoint presentation that was delivered at 10 different locations statewide last fall.

I also wish to recognize the recurrent informational updates from our WFAA liaisons: **Becky Thompson** (EdFund), **John Klacik** (HECB), **Jennifer Freimund** (NELA), **Linda Burkhardt** (USDE), **Marianna Deeken** (USDE), and **Kevin Berg** (WCHSCR).

The aforementioned highlights are not all-inclusive and illustrate the power of teamwork among WFAA members. Thank you for your support, encouragement, patience, and creativity. Serving you as WFAA President has been my pleasure. However, I am looking forward to collaborating with the new WFAA Executive Committee and serving you in 2004-2005 in my new role as Past-President. Take care, have a great spring/summer, and may you find the sun.

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Education Loans



*[Secrets of a Presentation Coach continued from page 11]*

In this case Pam Chambers was better. Her confident stride to the microphone was telling. She commanded the attention of the audience for a good forty minutes at a national student employment conference in Hawaii last November. Her presentation was interesting, educational, and funny. It was the dream of all breakout session presenters.

How does she do it? Well, for one, Pam is a presentation coach and professional speaker, but she wasn't born a presenter. In fact, she admits to being a very shy person until she took a job with a seminar company. There she learned how to be a great public speaker via the school of hard knocks. In this interview Pam shares what can be regarded as "The Secrets of a Presentation Coach."

Pam, thank you for your time and for sharing your expertise. Let's jump right in and begin with a basic question, "why are presentation skills important?"

Almost all professional people are called on to give presentations, whether to one person, to small groups, or to large audiences. People who can speak effectively in front of others convey confidence, credibility, and leadership.

Considering that all the labor goes into preparation, how would you recommend that someone prepare for a presentation?

You should know who your audience is, and their level of knowledge about your subject. To get started, determine your purpose and intended result. Are you speaking to entertain, to persuade, to educate? What action do you want your audience to take? Decide what points you want to make, then organize them logically. Include short anecdotes to paint pictures.

We all get nervous in some way when we are in front of groups. It's human nature. What advice would you give to help those who suffer from nervousness in front of groups?

Select the correct mind-set: Your message will help people. People want you to succeed. It's a privilege to speak. Just prior to speaking, take a few deep breaths. Identify some people who look friendly, and make eye contact with them often. It helps to know that most people don't appear as nervous as they may feel.

Here's a question all presenters have asked themselves at one time or another. Should presenters memorize or read from notes?

Neither! Memorizing is dangerous. It's too easy to get distracted and to forget your script. Memorized material always sounds "canned," and this bores, and even insults, your audience. Reading is also a bad idea. No one, except children, wants to be read to! The best idea is to use an outline written in large colorful letters. This will serve as a road-map, yet allows for a natural delivery.

Well, what if something goes wrong like drawing a blank or having an attack of the shaky voice?

One of my favorite expressions is, "If you can't hide it, paint it red." If your mind goes blank, say, "My mind just went blank. Where was I?" Someone will prompt you. If your voice shakes, say, "Wow! I have a lot of adrenaline flowing! Listen to my voice shake!" This will get the audience on your side.

Is there any way that someone can prepare for a crisis before giving a presentation?

The more tools you have in your speaker's toolbox, the more easily you can deal with just about anything. You can read books about public speaking or take a course to learn what tools are available and how to use them.

How does someone develop great presentation skills?

We become good speakers by speaking often and getting qualified feedback or coaching. When people give you feedback, be receptive, not defensive. You will learn more that way! Observe other speakers. Notice what they do that works and what they do that doesn't work.

I'm sure that there are a number of people who want to give a presentation or speak publicly for the very first time. What advice would you give to a first-time presenter?

Remind yourself that everyone has to start somewhere, and all speakers gave their first talk once upon a time. Know that every time you speak, you will learn something that will make your next presentation better.

Pam thank you for taking the time from your busy schedule to share this very helpful advice. Readers can benefit immediately by applying these "secrets" to improve their public speaking efforts.

It was my pleasure.

Pam Chambers is a Honolulu-based presentation coach and professional speaker, and the author of, "Public Speaking Made Easy." For more information and tips on public speaking visit: [www.pamchambers.com](http://www.pamchambers.com). Jose Dominguez is the Director of Student Employment at The Evergreen State College, Olympia, WA, and contributing writer for [www.stuemp.com](http://www.stuemp.com) ©2004

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## WFAA Training

Marilyn Ponti, Whitman College

Vice President for Training

Please mark your calendars for training in July 2004. We will again have training in Seattle and Spokane.

We are looking at providing training on FERPA, Customer Service Issues, MPN for Plus Loans and as always an update from the Higher Education Coordinating Board and Federal updates. Other possibilities include electronic notification and imaging (paperless office – pros and cons.)

As soon as we have dates we will update the WFAA website and send out the final training schedule.

Please don't hesitate to email me or call me if you have any questions.





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## It's Finally Here!!!!

Wendy Joseph, Tacoma Community College  
Electronic Services Committee Chair

The new WFAA web site was unveiled March 9, 2004. An e-mail welcome was sent out to all WFAA members which included a user name and password in order to access the membership section of the site. A huge thank you goes out to Jennifer Freimund at NELA for printing and mailing the great looking postcards to everyone listed in the WFAA directory as well as to all high school counselors throughout Washington State.

Please take a moment to explore the site [www.wfaa.org](http://www.wfaa.org), and let me know what you think of the new site. Suggestions are always welcome in order to make the site a more effective tool. I hope you will bookmark WFAA.org, and use it as an everyday resource while processing the increasing numbers of financial aid students we have coming to our campus's every year.

I would again, like to thank the Electronic Services committee members for their moral support during the creation of the site. It was greatly appreciated.

Kate Bligh – Nellie Mae  
Kathy Colasurdo – Bellevue Community College

Les Ishimoto – Bellingham Technical College  
Paula Gordon – ATAC Corporation

We are always looking for new members with some fresh new ideas. If you are interested, drop me a line at [wjoseph@tcc.ctc.edu](mailto:wjoseph@tcc.ctc.edu).

## Letter to the Editor

From Rick Sinclair

The other day my 11 year old son asked me what I do all day. Up till now I would say something like, "I move paper from this side of my desk to the other." and he'd be satisfied. This time I tried to explain. "You see, our society thinks that it's important for people to be able to attend college, whether or not they can pay for it. And to make sure this is done fairly, we've put into place all sorts of laws that schools have to abide by, in order to help students who can't afford college, get money to go to school."

I felt like I was off to a good start. But it got me to thinking ... when does our government's investment become the student's money. Why do we have to deposit student funds within 3 days? The answer -- because at this point it's still the government's money. Once it's the "student's money", it no longer matters. Our offices have all sorts of safeguards in

*[continued on page 18]*

# In Memory Of Vera Hoover

*Vera Hoover Professional Development Award  
Applications Due May 28, 2004*

Vera Hoover, a much-loved member of the Washington financial aid community, passed away on December 31, 2003. Vera had recently retired after serving in a series of progressively-responsible positions at Eastern Washington University over the last 30 years, with her most recent position consisting of Systems Analyst.

In recognition of Vera's many contributions to the financial aid profession, WFAA will offer a complimentary fall 2004 conference registration and lodging to a first-time WFAA conference attendee via the Vera Hoover Professional Development Award.

Applicants should send a cover letter describing their experience in the financial aid profession, current resume, and two letters of recommendation by May 28, 2004 to: Green River Community College; Financial Aid Office; Attention Mary Edington; 12401 SE 320th Street; Auburn, WA




98092-3699. Bruce DeFrates, Director of Financial Aid at Eastern Washington University, states, "Vera was known for her work on WFAA committees, was a good friend and colleague, and will be greatly missed."

Vera's husband, Larry Hoover of Cheney, WA, expresses his appreciation to WFAA for creating this award, adding "Vera was a wonderful wife and great mother." Vera's oldest daughter Shelly Henderson of Mill Creek WA, states, "I am very happy to know that this is happening to honor my mom. I have been trying to think of what else mattered the



most to my mother other than family and education, and I just think of her zest for life. Mom took advantage of life, and really lived it. She was always there to help out a friend, and would try anything once. She loved to travel, and it didn't matter where she was or who she was with, she always had a good time. She had an infectious laugh, and you just had to laugh along with her. She had the biggest heart, and it showed." In honor of Vera, Shelly will participate this July in the American Lung Association's 16th annual Climb for Clean Air, a two-day fundraising climb of Mount Rainier.

WFAA members who wish to contribute to the American Lung Association's 16th annual Climb for Clean Air in Vera's memory may do so on-line at [www.alaw.org/henderson](http://www.alaw.org/henderson).




## Great Lakes

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*[Letter to the Editor continued from page 16]*

place so that we are proper stewards of "public funds", but what happens once those dollars turn into tuition.

It got me to questioning our beloved Return of Title IV funds formula (and before that Pro-Rata refund). First of all, shouldn't the money be considered the student's, once it's been paid on his or her behalf? Do we question if those dollars are given to a "less than effective" instructor, or spent on a sub-standard classroom, or on an outdated textbook? No.

Aren't these a waste of our government's investment? I guess not, because we're now spending the student's money.



*Rick Sinclair, Interface Computer School,  
President-Elect*

My economics theory taught me that when there are a limited number of service providers (oligopoly), collusion and unfair practices can take place, and the government often regulates these industries to protect the interests of society. Who could argue that higher education fits this model. If one school charges exorbitant amounts (for the perceived benefits it provides) or delivers sub-standard product, economic theory would tell us that buyers will shop somewhere else. If one school has an onerous refund policy

or lousy student retention, the word will get out and students will enroll elsewhere. Let's face it, enrollment in higher education is seldom done without research and forethought...definitely not an impulse purchase!

Second of all, it's ridiculous to presume that the costs associated with educating a person are proportional with the time that they attend classes (only up to the 60% point, of course!). What costs decrease when a student withdraws? We still need the same number of classrooms. the same number of teachers, I guess if 50 withdrew you could fire an instructor ... but you'd have to hire him/her back for the start of next semester.

If I rent a motel room, and decide to get up and be on my way at midnight, do I ask the innkeeper for 1/2 of my money back? Does it cost the innkeeper just as much to keep me for half a night as it does for the whole night? Now if I'm unhappy with my room, I'd expect the motel-man to make it right. If not, I'll tell all of my friends and neighbors to stay somewhere else!

Now I know the history...once upon a time there were some very bad schools that hoodwinked poor gullible uneducated people into enrolling in crummy classes, from which they (naturally) dropped out or withdrew, and the schools kept an indecent amount of money. I contend that these schools

are now just a bad memory, because you know what...none of these poor students repaid their student loans and the schools Cohort Default Rate was sky high.

Now I can see something similar on the horizon with the furor over the increasing cost of higher education. Uncle Sam (Buck McKeon) is feeling a need to over-legislate and over-regulate us, for the benefit of society. I protest! Yes, education costs are increasing faster than your average prices (but not as fast as gasoline and health insurance!). For one thing, the increasing reliance on technology has reduced the "shelf-life" of curriculum to next-to-nothing...for another our customers are demanding more "luxuries" (When I was in college, we didn't have ....),

Believe me, if an education provider charges more than the perceived worth of his educational offering, there are a couple thousand other schools that will be happy to enroll you and charge less or provide more.

## Breaking Membership News

*Darcy Modarres, University of Washington, Bothell*

**New Web Site** - Membership information is now being housed on our very slick, very new WFAA web site at [www.wfaa.org](http://www.wfaa.org). Our new website will provide members with the opportunity to make on-line updates and corrections to personal data, a new on-line membership renewal process, and the option to sign up for the WFAA listserv.

**"Members Only"** - Members Only areas require a User ID and Password. These areas are only available to members who are current on their membership dues. Membership renewal begins July 1, 2004 for the 2004-05 year. Only paid members receive this newsletter, so are you current on your membership?

**Password** - In order to view your information, you will need to set up a user name and password. In order to do this, click on Retrieve Forgotten Password. Enter your last name and email address, and ATAC services will email you your username and password. Use this password to access the Members Only areas.

**Update/Correct Your Info** - Members can make corrections or updates to their own profile using the on-line service. Please take the time to review your current information for accuracy and completeness. If there is a person in the directory that is no longer at your institution, please email me at [dmodarres@uwb.edu](mailto:dmodarres@uwb.edu), so that that person may be removed from the database.

**Listserv** - Those of you who have already requested a subscription to the listserv will remain on the list. You can check your member profile to verify your listserv status. If you are not on the list, and wish to be, simply update your profile information on-line. Let me just take this opportunity, since you seem to be still reading this, to say how you should really consider adding your name to the listserv if you haven't already. The listserv we use does not generate a lot of email.

*[Continued on page 20]*

# Pell Grant History for the State of Washington

John Klacik, Higher Education Coordinating Board

Do you think there has been a significant increase in the numbers of students qualifying for need-based aid over the past few years? You are not imagining it – there has been.

Using Pell Grant as the measure, there has been a rapid increase in the population of low-income students demonstrating financial need since 1999. Between the 1999-00 and 2002-03 years, the number of Pell Grant recipients has increased by about 18,600

students or about 28 percent overall. Just between the 2001-02 and the 2002-03 years, the numbers of Pell eligible students increased by 11.5 percent.

The largest increase has been in the two-year schools although significant increases have been seen in every school and sector.

**PELL Disbursement History in Washington 1999-2003**

Sector	2002-2003		2001-2002		2000-2001		1999-2000	
	Recipients	Grants (in millions)	Recipients	Grants (in millions)	Recipients	Grants (in millions)	Recipients	Grants (in millions)
Research	11,800	\$30.2	10,884	\$26.2	10,059	\$21.6	10,280	\$20.2
Regionals	9,770	\$25.2	9,323	\$22.6	8,636	\$18.5	8,516	\$16.5
Private Four Year	6,125	\$15.3	5,801	\$13.5	5,351	\$11.2	5,371	\$10.5
CTC	49,096	\$101.8	44,015	\$85.7	39,414	\$68.2	36,889	\$61.3
Private Vocational	8,414	\$17.7	6,391	\$12.7	6,173	\$11.1	5,555	\$10.1
Total	85,205	\$190.2	76,414	\$160.6	69,633	\$130.7	66,611	\$118.5

**Percentage Change From Year-to-Year**

Sector	2002-2003		2001-2002		2000-2001		1999-2000	
	Recipients	Grants (in millions)	Recipients	Grants (in millions)	Recipients	Grants (in millions)	Recipients	Grants (in millions)
Research	8.4%	15.4%	8.2%	21.4%	-2.1%	6.8%	n/a	n/a
Regionals	4.8%	11.2%	8.0%	22.0%	1.4%	12.5%	n/a	n/a
Private Four Year	5.6%	13.5%	8.4%	20.1%	-0.4%	6.9%	n/a	n/a
CTC	11.5%	18.8%	11.7%	25.6%	6.8%	11.3%	n/a	n/a
Private Vocational	31.7%	40.1%	3.5%	13.9%	11.1%	10.2%	n/a	n/a
Total	11.5%	18.4%	9.7%	22.9%	4.5%	10.2%	n/a	n/a

**Percent Increase Over Four Years**

Sector	Recipients	Grants
Research	14.8%	49.6%
Regionals	14.7%	52.6%
Private Four Year	14.0%	45.6%
CTC	33.1%	66.2%
Private Vocational	51.5%	75.9%
Total	27.9%	60.5%

*[Breaking Membership News continued from page 18]*

It is an extremely useful and efficient tool for WFAA to communicate important announcements or information.

**Primary Contact** - Each institution should choose a Primary Contact. Primary Contacts will be able to make updates to their institutional data.

**Renew Membership** - Members will be able to use the web to print an invoice to pay their new membership fees for 2004-05. When it comes time to renew your membership, click on Member Services, and then click on Membership Application. You will be asked to enter your password information, and then given the opportunity to print an invoice to forward to your Business Office for payment. Frankly, this will be new to me, too. So your patience in July will be greatly appreciated. Thanks in advance!

**Problems** - As always, please feel free to contact me directly at [dmodarres@uwb.edu](mailto:dmodarres@uwb.edu) with any questions, problems or concerns regarding your WFAA membership.

## Spring Update from the Student Budgets Committee

Carla Idohl-Corwin, South Puget Sound Community College  
Student Budgets Committee Chair

The online student expense survey is almost ready! The Student Budget committee has been busily working on the survey instrument to be used in the comprehensive state wide online student expense survey. This survey will focus specifically on student expenses and will not contain questions targeted at forecasting student trends and behaviors as in the past. The instrument contains 22 questions and will ask students to identify the specific college they are attending.

Clover Park Technical College will be hosting the site and is currently finalizing the instrument. Watch your mailboxes and email in the very near future for instructions and promotional materials regarding the survey. It will be very important that everyone promote the survey and encourage your students to provide thoughtful and accurate responses to the survey.

The plan is to open the survey during the last week of April and first week of May. We will be doing a mid-point check to make sure that we are receiving proportional responses from all sectors and geographical regions. You may be contacted if extra promotion is needed in your area of the state. Our goal is to obtain up to 10000 responses.

I would like to thank the student budget committee for all of the hard work and expertise they have provided in making this happen. Committee members include John Klacik, Evelyn Hawkins, Maria Rebecchi, Cynthia Lemberg, Clara Capron, Ron Noborikawa and Kate Bligh.

### WFAA Executive Committee & Chairs

<b>President</b>	Clara Capron	<b>Membership</b>	Darcy Modarres
<b>Past President</b>	Mary Edington	<b>Publications/ Newsletter</b>	Traci Stensland & Wendy Olson
<b>VP, Ethnic Awareness</b>	Lorena Saucedo	<b>Student Budgets</b>	Carol Idohl Corwin
<b>VP, Legislation</b>	Bob Walker		
<b>VP for Training</b>	Marilyn Ponti	<b>Liaisons:</b>	
<b>Secretary</b>	Terri Johnson		
<b>Treasurer</b>	Rick Sinclair		
<b>Fiscal Members Rep.-at-Large</b>	Frannie Gladney	Higher Education Coordinating Board	John Klacik
<b>2003 Conference</b>	Marty Daniels & Rachelle Sharpe	Northwest Education Loan Association	Jennifer Freimund
<b>Early Awareness</b>	Carol Moye & Marie Rynning	US Department of Education	Marianne Deeken
<b>Electronic Services</b>	Wendy Joseph	Ed Fund	Becky Thompson
<b>Fund Development</b>	Ron Noborikawa	WCHSCR	Kevin Berg
<b>Historical Archives</b>	Nancy Heidrick		

### MISSION STATEMENT FOR THE WASHINGTON FINANCIAL AID ASSOCIATION

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

#### Objectives

- Promote the professional preparation, effectiveness and recognition of student financial aid personnel in post-secondary institutions and other public and private organizations concerned with the support, development and administration of student financial aid programs.

- Provide conferences, workshops, research and other related activities relevant to financial aid.
- Coordinate broad representative responses to legislative issues and proposed legislation affecting financial aid and related concerns.
- Facilitate communication among those interested in student financial aid.
- Promote educational opportunities for all, but focus upon under-represented and economically disadvantaged groups through various means including early awareness and scholarships.
- Utilize resources in a manner relevant to the mission and objectives of the association while remaining fiscally responsible.