



THE ADVISOR

WASHINGTON FINANCIAL AID ASSOCIATION

From the President's Perspective

RICK SINCLAIR, INTERFACE COMPUTER SCHOOL

Ok, so I was wrong. I now like the results of the last Gubernatorial election – please call off the re-vote. Only kidding, I'm still not happy with our last election on more of a philosophical level (how hard is it to count ballots – even a few million of them)...but our new Governor is being very kind to Higher Education.

With the budget climate the way it is, at both the state and federal level, reduction of funds at both levels seemed very, very likely. Now Governor Gregoire has announced her budget and the Senate Ways and Means Committee has published its version – and both have increases to overall funding of Financial Aid. Now if only the federal government would pay attention....

WFAA has been pro-active with our state and federal legislatures. In early February, the Executive Committee met with staff of both the Senate and House education committees in Olympia and sat in on a Senate Education Committee hearing. While promoting general state financial aid issues, we targeted specifically House Bill 1100. This bill would allow funds for several of the states largest financial aid programs to be carried over from one fiscal year to the next, rather than revert to the general fund. You may remember that a similar bill passed a couple of years ago, only to be vetoed by Governor Locke. As that bill is making its way through the legislative process we have written letters of support to the members of the House and Senate committees. I encourage you to individually contact your representatives and senators to support this measure.

On the federal level, we have written letters of support to all of Washington's senators and representatives

regarding the continuation of the Perkins Loan Program and LEAP. When Steve Seeman and Carla Idohl-Corwin were back in "D.C." at the NASFAA Leadership conference, they met with the legislative aids for Senator Murray, Senator Cantwell and Congressman Adam Smith. This week several of us met with Congresswoman Cathy McMorris, who sits on the House Education Committee, to explain to her why these two programs deserve to be continued. All four of these folks seemed on board, but as Representative McMorris put it, "since it's been targeted for elimination several times in the last few years, I have to wonder what's wrong with it?"

Politics are not all that we've been doing...it just seems that way sometimes! Plans are underway for our Fall

[continued on page 12]

IN THIS ISSUE

DEVELOPING EFFECTIVE EXIT COUNSELING	02
WASHINGTON DOLLARS FOR SCHOLARS	05
RATES RATES RATES	08
NOMINATE AN OUTSTANDING COLLEAGUE	09
WFAA ELECTION RESULTS	11
DANCING WITH WOLVES	15
RICK SINCLAIR - KEEPING THINGS RUNNING	16
WFAA UPDATES FROM MEMBERS	18



Our Assurance

At Washington First,SM we deliver the highest level of customer service to Washington schools. Our dedicated account management staff offers a single point of contact for all of your student loan operational needs. And our marketing representatives can assist you and provide support for any issues that arise.

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Developing Effective Exit Counseling

NELA STAFF

Whether students withdraw, graduate or transfer, their leaving your campus impacts the financial aid office in a multitude of ways. Just one way is the Stafford exit-interview process. The financial aid office is required under Title IV law and regulations to ensure that all students who have Stafford Loans and are leaving the school receive the benefit of exit counseling.

Over the last 10 years, exit-counseling resources have grown from free written materials provided by lenders, guarantors and the Department of Education (ED) to web-based presentations complete with calculators, tests and active confirmation. Students scheduled to complete their programs, as well as those who are withdrawing, can now complete the exit-counseling requirement at their leisure on a home computer, in the computer lab or anywhere else they have access to the Internet.

ED regulations allow schools to use electronic tools for

this purpose, provided schools document each student's acknowledgement of receiving the information related to borrower rights and responsibilities and ensure qualified financial aid staff members are available to answer questions.

With all these changes and new techniques, schools are still responsible to ensure the information meets minimum requirements. Whether you choose to provide written materials or a web-based service to your students, you are also responsible for monitoring this information to ensure your students are receiving the most recent counseling information that reflects current federal rules and guidance.

Northwest Education Loan Association® (NELA) recommends that the financial aid office review these materials annually. As with other required consumer information, your review should determine that the information is not only current and compliant, but that it also continues to meet the needs of the students you serve. Here are some basic questions to consider in your review:

Have you developed written policies and procedures related to when and how exit counseling will be provided?

Does your staff, including student workers who respond to student questions, have sufficient knowledge related to the student loan programs?

Can available staff address exit-counseling requirements and related follow-up questions related to Stafford Loan repayment issues?

Does the staff know when and who to refer students to?

Are the written or electronic materials provided to students comprehensible for your student population?

Are you or the materials providing valuable insight and information beyond the basic required exit counseling elements?

How much detail is provided in the materials?

Are there adequate examples that help explain the terminology and procedures?

Have you updated your counseling tools with changes related to:

Current interest rates and formulas?

Repayment options?

Loan discharges?

Loss of benefits when consolidating?

Spousal consolidation changes related to death and disability discharge benefits?

Required student training related to accessing National Student Loan Data System (NSLDS) and the benefits of tracking their loan and loan holders?

Do you inform students who participate in both the Perkins and Stafford programs of the consequence of consolidating Perkins funds and the resulting loss of Perkins benefits?

Is it clear to students that a consolidated Perkins Loan becomes a Stafford Loan?

Has your student population changed?

Do you need to provide counseling in a language other than English?



Discover brilliance every day.

Paperclip,
John Vaaler, 1899

Brilliance is all around us in the things—and in the people—we barely notice. John Vaaler's invention is an example of how one practical solution can be the simplest and most ingenious at the same time.

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Student Loans
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800-EDU-LOAN
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Be brilliant with student loans.

Has your cohort rate continued to climb? If so:

Are you utilizing resources from lenders and guarantors that can provide other debt management and financial planning education to students?

Have you evaluated whether changing the method in which you currently present the exit counseling works for your student population?

Change is a constant in the financial aid world, and it may be time to make a few changes to ensure you are continuing to deliver effective exit counseling. The Federal Family Education Loan Program (FFELP) has many resources, partners and participating organizations that can assist you in developing valuable exit counseling tools and training for the benefit of your students and staff.

If you would like assistance with exit counseling from NELA or have questions about Stafford exit counseling policies, please contact NELA's school compliance representative Linda Shannon at 800.562.3001, ext. 5325.

PLANNING RESOURCES STUDENT LOANS

STUDENT ASSISTANCE FOUNDATION

Committed To Students

www.safservices.org 1.800.852.2761

Providing students with the knowledge and tools to finance
and pursue their post-secondary education.

Unique Scholarship Opportunity

WFAA has been asked to help increase awareness about a scholarship opportunity for students graduating from Washington institutions this spring. The scholarship, the Casey Family Scholarship, will award up to \$5000 to students who:

- Have “aged out” of the foster care system
- Will be graduating in good standing from an accredited vocational or technical training program, college or university in 2005
- Are a minority
- Are male

The scholarship is in recognition of the student’s ambition and tenacity in pursuing a higher education. Awards will be made based on a combination of need and merit. For more information go to: http://www.orphan.org/casey_family_scholarships.html

HECB State Student Aid Program Notes - Upcoming Dates and Contacts

JOHN KLACIK

American Indian Endowed Scholarship. The application is available on-line at <http://www.hecb.wa.gov/paying/waaidprgm/aies.asp>. The due date is May 15th. Staff contact is Ann Lee.

Alternative Routes Teachers Conditional Scholarship. The new recipients will be named by the Professional Educators Standards Board during the summer. The recipient information will be posted to the Board’s secure website as soon as it is available. HECB staff contact is Mary Knutson.

Institutional Participation Agreements. Updating begins the end of April. Staff contact is Jeff Powell.

Promise Scholarship. Confirmed eligible students for 2005-06 are being posted to the HECB secure website as they are approved. The application deadline for new students is June 3rd. Staff contact is Madelyn Jacques.

SNG Interim Reports. The next interim report is due May 6th. Staff contacts are Julie Japhet, My-Hanh Mai, or Carissa Glassburn

SWS employer contract renewals. The new on-line process opens up April 15th. The deadline for employers to renew is May 16th. Staff contact is Khris Blumer.

SWS Community Service Projects. The RFP is available on-line at <http://www.hecb.wa.gov/financial-aid/sws/swsindex.asp>. The deadline is June 1st. Staff contact is Juliette Knight.

Washington Scholars. The public directory of new 2005-06 scholars is on-line at <http://www.hecb.wa.gov/financialaid/wsp/wspindex.asp>, but the official list of scholars who have accepted the award and will be attending Washington schools is to be posted on the Board's secure website at the end of May. Staff contact is Ann Lee.

WAVE. The new awards should be available from the Workforce Education Training and Coordinating Board by the end of May. They will be posted to the Board's secure website when available. HECB staff contact is Ann Lee.

SNG/SWS/EOG/Promise Workshops

May 9, 2004 - Yakima Valley Community College

May 10, 2004 - Spokane Falls Community College

May 12, 2004 - North Seattle Community College

May 13, 2004 - Centralia College

Washington Dollars for Scholars: Community Caring in Action

MARTY DANIELS, CITIBANK STUDENT LOAN CORPORATION

Washington Dollars for Scholars (WDS) is our state's largest "grassroots" scholarship program. This network of community-based volunteer organizations awarded over \$1.7 million in scholarship funding to more than

2,300 students in 2003, with awards from local chapters going to students from the same community. As part of the national Scholarship America structure, our state's chapters are among nearly 1,200 which have raised over \$1 billion in scholarships provided to over 1 million students since 1958.

The Washington program started in 1987. Many of our WFAA colleagues participate in WDS through volunteer efforts at both the local and state level. Volunteers help to plan for and organize scholarship fundraising activities such as the 2004 Walk for Education and the annual Light the Fire Luncheon (held annually at Qwest Stadium each May). Local chapters also help ensure that families have access to information they need to properly plan and pay for a post-secondary education. As an organization, WFAA has been a contributing supporter of WDS for the past two years. My familiarity with Dollars for Scholars is through prior employment on a matching program campus and through current Board of Directors participation along with WFAA's own Kay Soltis, Ron Noborikawa, Dan Cosgrove, and Jennifer Freimund.

Although it is best known for providing scholarships to students, Dollars for Scholars also provides an opportunity for colleges to be WDS partners. For example, Gonzaga University, Pacific Lutheran University, St. Martin's College and Heritage University participate at the matching-partner level, committing to match Dollars for Scholars scholarships with their own designated funds and adding to their ability to attract top students. Other education institutions may choose to participate in WDS "Walk for Education", which is an outstanding way for college foundations to raise matching dollars to participate in the Collegiate Partner program.

Like most non-profit organizations, Dollars for Scholars can always use a few new supporters. Maybe you could add support by proposing that your college become a Collegiate Partner or scholarship-matching campus; by joining (or even starting) a local chapter in your school district; or by simply making a general-fund contribution to an organization that shares many of our WFAA values.

Additional information about local chapters and making contributions to Dollars for Scholars can be found online at www.wadollarsforscholars.org, or by calling or sending an e-mail to WDS at (800) 335-4512 / mail@wadollarsforscholars.org.



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collegelenderlist.com. Present your school's preferred lender information online:

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- Minimize paperwork with links to lenders' sites for online applications
- Customize data collection for your school's processing needs

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- Submit a parent loan pre-screen and receive a credit decision within three minutes*

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Another Successful Year of Fund Development

RON NOBORIKAWA, PACIFIC LUTHERAN UNIVERSITY
FUND DEVELOPMENT COMMITTEE CHAIR

FFELP lenders and vendors in the student loan industry once again sponsored WFAA activities with generous contributions during the 2004-05 year. Thirty companies purchased an exhibitor table at the WFAA fall conference in Olympia, the largest showing at a WFAA conference in the last six years. Fourteen of these companies also provided financial support above the exhibitor table fee, which helps to underwrite the cost of many of WFAA's training and executive committee activities throughout the year. In addition to the financial support WFAA receives from our student loan industry partners, many of our vendor colleagues volunteer to serve on WFAA committees and provide invaluable assistance and expertise in our day-to-day office operations.

WFAA is grateful for all the support that our industry

partners provide, making the world of financial aid a rewarding profession.

Credit Card Debt Rose by Double Digits in 2004 - Free Annual Credit Reports Now Available

EdFUND COMMUNICATIONS STAFF

An annual credit card survey conducted by Myvesta, a nonprofit consumer education organization, reports the average amount of credit card debt carried by individuals increased 14.5 percent in 2004. According to the survey, the average American is now carrying \$2,627 in credit card debt.

In addition, Americans are carrying more credit cards: 2.9 on average, up from 2.3 last year.

Other survey results include:

- Men have an average of \$2,742 of credit card debt spread out over 2.5 cards; women average \$2,522 on 3.3 cards.
- Married couples average \$3,288 of credit card debt, while non-married individuals average \$1,785.
- Regionally, individuals in the south are carrying the highest credit card debt, averaging \$2,977. Those in the northeast are carrying the smallest balances, with an average of about \$1,918.

Even as their balances are rising, though, consumers will now have free access to personal credit reports they previously had to pay for. The three nationwide consumer reporting companies; Equifax, Experian and TransUnion, have begun offering a free annual credit report on request. The free reports are being rolled out on a regional basis, having started in December 2004 with 13 Western states.

The rest of the nation will be phased in from west to east over a nine-month period. After September 1, 2005, all U.S. consumers will be eligible to request a free report. Reports can be requested online, through a toll-free telephone number or by U.S. mail, as follows:

Online at www.annualcreditreport.com, or
By phone at 877.322.8228, or
By mailing a standardized form to:

Annual Credit Report Request Service,
P.O. Box 105281, Atlanta,
GA 30348-5281

To inform consumers about their state's eligibility and help answer questions they may have about the reporting companies' new service, the Federal Trade Commission has published a brochure, "Your Access to Free Credit Reports." The brochure explains why it is important to monitor personal credit history, how to request a report and how to dispute any errors.

The FTC publication is available at www.ftc.gov/bcp/online/pubs/credit/freereports.htm.

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MARK YOUR CALENDAR...

DON'T MISS THE PREMIER
WFAA EVENT OF 2005
OCTOBER 19, 20 & 21

Bump elbows with Queen Isabella and Marie Antoinette, attend a session in a former speakeasy, and enjoy the original Crab Louis. Mingle in ballrooms inspired by the great artists of France, Italy, Spain and England. Shed light on the secrets of financial aid in spaces graced by royalty, presidents and celebrities. Don't be surprised if the hotel has a few secrets of its own...

UNMASK THE MYSTERY

*The 2005 WFAA Conference
This fall, only at
the magnificently restored
Davenport Hotel in Spokane
www.thedavenporthotel.com*

REGISTRATION MATERIALS WILL BE AVAILABLE
THIS SUMMER ON THE WFAA WEBSITE:

WWW.WFAA.ORG

RATES! RATES!

RATES...Hacking the Hype on Student Loan Consolidations

KEITH CARPARELLI, STUDENT ASSISTANCE FOUNDATION

With all of the hype and advertising surrounding student loan consolidations it can get a bit frustrating for students and parents to sift through all the information and feel comfortable with making decisions on their loans. In the financial aid office, students tend to look to you as an adviser and expert on how to handle their loans. So... how do you cut through the drone of all the publicity and get to the facts? Not an easy task, but a very important one for your students.

Think of how hard you would try to find a needy student an extra couple hundred dollars in grant money if you had the ability. By advising a student to maximize their advantage on their loans, you may well put thousands of dollars back in their pockets. These are major life decisions akin to buying a house or having kids. It will affect their life for at least the next ten years and in most cases, with current student-debt load, commonly twenty years.

No matter what your political leanings, the fierce competition among lenders is an example of capitalism at its best and is a great illustration of why competition is good for customers (students), provided they can get enough facts to make the best decision and not be taken by fine print.

All hype aside, this rate is important to your students. Currently, the 91-day Treasury Bill Rate (the rate on which federal student loan interest rates are computed) is 2.859%. If federal student loan rates were set for a recent T-bill auction (March 24, 2005), the rates would change

as follows: Loan Type: Stafford (in school): 3.93% Stafford (in repayment): 5.16%; PLUS: 5.96%. Current economic trend data projects this gradual increase will continue.

How can this impact students? Using the above rates and a \$20,000 balance, locking in the 2.875% rate now could mean over \$2500 in savings over a 3.9% rate. If the economist are wrong and rates don't go up, many FFELP lenders will give the borrower whichever rate is advantageous to the borrower provided they have completed an application by June 30, 2005. A few lenders will also allow their borrowers to also keep their grace period while getting the most beneficial rate.

No matter which side of the FFELP or FDLP debate you fall on, there are certain regulatory advantages in each program which a student may be able to use to achieve his or her best financial situation. For example, under the current regulation FDLP can consolidate students' loans while they are in still in school. FFELP cannot. This is important for students to know since if they have significant debt and

are still in school it might be advisable for them to consolidate their existing debt to lock in the current rate. On the other hand, FFELP borrower benefits

are much better because of regulations and the competition so this year's graduates would want to shop and compare different programs with FFELP lenders. (See more below on questions to ask.) Under existing regulations a current student could lock in the current interest rate with a FDLP consolidation, borrow in subsequent years from a FFELP lender, then consolidate again with a FFELP lender at the time of graduation to get the borrower benefits, maximizing both programs to their benefit. (Note: a borrower must have at least one FFELP loan to consolidate with FFELP).

Comparing consolidation borrower benefits...
Questions for student to ask their consolidating lender:

Table 1
Economic Trends for the U.S. Economy, 2000-2008
Actual and Projected as of December 2004

	Actual				Projected				
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Real GDP (chained \$), percent change	3.7	0.8	1.9	3.0	4.4	3.5	3.3	3.4	3.2
Inflation (CPI-U), percent change	3.4	2.8	1.6	2.3	2.7	2.3	1.6	1.8	2.0
Interest Rates									
90-day T-bills, percent	5.8	3.4	1.6	1.0	1.4	3.0	3.4	3.8	4.1
Mortgage rates (30 years), percent	8.1	7.0	6.5	5.8	5.9	6.4	6.7	7.1	7.5
Housing starts, millions	1.57	1.60	1.71	1.85	1.96	1.82	1.69	1.66	1.64
Unemployment rate, percent	4.0	4.8	5.8	6.0	5.5	5.3	5.4	5.4	5.3

Source: Global Insight Inc.

- Most lenders offer borrower benefits based on a qualification period tied to a certain number of on time payments. Students need to ask.

- Does the 36, 48, 33... month qualification period restart after a deferment or forbearance? Many programs disqualify borrowers who use deferments or forbearances.

- What qualifies as on time? Some are less than 30-days delinquent, others are 15 or 5.

- If I miss a payment after the qualification period for the interest rate reduction benefit, do I lose the benefit retroactively (i.e. Interest rate reverts back to the original rate before the benefit kicked in and is recalculated back to when the reduction started)? Many programs do.

- Does electronic self service mean I can't call a customer-service representative ever? Many borrower benefits are tied to automated self service and disqualify borrowers if they call in for assistance with their loans.

Other things for students to know and consider:

- Borrowers who have older fixed rate loans will receive the weighted average rate of the loans they consolidate, but may not get the same low rate that variable rate borrowers can.

- Extended loan term can add up to more interest over the life of the loan.

- Consolidated Perkins loans will no longer have forgiveness provisions associated with the loans and lose interest subsidies during deferment periods.

They may lose other Stafford incentive benefits.

The hype will continue. Why? Are consolidations really that profitable? The fact is FFELP lenders all pay a 1.05% fee to Department of Education on consolidation loans so consolidation loans actually cost lenders more than holding the loans as Stafford Loans (they are less profitable). The catch is lenders (including Federal Direct) all know if they don't work hard with borrowers to give them the benefits of consolidation, someone else will be waiting at the door, in the mailbox, or on the students e-mail perched for the opportunity to gather those loans. Losing a vast proportion of a loan portfolio can be devastating for a lender. On the flip side it is a huge opportunity to grow assets quickly, thereby making the lender more efficient and profitable. This competition is a huge advantage to your students if they shop carefully.

Nominate an Outstanding Colleague for An Annual WFAA Award

Due Date: April 30, 2005

Want to see a member of the Washington financial aid community recognized for making outstanding contributions to WFAA and/or the financial aid profession? If so, the WFAA Awards Committee invites you to nominate a colleague for an annual WFAA award that will be presented at the Fall 2005 WFAA Conference.

TIM HENNING ROOKIE OF THE YEAR

Honors an up-and-coming member of the financial aid community with less than three years of experience. Recipient receives a plaque of appreciation and free registration at the fall WFAA conference.

UNSUNG HERO AWARD

Honors a WFAA member who has demonstrated extraordinary commitment to Washington students or WFAA by working quietly and without reward or recognition on committees, at their institution, and/or in the community, above and beyond the requirements of the candidate's job. Recipient receives a plaque of appreciation at the fall conference.

DISTINGUISHED SERVICE AWARD

Honors a WFAA member who has demonstrated extraordinary commitment to Washington students and WFAA through outstanding contributions to WFAA's activities and the financial aid profession over a sustained period of time. Recipient receives a plaque of appreciation at the fall conference.

NOMINATIONS HAVE BEEN SIMPLIFIED!

A nomination now consists of a letter addressed to the WFAA Awards Committee that recommends your candidate for one of the above awards. All nominations will be considered. The Awards Committee reserves the right to confirm data with other sources as the need arises.

High Performance Products Need Highly Skilled Support

At Great Lakes, our products are state-of-the-art. So is our training and technical assistance. That means that not only do you get the efficient, effective tools you need to help students finance their education, you get that same support when you need it.

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Western Washington University
 Clara Capron, Director of Financial Aid
 (or e-mail: Clara.Capron@wwu.edu)
 Old Main 240, Mail Stop 9006
 Bellingham, WA 98225

QUESTIONS?

If you have questions, contact any member of the WFAA Awards Committee. Members are as follows (in alpha): **Kate Bligh**, Nellie Mae; **Clara Capron** - Chair, Western Washington University; **Mary Edington**, Green River Community College; **Wendy Joseph**, Clover Park Technical College; **Kathleen Koch**, Seattle University; **Marilyn Ponti**, Whitman College; **Steve Seeman**, Highline Community College; **Terri Odell**, ITT Technical Institute; **Rebecca Wonderly**, Saint Martin's College.

Aren't Dreams Wonderful?

RICK SINCLAIR, INTERFACE COMPUTER SCHOOL

Multiple nominations for individual colleagues are encouraged! By all means, collaborate with your colleagues to arrange for multiple letters in support of your candidate.

WHAT SHOULD MY NOMINATION LETTER INCLUDE?

An effective nomination letter will (1) specify who you are recommending (name, title, institution) and the award you are recommending the candidate for; (2) describe why you are recommending the candidate for this particular award; (3) provide information about the candidate's employment history in financial aid; (4) indicate whether the candidate has participated in WFAA and if so, describe such participation; and (5) include anything else you may wish to add. You may staple your candidate's resume or a listing of your candidate's employment history and WFAA participation to your letter to address items "3" and "4" if you wish. The nominations process does not need to be kept a secret from your candidate.

Nominations are due by April 30, 2005, and should be sent (regular mail or e-mail) to:

I had the opportunity this week to read about a hundred WAVE (Washington Award for Vocational Excellence) scholarship applications. There are some very capable, intelligent and educatable (great word, huh?) people heading for our campuses. I know, I know, this isn't a new phenomenon and these applications represent a very small percentage of those people attending our institutions, but, from time to time, I have to be reminded of what these people are thinking and feeling... and dreaming.

It's a real shame, but I tend to forget what it's like to be young and to be so sure of where you're going. I know, these kids are taught to be assertive on their applications, and all that... who will give a scholarship to someone who's wishy-washy... but sifting through the rhetoric you can still see that some of these people have a really clear picture of where they want to be and how they want to get there. While I disagree with the girl who is convinced she needs her MBA in marketing to make a worthwhile contribution to society, I am touched by the student that immigrated from South Vietnam who has a part-time job to help support his family and has aspirations of being an architect.

If I'm not careful I find myself scoffing, "...no way will this person stick to that course. I'll bet they change their mind a half-dozen times in the next couple of years..." Without thinking about it I can get downright cynical.

But wait a minute. Aren't I missing the point? Higher education IS ABOUT WANTING TO ATTAIN SOMETHING MORE. So what if the career objective changes. One's perspective changes as one accumulates experiences. Isn't the process of deciding, accomplishing, attaining, worth a whole lot of something in its own right?

I'm sure it is.

I may be alone, but it is so easy for me to get caught up in awarding, needs analysis, verification, budgeting and all the rest. I get mad at students who take a leave of absence or withdraw or drop a class...how dare they mess up *my* schedule of disbursements and cause me to calculate a refund. They just have no appreciation for all that I've done to get them the resources they asked for – and now they go and change their mind about something. I've got to remember that people almost always learn as much or more from their failures as they do from their

successes!

Shame on me. Every student ID number that I deal with is a person who had a dream, who took steps to realize it, who maybe wasn't successful or maybe just re-focused his or her dream a little more. That person is the reason we do what we do; why can't I remember that fact more often?

WFAA Election Results

CLARA CAPRON, WESTERN WASHINGTON UNIVERSITY
PAST PRESIDENT

The following candidates were elected to office for 2005-2006 via WFAA's first, on-line election:

President-Elect

Carla Idohl-Corwin

South Puget Sound Community College

Treasurer-Elect

Rebecca Wonderly

Saint Martin's College

Vice-President for Ethnic Awareness

Shari King

University of Washington

Vice-President for Training

Brian Shirley

The Evergreen State College

Secretary

Tracy Smothers

Centralia Community College

This was an extremely competitive election, with each candidate receiving a very healthy percentage of the vote. Thanks to all candidates for running. Candidates not elected this time around are urged to serve as a member of a WFAA committee or volunteer for our organization in any number of ways and run again in a subsequent election. Thanks also to **Wendy Joseph** of Clover Park Technical College and **Paula Gordon** of ATAC Corporation for implementing our first, on-line election. They are our electronic election pioneers!



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STUDENTS FIRST

1.877.685.9035
www.edfund.org

[From The President's...continued from page 01]
conference at "the beautiful Davenport Hotel" in downtown Spokane (mark your calendars for October 19 – 21), finding a location for the 2006 conference, coordinating activities with WASFAA, and preparing to transition to your 05/06 Executive Committee.

Now would be a great time to offer suggestions to us about what more WFAA can do to help YOU...what you'd like to see in training opportunities and interest sessions at the conference...and of course volunteer to help. Let me know at rsinclair@interface-net.com.

Ethnic Awareness Committee

LORENA SAUCEDO, HIGHLINE COMMUNITY COLLEGE
VICE PRESIDENT FOR ETHNIC AWARENESS

On behalf of the WFAA Ethnic Awareness Committee, I am pleased to announce the new Vice-President for Ethnic Awareness for 2005-2006. Shari King joins our team from University of Washington and she has a lot of experience with our committee.

The committee reviewed the 2004-2005 WFAA Ethnic Awareness Scholarship application. The committee reviewed a tentative calendar of activities for 2005.

2005-2006 scholarship amounts got increased to \$10,000.

On Monday, March 15th, the scholarship will be available on the web site. A letter along with a copy of the application will be also mailed to all WFAA schools listed in the directory.

Tuesday, June 15th is the scholarship deadline.

On Wednesday, September 1, the committee will notify scholarship recipients and the WFAA treasurer on results. Recipients and non recipients of the scholarship are notified on the committee's decision.

I ask all school members of WFAA to encourage our students to apply for this wonderful scholarship opportunity. If you have any questions regarding eligibility criteria, give me or Shari King a call.

Training Scholarship Opportunities

RACHELLE SHARPE, CASCADIA COMMUNITY COLLEGE
PRESIDENT-ELECT

Would you or a colleague love to attend a financial aid conference but are low on travel budget funds? Your Washington Financial Aid Association is here to help.

The WFAA Executive Committee is pleased to announce our on-line member training scholarship application form. We offer a scholarship to WFAA member(s) attending the WASFAA Management Institute, the WASFAA Summer Institute Basic Track and an ethnic scholarship to the annual WFAA conference. The scholarships provide registrations and expenses up to a set amount.

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WASFAA Management Institute, TBA (usually in November)

WASFAA Summer Institute Basic Track (June 5-10, Reno) – Scholarship Deadline APRIL 30

WFAA Conference (October 19-21, Spokane) – Ethnic Scholarship Deadline SEPT 1

Just click on “Online Forms” and “Scholarship Application” from our web site www.wfaa.org or this link: http://www.wfaa.org/docs/forms/scholarship_app.html

It’s quick, easy and well worth your time!

WFAA Membership Report

*DARCY G. MODARRES, UNIVERSITY OF WASHINGTON, BOTHELL
MEMBERSHIP COMMITTEE CHAIR*

We currently have 481 paid members, which is 65 more than at conference. After the conference, we found

that ATAC had set up the database to allow only those institutions that had at least one paid member to appear in the membership directory on-line. So, if an institution did not have any paid members, their information would not appear in the directory, even to those who had paid. For example, I had paid my dues and when I looked at the directory information on-line to get Skagit Valley’s phone number, all of their information was completely missing. We asked ATAC to change this so that paid members can view all of the membership data. So now I can see Skagit Valley, even though they do not have any members who have paid this years’ dues (actually, they have now, but you know what I mean!).

Currently, there was no automated way of adding members to our list serve. We are working with ATAC to see how we can move the list serve process from a manual one to an automated one. This option should be available in the coming months. The list serve does not have a lot of ‘traffic’, yet is a great way to notify our Washington colleagues of upcoming events or important information.

What’s New At WFAA.org

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

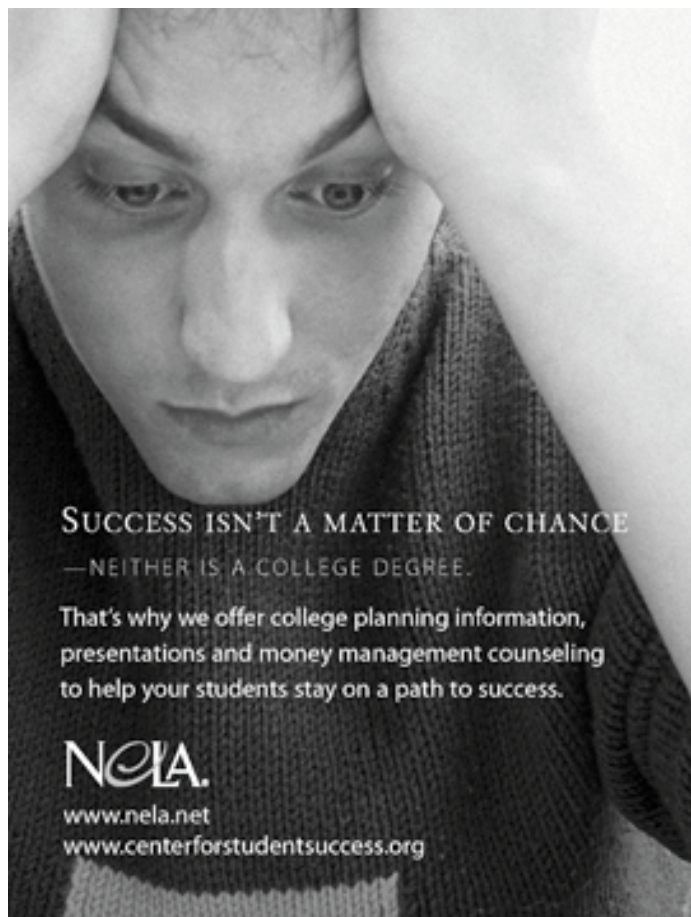
2005/2006 Ethnic Awareness Scholarship now posted for students across Washington State.

WFAA Awards Committee has posted the various awards offered to members of WFAA. Please nominate that hard working Financial Aid Administrator in your office for one of our prestigious awards.

Scholarship opportunities for WFAA members to the WASFAA Management Institute, WASFAA Summer Institute, and WFAA Conference. Have the registration fee paid for you if you want to attend any of these great training opportunities. Please check out the website.

What’s Coming?

Online registration for WFAA training opportunities
Online payment with credit card for conference and training activities



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Thanks to Our Sponsors

*RON NOBORIKAWA, PACIFIC LUTHERAN UNIVERSITY
FUND DEVELOPMENT COMMITTEE CHAIR*

WFAA wishes to especially thank the following sponsors for their support of WFAA this year.

Premier: \$5000

Northwest Education Loan Association
Student Loan Finance Association
Washington Mutual

Platinum: \$3500

Edfund

Gold: \$2500

Citibank
College Loan Corporation

Silver: \$1500

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

Conference: \$500

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

General Revenue Corp
ELM Resources

Our sponsors will be receiving information about how to sponsor WFAA again for 2005-6 this July.

President-Elect Reflections

RACHELLE SHARPE, CASCADIA COMMUNITY COLLEGE

During the Leavenworth WFAA conference in 2003, my former boss, mentor and friend, Mary Edington asked me, "Can I put your name down as a nomination for President-Elect?" My immediate thought was "No! I am a new director with limited experience. What could I possibly offer to this organization with its amazing membership?" I gave an inadequate response about limited time, and Mary suggested that since it was two years into the future, and all I would have to do is select a conference site the first year, it should be fine. Well, ok, I thought, it's not as though I'll actually be elected. Well, here I am, well into my year as President-Elect – shadowing Rick Sinclair's every move.

I have enjoyed spending most of my WFAA-related time researching hotels for the 2006 conference (October 18-20) with an eye for an enjoyable location, adequate vendor space, nice accommodations, sufficient meeting space, tasty catering, etc. I am presently pouring over a contract with the brand new Hilton Vancouver which is opening this summer. Having visited the Davenport in Spokane (for conference 2005), I know the 2006 committee will have an "act to beat". I am hoping our members will enjoy the new facility – and it has been some time since we have been in the southwestern corner of our state. Once we've made sense of the legal clauses of liability insurance, indemnification, acts of God, arbitration and the like (and you thought the handbook was bad) – it will be a done deal.

In February, the WFAA Executive Committee held our meeting in Olympia and visited with legislative staff. A special thanks to WFAA President Rick Sinclair and John Kacik (Associate Director with the Higher Education Coordinating Board) for coordinating these activities. John gave us excellent insights into the legislative

process and arranged meetings with both the house and senate education committee staffers. At the time, there were several bills “in the hopper” that related to financial aid including the carry forward allowance, SNG for less than half-time students, Promise Scholarship provisions, etc. The visit emphasized to me the importance of keeping well informed about issues that affect our daily work with students. I hope we can continue to develop relationships with folks in Olympia, so that WFAA can provide information when appropriate and keep our members abreast of key topics.

I look forward at the close of my year as President-Elect to the transition retreat this June with the Executive Committee. I am confident that despite my initial hesitation about this role – with the highly skilled and enthusiastic Executive Committee officers, committee chairs and liaisons, and all of the other member volunteers – our organization will have yet another successful year! Besides which I count at least 11 past-presidents who are still employed in this field in our state whose wisdom I intend to consult (you’ve been forewarned)! In the meantime, I wish all of our members a successful spring and close-out of the 2004-2005 year.

Thoughts from WFAA’s President-Elect-Elect

CARLA IDOHL-CORWIN,
SOUTH PUGET SOUND COMMUNITY COLLEGE

The elections closed on my birthday and being selected was a great gift! I look forward to the next three years and serving on the Executive Committee for WFAA as President-Elect, President, and then Past-President. We have such a tremendous organization of dedicated professionals that are truly a pleasure to work with. I am committed to expanding and increasing the volunteer efforts of our organization and continuing to provide professional development opportunities for aid professionals from the seasoned veterans to the new recruits. Thank you to everyone who demonstrated their commitment to WFAA by participating in the election. Your input is invaluable to the success of our profession.

Dancing with Wolves

STEVE SEEMAN, HIGHLINE COMMUNITY COLLEGE
VICE PRESIDENT FOR LEGISLATION

OK, that title sounds a bit scary. So let’s rename it “The Reauthorization Dance”! Hmmm, maybe that’s actually even scarier...

But in that vein...several dancers have hit the floor, in the form of bills and budgets. There has not been a whole lot of interest from prospective dance partners to join the dance. Perhaps the music is just not right (the largest deficit in the country’s history and a rather large deficit in our own great state of Washington). At least you can’t blame it on election year politics like last year!

But take note, if it is a dance competition, it appears that the losers will be our students. On the chopping blocks is the Perkins Loan program, LEAP, Upward Bound and Talent Search and Amtrak. OK, I slipped in the Amtrak funding thing just to see if you were paying attention. Well, confession time...I am a train enthusiast and I am concerned about the President’s proposal for cutting funding for Amtrak. Actually, some of your students might be impacted – those who ride Amtrak anyway!

So, will WFAA be at the dance? The answer is, as best we can be. Keep reading!

The federal legislative staffer dance: Carla Idhol-Corwin, WFAA President-Elect-Elect and I recently attended the NASFAA Leadership Conference. As part of the conference, we met with legislative aids for Senator Cantwell, Senator Murray and Congressman Adam Smith (Washington’s Ninth Congressional District). We expressed, on behalf of WFAA, our concerns for the continuation of funding for Perkins, LEAP, Upward Bound/Talent Search as well as increasing the Pell Grant to \$4,500. They listened and affirmed the commitment that each of those elected officials has for education. I might note that we were probably “preaching to the choir” as each one is a Democrat and our concerns were expressed in light of the recently released President’s budget.

The state legislative staffer dance: Some members of the WFAA Executive Committee, along with John Klacik of the HECB, visited legislative staff members of the Senate Early Learning, K-12 and Higher Education Committee (try putting that on your business card), the

[continued on page 16]

[Dancing With Wolves...continued from page 15]

Senate Ways and Means Committee, the House Higher Education Committee and the House Appropriation Committee. Almost to the opening notes of the music, their initial dance steps were the budget deficit blues! However, we still were able to express WFAA's support for HB1100 (carry forward of state financial aid funds) and for funding for higher education.

Same song, second verse dance: Of particular note, HB 1100 moved out of the House and into the Senate for a hearing. WFAA was contacted to continue their support of this bill (now SHB 1100). In my absence, Rick Sinclair rallied some WFAA members to "dance" with their state senators in expressing support for the bill.

Tag team dance: Not only did Rick dance for me (for SHB 1000) while I was at a conference (for HB 1100), but he also danced again for me while I was knee deep in checking SAP. On behalf of WFAA, Rick wrote some letters to our federal legislators in support of the Perkins loan program.

Save the next dance for me: At the NASFAA Leadership Conference, as I danced with (networked with) some VP's from other states, I learned that many states have a committee to handle legislative issues. As a committee of ONE, I found that a bit disconcerting. While Rick was able to rally some folks to respond to some issues when I was unavailable, I would appreciate knowing who I can call on to respond to state or federal legislative issues. Optimally, I would like to form a committee. If interested, please send me an e-mail at: sseeman@highhighline.edu.

In wrapping this up and in all fairness, the wolves really are not the legislators themselves nor their staff members. The wolves really are in the form of budget deficits, both on the state and national level. These wolves are ravenous and no one really wants to dance with them, but it has to be done. WFAA will continue to communicate that we believe that education is in an investment in our future. And that investment is dependent on financial aid being made available to our students.

WFAA TRAINING DATES SET FOR SUMMER 2005

The dates for WFAA summer training are set.

The training in Spokane will be on June 28th and in Seattle on June 30th. More information will be coming regarding the training and the schools where it will be located. If you have any suggestions for training or any questions, please don't hesitate to email Marilyn Ponti at Whitman College @ pontimk@whitman.edu.

Rick Sinclair - Keeping Things Running

WENDY OLSON, WHITWORTH COLLEGE

Rick Sinclair is WFAA's President this year and so is a worthy candidate for our second biography for the WFAA Newsletter. I have known Rick for as long as I have been in WFAA and have often carpooled to WFAA Executive Committee meetings with him. Over the years, he would pick me up for the trip to the airport in quite an assortment of cars with various levels of "handyman" opportunities and tell me about the latest repair job that had most recently taken place on the car. (A bit unsettling at times.) Rick is one of those "can do" resourceful kind of guys, as you will see.

Rick was born in Kennewick, Washington – a Washington native and proud of it. He was raised in Omak through the 9th grade. His parents were part owners of the local newspaper during much of his time in Omak. The family later moved to Wenatchee when his parents decided to try their hands at the hotel business. Rick went to high school there and was involved in the Debate Club. He enjoyed competing and actually made it to the state level of competition twice... so you don't want to argue with Rick. He is a proven winner in that department.

Rick went to Washington State University for his college years, where he participated in competitive speech and won second place at an important competition. He majored in Business Administration and graduated cum laude. His sophomore year he lived on campus and had a great roommate named Mike Brown, with whom he later shared an apartment. Mike was gregarious and outgoing, while Rick was quite shy at that time. "He was the complete opposite of me," Rick stated. He helped Rick come out of his shell and made his college life fun. Rick mentioned that Mike just passed away last year from skin cancer. It was the first time that Rick had lost a friend in that way. Rick said "old people are supposed to die, not us." Rick wishes that he had kept in better touch with Mike (a lesson we can all take to heart).

When I asked Rick to describe himself, he said, "My wife would say I'm a waffle – compartmentalized and very focused, which is probably pretty accurate." Rick does not like to mix work with pleasure. There is work, family and "other" in his life and each is in a separate

compartment. Desiree, his wife, on the other hand is spaghetti, according to Rick – all connected.

Rick got started in financial aid in a rather unusual way. His supervisor from a previous job at Radio Shack started Interface Computer School and asked if he wanted to be a partner. Rick had just moved to Portland and bought a house at the time and so was not anxious to move again. Three years later in 1986, though, he was ready for a change and so he came to Spokane to oversee admission and financial aid for the new school. He had had no previous experience in these fields, much like when his father decided to buy a hotel. For the first few years the school used a servicer to help process financial aid, but then he realized they were making more mistakes than he was and so decided to brave it alone. At that point, his job got split and he focused on financial aid. Rick says he chose financial aid because “it would be harder to train someone in financial aid than admissions.” So true.

When I asked Rick what he liked about working in financial aid he said, “the challenge of doing it right with the changing regulations. It is the love/hate thing.” When

I asked him how he liked working with and meeting new people in his job, as he was a shy person in the past, he said, “I am cured. Mike cured me.”

Of course the next question for Rick was, “What do you not like about your job?” “Changing regulations,” he responded with a smile. He then went on to say, “The 10% mundane/routine stuff that doesn’t challenge much.”

Rick has been a part of WFAA leadership almost every year since 1989. What keeps him involved is his belief in “the value of the organization, what it does. It supports individual offices.” Rick says that he is always amazed when he gets to a WFAA meeting and learns that the University of Washington has some of the same issues that he has at his school that is a tenth of the size of UW. He appreciates the opportunity to share ideas with his colleagues at WFAA events and he especially appreciates the individuals that he is privileged to work with in the organization.

Rick has been married to Desiree for 22 years, and has 4 sons (ages 20, 12, 10, 6). He enjoys his life as a father

[continued on page 18]



[*Biography...continued from page 15*]

very much and often includes his sons in his hobbies. Sailing is what really excites Rick and right now he is contemplating with much joy and hope, the possibility of buying a 26-foot sailboat that he saw on e-bay. That would be quite a step up from his current fleet, one 11-foot sailboat, with the model name Escape (how appropriate), and the boat that he actually made himself that “has only been out on the water once. It had a few leaks, but it floated.” Sounds like Rick is looking for more now than just a boat that will float. His spare time is also filled with his sons’ many activities, home-schooling his children on the subject of math, and car repairs. Rick currently owns seven cars and “four actually work,” he says proudly. Rick is one of those men who has a knack and desire to keep things running. I am so glad that he has shared that talent and is keeping WFAA running this year as he finishes his term as president.

WFAA Updates from Members

Bruce DeFrates, at Eastern Washington University reports that **Melissa Hultberg** replaced **Greg Dempsey** as Program Coordinator (State Grants/Veterans) and **Marjorie Davis** was hired to replace Melissa Hultberg as Program Coordinator (Special Programs). Marjorie was previously employed at U.S. Bank Student Loan Center in Spokane. **Janelle Blane** joined the team as a Program Coordinator (Scholarships) to provide backfill during our Banner conversion. Janelle is a recent graduate of Whitworth College in Spokane. **Justin Mager** was hired to replace **Josh Miller**. Justin was previously employed by the EWU Career Services Office and is completing his Master’s Degree in Computer Science at EWU. Finally Bruce states that they have begun the student records portion of their Banner conversion and will kickoff the financial aid portion on April 25th. Many can relate to the pain of the conversion process.

South Seattle Community College is *ecstatic* to announce that **Patricia Billings** has accepted the position of Financial Aid Assistant Director. Patricia has worked in the financial aid office at North Seattle Communi-

ty College since 2001. She will begin her new position March 14th.

The Financial Aid Office at Gonzaga University has hired a new Program Assistant, **Don Thomas**. Don joined the FA team in January, just in time for new-year FAFSA downloads and lots of packaging. Don’s primary duties will focus on technical support, so his programming experience will certainly come in handy. The Financial Aid Office is very excited about Don joining their team. Two other deserving individuals in the Financial Aid Office received promotions in March. **Louisa Diana** was promoted to Senior Financial Aid Counselor and **Sherri Peterson** to Financial Aid Program Administrator.

Cynthia Lemberg is now the Assistant Director at Renton Technical College – she was previously at Clover Park Technical College. She moved to Renton Technical College as of Sept. 1, 2004.

John Klacik shared these HECB personnel updates. **Carissa Glassburn**, program coordinator for State Need Grant, was recognized with an award by the state of Washington’s Productivity Board for her cost saving suggestion regarding student receivables. Carissa’s suggestion resulted in changes to the Board’s contract with its billing company. It was one of the top cost savings suggestions. **Linda Langan**, who has served as program manager for the EOG, WICHE/WUE, and Community Scholarship Matching Grant programs, has retired. Linda worked for 30 years in state government, including 20+ years at Centralia Community College and the last five years at the HECB. **Kathy Davis**, has recently been hired to be the program coordinator for the Promise Scholarship program. Kathy was previously a secretary with the Peninsula School District. **Marlena Rae Robbins**, was hired as a program coordinator to assist program manager **Dawn Cypriano-McAferly**. Marlena comes to the HECB from Centralia College where she worked as a program assistant in the financial aid office. Finally, John states that Terri May has temporarily become “unretired” and is back with the HECB on a part-time basis for a couple months to help out in the Promise Scholarship area and then later with the end-of-year SNG reconciliation.

Betty Gebhardt is a member of the Federal Relations Committee of the National Association of Student Employment Administrators. She will present the federal update at the Western Student Employment Administrator conference during the last week of April in Anaheim.

Laura Pendleton happily reports that she has “finally completed my M.Ed degree in Student Personnel Administration in Higher Education through Western Washington University this past winter quarter.” March 19th was her graduation ceremony. She says, “It’s so wonderful to be finished, but now I’m feeling restless!” Laura works at Washington State University.

Wayne Sparks also gave a Washington State University staff update. **Vicky Watson Wall**, who has been a member of the staff of the Office of Student Financial Aid and Scholarship Services for over ten years, is leaving the university to pursue her dream of owning her own business. She and her husband have acquired a bakery and deli in Clarkston, Washington. Vicky will be leaving her current position of Urban Campus and Special Program Coordinator in early April.

From **Clara Capron** we learn that **Megan Frith**, who was previously employed at the University of Idaho as a Financial Aid Advisor, was hired in February as a Financial Aid Program Coordinator at Western Washington University.

These last updates were submitted by **Steve Seeman** about his staff at Highline Community College. **Pat Richard** retired last fall from her position as Associate Director, after 15 years in the Financial Aid Office. **Kim Wasierski**, Financial Aid Advisor, abandoned her position when she replaced Pat as Associate Director. **Noel McBride** moved onward and upward, becoming an Assistant Director in the Financial Aid Office at Seattle Central Community College. **Rachel Reichert** joined Highline as a Financial Aid Advisor, coming to them from DeVry University in Federal Way. She promptly became Rachel Reichert-Schwerin after just a few months at Highline. **Lisa Scott** joined the staff as a Financial Aid Advisor, after working at Bryman College in Renton. **Brooke Weber** just became part of the team as a Financial Aid Advisor, also coming to them from Bryman College in Port Orchard. She has that “deer in the headlight look” as she promptly was thrust into the first week of the quarter fun and games. **Lorena Saucedo**, Financial Aid Advisor and WFAA VP for Ethnic Awareness, welcomed (brought) Antonio Junior into the world at 9 lbs, on November 28, 2004. Big sisters are thrilled, as well as dad and mom.

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.

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