

# THE ADVISOR WASHINGTON FINANCIAL AID ASSOCIATION

### **WFAA President's Report**

Carla Idohl-Corwin, South Puget Sound Community College

Greetings Colleagues and Friends-

The winter and early spring have been very fast and furious for me as your President. As you know, I assumed the duties as President on January 17<sup>th</sup> due to Rachelle Sharpe's departure. The good news is that Rachelle is still in higher education and has been a great support and life line for me as I transitioned to my new duties six months earlier than intended. I have now gotten over the shock of that January phone call!

I look forward to continuing to work on the goals established by Rachelle and the 2005-06 executive committee for the duration of this year as well as developing additional goals for the 2006-07 year when I will be continuing in my role as WFAA President. I feel very fortunate to have the opportunity to serve an 18-month term.

As you will see from other articles in the newsletter, WFAA committee members once again converged upon the capitol to meet with legislative staff and attend various hearings. This was the focus of our Winter 2006 meeting and provided to be a very informative experience for many who have not had the opportunity to do these types of visits. It also enabled us to "get the word out" about WFAA and have our organization be known as a resource when new ideas are being considered on the hill.

Our total membership for 2005-06 has increased by 10% to just over 500 paid members. We attribute this to the success of the conferences and trainings that have been provided to our membership. Additionally, we are utilizing members who have indicated an interest to volunteer for various committees and task forces. This effort will continue for the 2006-07 year as we establish the committees.

The training committee, chaired by Kathleen Koch, VP for training, is currently working on the next workshop topic(s) for the Summer 2006 training sessions. The committee has moved the sessions from June to July to allow more members to attend based on office commitments and hectic schedules. The committee is also in the process of having training registration be completed entirely online.

Our student budgets committee, chaired by Cheryl Reid, Peninsula College, has developed the online student expense survey for 2005-06 which has been available for student participation.

#### NEW VENTURES

WFAA members are serving on various committees and taskforces in partnership with agencies, legislative staff and businesses in our state. One initiative is the WFAA Outreach Task Force, consisting of representatives from schools, guarantors, stateoversight-agency representatives and lenders. This task force was created to review current materials provided to students and families about higher education and financial aid opportunities. The goal of this committee is to review what materials are already available and to create a more clear, concise, consolidated publication that can be distributed statewide.

WFAA members are serving in partnership on some new initiatives in our state. A very innovative project that is underway is the Washington State Scholarship Coalition Project. The goal of this project is "increase access to scholarships for Washington

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### **Dancing With Change**

Martie Adler, American Student Assistance

On any given day, I have the opportunity to observe how change affects me and those around me. As I see the variety of responses to change I begin to see the dance. Sometimes we have a partner, sometimes we do not. At times it is like the quick step, or maybe a tango or even a line-dance. How gracefully we move with the change determines the quality and length of the dance and how we approach it determines how we experience it. Just as in dancing—when we allow ourselves to move freely in rhythm with the music with no thought of how we look or how good we are—the level of enjoyment and freedom is high. When we approach dancing with fear or trepidation we don't enjoy the activity and may not even hear the music. Then there are times when we want to sit out the dance!

The Dancing with Change training series was developed in response to a request from some of my clients. They understood that change was inevitable (especially in the financial aid industry) and even welcomed it at times, yet they wanted to know whether there was a more positive and less stressful way to deal with it. One client said, "I thought I was getting better at dealing with change when I noticed that it wasn't causing such an emotional upheaval in my life. Then I realized that it hadn't gotten any easier, I was just too exhausted to respond."

The real question is, why is it that so many of us have a difficult time with change (whether we acknowledge it or not)? If you read even a few of the books available on change management, you can quickly begin to identify and understand that our responses to change are tied to psychological and emotional triggers. Triggers like: the need to believe we have control, disagreement with the change, a belief that there is a better way, and of course...fear. Even if we acknowledge that these types of personal responses are a part of our life, how can we begin the process of responding in a different way? We begin by observing our response, acknowledging and owning our response, identifying the underlying beliefs that triggered the response, and looking at change as an opportunity for growth and self-awareness.

#### SHALL WE DANCE?

The emotional responses we experience when facing change are actually the initial invitation to the dance. Our beliefs, and the resulting fears, are the catalysts for our response to change. Our beliefs are often so ingrained that we may not be aware of the influence they have over us—even after we have responded—yet those very beliefs are behind our reaction to change. Let's look at a few examples of triggers. In our industry, change mandated by the government happens frequently, and quite often we may not agree with it. In cases like this, we may not react, simply because we believe that there is nothing we can do about it. If this type of change does not trigger an emotional response, could it be that after years of experience we have come to believe that we have minimal or no control over these changes? If the belief that we have no control in a particular situation results in little or no emotion in our response, what happens when an event forces change to something we thought was in our control? That's when the emotion starts to rise and the dance really begins! What if a director from another department began to assign work to one of our team members without our knowledge and agreement? I suspect there would be an emotional response of some nature. Why? Because in this circumstance we believe we have control. I also suggest that in both of these examples, our beliefs are so ingrained that we wouldn't even be aware of them--they would simply trigger our response. Our beliefs about control will play an active part of learning the dance.

#### LEARNING THE STEPS

As we begin the dance, we start with learning the steps. Once we have practiced them long enough, we no longer have to think about the steps, we simply allow ourselves to enjoy the movement and music. It is exactly the same experience when we practice modifying our response to change. Lesson One: begin to observe yourself (the emotions that arise) as opportunities for change come your way. An employee wants to change a process, the government wants to change part of a financial aid program, or your boss wants to reorganize the office. Lesson Two: as you begin to observe the thoughts (and subsequent emotion) that arise when faced with these changes, simply acknowledge that the emotion is present and identify the nature of the event that triggered the response, for later contemplation. This step is an important one because it will assist you in determining why you are resisting the change. Lesson Three: you then start the process of identifying your underlying beliefs and companion emotions that are being triggered. This process sounds quite simple but in reality it is the most difficult step for most of us because it requires a level of objective self-study and some pretty radical honesty. When you begin to see how your beliefs influence your responses, you can then move toward modifying them. And finally, Lesson Four: you begin to view change as an opportunity.

The management of change always begins with the individual and then can be moved to the team, departmental, and organizational levels. With the strength of resistance many people have toward change, it is critical that we begin with ourselves and then coach others along the same process. A work environment where each team member recognizes and understands dancing with change creates a platform for creative and positive interactions and increased productivity and teamwork. It also allows us to spend our time focused on work and our customers, not the emotion.

In part two, we will review some dance routines that can be used to actively shift our "triggered" responses to ones that are more positive, healthy, and creative. We will also identify methods we can use to begin the process of modifying our response to change thus experiencing the dance in a whole new way. In part

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three, we will explore methods that can assist the entire organization in dancing with change. Until then, enjoy the dance!

Martie Adler is a consultant with American Student Assistance, a FFELP guarantor. Martie is part of the Consultative Services team and provides consulting services to client schools in the areas of organizational development, change management, and leadership development. Martie has worked in the financial aid and student financial services industry for over twenty-five years, and has been an independent consultant and coach for fifteen years. Martie can be reached at madler@amsa.com.

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### **BLOW IT UP OR BLOW IT OFF?** Clues for Handling Conflict Resolution

Allyson Wynne - Citbank - The Student Loan Corporation

Conflicts are not uncommon in social settings. Misunderstandings and communication problems are one of the most widespread sources of turmoil in the workplace. Though conflict may be inevitable and unavoidable at times, there are ways to figure out how to cope with and manage on-the-job conflicts. The following are some strategies to effectively deal with conflict situations that may arise in the workplace.

Separate the person from the problem – It is easy to get caught up in interpersonal disputes. If you are able to take the person out of the situation and focus on the situation itself, you will be more proactive in your approach versus reacting to the behaviors of another individual.

Exchange perceptions – You need to understand my position. I need to understand your position. I may not necessarily agree, but I do need to understand where you are coming from. Think of a quarter. When holding it up in front of another person, you both see a quarter, right? But, you may be looking at heads, while the other person is looking at tails. It's the same thing (still a quarter), but you both are seeing it from different sides. Help me understand where you are coming from and how you perceive the issue.

Acknowledge emotions – Let the individual know that you recognize how they are feeling about the situation. Let them know how you are feeling as well. Ask yourself the following questions: Are you sure that the other person is really the problem and that you are not overreacting? Have you always experienced difficulty with the same type of person or actions? Does a pattern exist for you in your interactions with coworkers or customers? Do you recognize that you have "hot buttons" that are easily pushed? Always start with self-examination to determine that the object of your attention really is a difficult person's actions.

Use gestures – This signals your desire for a mutually acceptable solution. The caution, however, is not to let it get too personal. Take me to lunch. Send me an email. Make a call to ask about another issue I have a stake in. Find a way for everyone to "save face." The objective is not to make me lose or to embarrass me.

### FOCUS ON INTERESTS, NOT POSITIONS

Ask why – Try to get at the motives and values that are driving my position. "Why does that concern you so much?"

Deal with specifics and examples – Challenge generalizations by asking for specifics and examples. "What do you mean by that?" "Could you give me an example?"

Find both common and differing interests – "What are the things that we agree on here?" "So the real root of our differences is in this...?"

Look forward, not back – Don't deal with past animosities or mistakes. The object is to find a way to make it work in the future. "I don't want to go back to that. I'd rather deal with what we can do now."

### [Blow it Up or...continued on page 4]



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[Blow it Up or...continued from page 03]

#### INVENT OPTIONS FOR MUTUAL GAIN.

Brainstorm possibilities – The more ideas that get surfaced, the better the chances of finding a mutually-acceptable solution. Try to avoid instantly shooting down ideas.

See the situation through the other person's eyes – How might you see and handle the situation if roles were reversed? What would be my concerns if I were in your shoes?

Look for mutual gains – What might be helpful to us both? What would be most helpful to the organization?

Look for win-win opportunities – Is there a side issue or a small point on which we can agree and build some momentum?

Keep in mind that most people will not change their unpleasant styles of relating to others. Therefore, the person who deals with them must learn to change the way in which they respond to these types of people. There is great value to be gained when we take the time to try to understand another's viewpoint. By changing our attitude toward them we can find a wealth of knowledge to improve our own ability to work with people.

Getting away from conflict in the workplace is not always possible. The key is not allowing yourself to be reactive when conflict situations do arise – choose to be proactive by implementing the suggestions outlined above and you will be on your way to a more effective resolution.

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### WFAA Executive Committee Visits State Capitol Campus

Rachelle Sharpe, Higher Education Coordinating Board

"Grow legs", "On the bar", "the Hopper", "X-Files"... these are not names of B-rated movies – rather they are a few of the many buzz words heard in and around Olympia during legislative session. In February, the WFAA Executive Committee (EC) visited with legislative members and staffers following a business meeting. We met briefly with Rep. Skip Priest (R) 30<sup>th</sup> Dist – Federal Way, and had discussions about financial aid and higher education issues with Marc Webster, Office of Financial Management, Rep. Mike Sells (D) 38<sup>th</sup> Dist – Everett, Ken Camp, assistant to Sen. Kohl-Wells (D) 36<sup>th</sup> Dist. – Seattle and Rep. Don Cox (R) 9<sup>th</sup> Dist – Colfax. WFAA members also attended a public hearing and toured the capitol campus.

Although this was not a biennial session, there were no less than 18 bills introduced that related to financial aid. These ranged from tuition waivers, conditional scholarships, meritbased programs and unique programs such as a zero-interest state loan. Three bills passed: HB 2002, authorizing foster care services to age 21 for youths enrolled in high school or postsecondary education; HB 2233, directing institutions to make operating fee waivers available to all admitted veterans; and SB 6766, amending the National Guard Conditional Scholarship. Three other bills did not pass out of both houses, though similar initiatives were included in the 2005-2007 Conference Budget. Funds were allocated to the State Board for Community and Technical Colleges for pilot colleges to test strategies to increase access for low-income students in work-force education, and funds were allocated to the Higher Education Coordinating Board to expand the future teacher's conditional scholarship program for special education, bilingual education, and math and science.

WFAA EC members expressed a value in visiting with state legislators and sharing insights about relevant issues with members and staffers. In evaluation of the event, one WFAA EC member stated, "(the legislator) shared some insights related to the state's overall need to develop a more suitable workforce from our own citizenry, rather than continuing trends of 'importing' degreed employees from other states. (The legislator) indicated it will take years to turn this trend around, and that programs like those discussed at the hearing (the opportunity grant and creation of an early learning department) are a good foundation for taking care of our collective future economy." The WFAA EC agreed to continue the tradition which began several years ago, and coordinate legislative visits with the HECB, with increased preparation related to active bills, topics of discussion, and buzz word definitions.



Carla Idohl-Corwin, Rick Sinclair, Dave Barnes, Steve Seeman, Nancy Heidrick, Rachelle Sharpe, and Becky Thompson at the capitol.

### Training and Conference Scholarship Opportunities

Carla Idohl-Corwin, South Puget Sound Community College

Presently, applications are being accepted for the WFAA scholarship for one member to attend the WASFAA Sister Dale Brown Summer Institute in Los Angeles June 25 – 30, 2006. Please visit the WFAA website at www.wfaa.org to apply. Additionally, WAS-FAA is also sponsoring a scholarship for each state to fund WFAA members to attend NASFAA. Please visit the WASFAA website at www.wasfaa.org website to apply for the WASFAA scholarship. Since NASFAA is right here in Seattle in July, we will most likely be able to assist 2 or 3 members with the funds allocated from WASFAA. REMEMBER: Just like we tell students, you can't win a scholarship if you don't apply! These funds have been significantly underutilized in the past. Please submit your applications now!

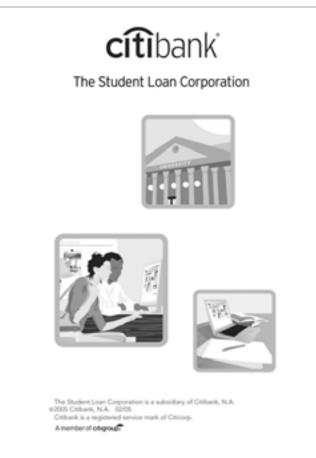
# Identity Theft and the College Student

by the student loan experts at Chase Education Finance

The average ID theft victim spends approximately 600 hours trying to clear up credit problems.

You and your students have plenty to worry about in school. Add another item to the list—identity theft. It can happen to anyone. Nearly 10 million people fall victim to identity theft each year according to the Federal Trade Commission. This article will open your eyes to how easy it is for someone to obtain your personal information, what steps you can take to protect yourself, and help show you what to do if it happens to you.

[Identity Theft and the...continued on page 6]



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#### [Identity Theft and the...continued from page 5]

### WHAT IS IDENTITY THEFT?

Identity theft occurs when a person's identity is stolen for the purpose of opening credit accounts, stealing money from existing accounts, applying for loans, even renting apartments or committing crimes.

Victims of identity theft often are not aware that they have been targeted until they:

- Find unknown charges on their bank or credit card statements
- Are called by a collection agency
- Are denied credit

#### HOW ARE THEY DOING IT?

This is the amazing part. Identity thieves aren't tapping secret corporate databases to get you into credit trouble—they are probably digging in your trash can. On campus or at home, you and your students get lots of mail from companies wanting you to try their services. This mail can be used against you by an identity thief. The activity of digging through garbage to obtain personal information is referred to as "dumpster diving" and is also a popular investigative technique used by private detectives.

### WHAT TO DO IF YOU'VE BECOME VICTIM OF IDENTITY THEFT

**Step One** - Contact the fraud department of each of the three major credit bureaus—Experian, Equifax, and TransUnion Corporation—and do the following:

Request that they:

- Place a fraud alert and a victim's statement in your file
- Send you a free copy of your credit report to check whether any accounts were opened without your consent
- Remove inquiries and/or fraudulent accounts stemming from the theft

**Step Two** - Contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak to the fraud department and then follow up in writing.

**Step Three** - File a report with your local police department where the identity theft took place.

### WAYS TO PROTECT YOUR IDENTITY WHILE IN SCHOOL

- Guard your Social Security Number this is the prime target of identity criminals.
- Shred confidential mail with a crosscut shredder, not by hand
- Since identity criminals routinely search garbage for paperwork that can assist them in stealing someone's identity, make it tough on them by shredding all documents that have personal information on them.
- Place the contents of your wallet on a photocopy machine or flatbed scanner – copy both sides and you have instant access to all account numbers, expiration dates, and phone numbers if your wallet or purse is stolen. This is an easy one. Do this today!
- All modern Internet browsers contain 128-bit encryption, the highest level of data protection available. Make sure that the Web sites that you use for financial transactions ensure the privacy of your online transactions through this technology. The Web URL will start with https: when your transaction is secure.
- Don't use your mailbox for outgoing mail. Wait until you can put your mail in an official Post Office mailbox.
- Beware of "shoulder surfers," thieves that steal your PIN

number or other private information simply by looking over your shoulder.

- Get your free credit report from the three major credit bureaus once a year. Then set a reminder on an electronic calendar to remind you to do this annually.
- Never give your confidential information to callers claiming they are from your financial institution or to people unknown to you.

### IMPORTANT NUMBERS YOU'LL NEED IF YOU'VE BEEN A VICTIM OF IDENTITY THEFT

Equifax	800-525-6285
Experian	888-397-3742
TransUnion	800-680-7289

### DOWNLOAD THE CHASE IDENTITY THEFT KIT

Visit www.chase.com and use the home page's Search box to find *Chase Identity Theft Kit*. It is a 14-page, downloadable Adobe PDF file that will steer you in the right direction about what to do if you become the victim of identity theft.



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### Google: From A Hackers Point of View (Part 2 of 3)

#### Shawn C. Monk, J.D.

Welcome back! As a brief refresher for new readers, in my last article, I introduced some interesting (in my opinion) search criteria that can be used with the oh-so-popular Google search engine to help narrow results to specific web sites, file types and specific phrases or terms. If you haven't read the first article, I'd recommend perusing it first to bring yourself up to speed. It can be found in the Fall/Winter 2005 WFAA newsletter. This article is going to build on those concepts and introduce a few new ones that can be used for an even greater degree of specificity in your searches!

Before we really start digging for Google data, we need to add a few more tools to our shed. Am I going overboard with the gardening metaphor? To keep you reading, I'll try to cut it back a bit... You've probably been using the site:<domain.name> and filetype:<ext> tools to find all sorts of interesting data, but to really gain access you have to learn to think a little like a web developer. Actually, a well-trained web developer will avoid some of the common shortcuts or errors that allow private data to be shared publicly. Most novice web developers, however, will unknowingly expose themselves (and their data) to a much larger audience than they intended!

Many novice web designers will use one of the many common WYSIWYG (What You See Is What You Get) web editors to create their sites. Microsoft FrontPage is one of the more common tools, especially on college campuses, that is used to create web sites for financial aid offices, registration offices and the like. One of the reasons FrontPage is so popular is that a novice user can create and publish a web site very easily using an interface very similar to Microsoft Word. The catch (isn't there always a catch?) is that in order to allow the user experience to be as hassle-free as possible, Front-Page makes a number of assumptions on behalf of, and generously makes recommendations to, the user. A hacker can exploit these assumptions to find data that should most likely be hidden.

One of the most significant recommendations FrontPage makes is when novice web designers wish to use a Microsoft Access database to store and retrieve data for a web site. (If you want to know how to use Microsoft Access as a web database, well, that's a story for another article. If there's interest, drop me an email and I'll write one!) When FrontPage is used to publish a web site that includes an Access database, it automatically will recommend to the web designer that the database file be stored in the fpdb folder on the website. (If you can't figure it out, fpdb stands for FrontPage database...I don't want to lose you here! Later on, ok, but not right now!) Well, being a novice web designer and not knowing any better, you would probably agree to the recommendation as do most others. The Access database is then uploaded to the fpdb directory, the site works and everyone is happy - especially the would-be hacker.

Before Google came along, it was much more difficult to find

these Access databases, despite the common awareness of their location. But Google's search tools, the filetype:<ext> tool specifically, have made finding them much easier. Another tool, the inurl:<searchterm> tool makes finding them a piece of cake. The inurl:<searchterm> search criteria will limit the results Google returns to only those that have a web address, or URL (Uniform Resource Locator if you're curious), that matches the word or phrase you enter in place of <searchterm>. For instance, to only find resources that are available in directory named fpdb, you would add inurl:fpdb to your Google search. It is important to note that unlike searches for Microsoft Excel or Microsoft Word documents (filetype:xls and filetype:doc, respectively), Google is not yet able to search within the database file itself – it is only locating the file based on the actual filename and location of the database.

As you can probably guess, there are many other interesting directories that can be searched for files that probably shouldn't be made public. For example, many web designers will use directories to separate private information from public and they will usually identify those directories by naming them "admin" or "private". Another common designation for non-public files is the term "intranet" which literally means within a network, as opposed to the term "internet" which means a connection between networks (and is the resource you're using to read this article!). Typically intranets are private, limited-access networks that are only accessible by users within that network. While this original concept has been expanded somewhat in recent years, there are still many intranets that are not properly configured to keep unauthenticated users out – and Google will almost always find them!

As a note, not every database you may find will contain private information. There are many databases that are published on the web which contain ordinary (that means uninteresting) data. One database in particular, usually named Northwind or something similar, is actually a test database and is distributed with Microsoft Access to demonstrate the features of Access. So if you're looking for excitement, you can probably avoid those results that include Northwind and words like inventory, books or albums.

For a highly targeted search, these search criteria can be combined, in a mix-and-match fashion. A search combining these criteria into a single search would look like "site:edu inurl:fpdb filetype:mdb". Actually conducting this search finds 10 matches. While the low number may reassure you, before you rest easy, be sure your organization is not one of the 10 potentially exposing private information to the public. In addition, remember that this search was limited only to Access databases, identified by the file extension "mdb", in the FrontPage-recommended directory fpdb. If you want to find databases that may be exposed in other directories, just remove the "inurl:fpdb" limiting criteria and search again.

In addition to searching for only database files, remember that not all sensitive data is stored in a database. Data may also be found in files extracted from other systems including Excel files with the extension xls or csv (for comma-separated data files). Using searches like these while limiting the search to your own organization's domain using the "site:myorganization.edu" criteria will help you to ensure that your institution is not leaking any inappropriate information.

In the next, and final, article of this series, I'll review some of the concepts for maximizing your Google searches and highlight some additional preventative searches that can identify potential information leaks. In addition to helping you conduct better searches, my hope is that by exposing this functionality, you can better protect yourself and your organization. As always, should you have any comments, please email me at smonk@amsa.com.

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

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### **HECB Updates**

Rachelle Sharpe, HECB

The Higher Education Coordinating Board welcomes **Brian Shirley** as the new Research and Program Analyst for Student Financial Assistance. Brian is currently the Director of Financial Aid at The Evergreen State College and will begin with the HECB May 9<sup>th</sup>.

The HECB has proposed financial-aid-related **rules changes** which will be posted to our website by May 5<sup>th</sup>. These changes are primarily in response to statutory changes from last year that have already been incorporated into the programs. There is a public hearing May  $23^{rd}$  and comment opportunity through June. The rules will be scheduled for consideration by the board in July. The HECB is in the process of developing proposed budget initiatives for the next biennial legislative session and will share agency proposals in June.

The HECB is participating in a statewide effort that includes the governor's office and the Office of the Superintendent of Public Instruction (OSPI) to define our standard of a "rigorous secondary school program of study" to meet requirements for the federal **Academic Competitiveness Grant** created with the reconciliation act.

The GET Program suggests that financial-aid administrators

note the change to the treatment of prepaid state tuition plans (**529 plans**). Rather than consideration of distributions as a resource, the value of the plan shall be treated as an asset of the owner (as long as the owner is not a dependent student). Please refer to GEN-06-05 for information.

The HECB has convened a task force of cross-sector institutional representatives from financial aid and admissions/registration to discuss the development of a statewide information exchange for co-enrolled students. The project has been coined **"WAFAX"** and is intended to streamline financial aid and other processing for concurrently enrolled students under a consortium or other interinstitutional agreement.

### **IMPORTANT DATES**

- 1. **SNG Interim Reports** The next interim report is due May 5<sup>th</sup>. Staff contacts are Julie Japhet or Carissa Glassburn.
- 2. 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 15<sup>th</sup>. Staff contact is Ann Lee.
- HECB Workshops begin May 15th at YVCC, May 16<sup>th</sup> at Whitworth, May 18<sup>th</sup> at NSCC and May 19<sup>th</sup> at St. Martins. Please join us for information regarding SWS, EOG and agency updates in the morning, and SNG information in the afternoon. Staff contact is Karola Longoria.
- 4. **SWS employer contract renewals** The on-line process began April 3<sup>rd</sup> with a deadline for employers to renew of May 15<sup>th</sup>. Staff contact is Khris Blumer.
- Institutional Participation Agreements Required policies and budgets to renew participation agreements are due May 17<sup>th</sup>. Staff contact is Jeff Powell.
- Washington Promise The program will end June 30, 2006. Payment requests for AY 2005-06 should be submitted to the HECB by June 1<sup>st</sup>. Staff contact is Madelyn Jacques.
- 7. Washington Scholars The public directory of new 2007-07 scholars is online at http://www.hecb.wa.gov/financialaid/wsp/wspindex.asp , but the official list of scholars who have accepted the award will be posted on the Board's secure website at the end of May, with alternates in June. Staff contact is Ann Lee.
- 8. WAVE The new awards should be available from the Workforce Education Training and Coordinating Board by the end of May. They will be posted the Board's secure website when available. HECB staff contact is Ann Lee.
- SWS independent college timesheet deadline To meet state accounting deadlines, State Work Study student timesheets for the 2005-2006 academic year ending June 30, 2006 are due in our offices by July 14<sup>th</sup>. Staff contact is Juliette Knight.

For more information, call the HECB at 360.753.7850.



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### Vice President for Legislation's Report

Steve Seeman, Highline Community College

As I write this (and things can and will change by the time this is published and hits the streets):

- 1. The Budget Deficit Act of 2005 is in the process of being implemented. While it is still being challenged in court, the Department of Education has issued two Dear Colleague letters regarding some items that are currently being implemented. Other items will be implemented after July 1, 2006 and some items in 2007. As a good, basic "rule of thumb", don't implement anything until ED tells you to do so!
- 2. In February of this year, the President released his budget proposal for 2007. Of note is that he would leave the maximum Pell Grant frozen at \$4050 for the fifth consecutive year. Also targeted is the elimination of the Perkins Loan Program, GEAR UP, TRIO, Talent Search and Upward Bound.

- 3. In March, the Senate responded with a budget resolution that would restore funding for education.
- 4. The House also responded to the President's budget proposal with their own budget resolution that would envision no cuts in the 2007 Student Aid Entitlement Funding.
- 5. On March 30, 2006 the House of Representatives approved the College Access and Opportunity Act (H.R. 609) reauthorizing the Higher Education Act (HEA). The bill and its amendments are being dissected to assess the impact on Higher Education. The Senate must still approve their own version and the two bodies will yet have to iron out the differences.
- 6. On April 1, 2006 (something about that date!), President Bush signed into law another extension of the Higher Education Act. This extends authority for the HEA programs to operate until June 30, 2006.
- 7. In early April, Senator Cantwell again proved to be a friend to education funding by composing and circulating a letter to the leadership of the Senate Subcommittee on Labor, Health and Human Services, and Education requesting that the Appropriations Committee restore funding for the Perkins Loan Federal Capital Contribution and to maintain the promised reimbursement for cancelled Perkins Loans at the FY 2005 funding level.
- 8. It was certainly not totally quiet in Olympia during the most recent legislative session. But I will defer to the HECB to bring us all up to date at the scheduled spring trainings.

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> -Fred Carter Associate Vice Charcellar, Financial Aid Tray University

For more information contact Sam Collie at sam.collie@nelnet.net or 360.896.6559

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- 9. On June 30, I will finish my term as WFAA Vice President for Legislation. I am grateful for the privilege of having served WFAA members in this role. I am also very grateful for the many friendships that I've enjoyed over the last two years. As an Association, you will be well served by the new Executive Committee. I would also challenge you to get involved with WFAA, if you have not already answered that call.
- 10. On June 30, I will also be finishing up my career at Highline Community College. It has been a great 16 years. No, I'm not retiring (yes, the grey hair is a bit misleading) but I am moving on to new adventures and opportunities as a result of my position being eliminated. As I've been contemplating the ramifications, I've particularly appreciated Michael J. Bennett's words in his Statement of Candidacy for NASFAA's National Chair Elect. He wrote: "I have spent the last 25 years of my life using my talents and abilities to do the right thing at the right time for the right people on my campus and in my community". I am endeavoring to view the last 16 years in a similar fashion and I anticipate continuing in the world of financial aid to use my talents, abilities and knowledge to do the right thing at the right time for the right people. So we may yet bump into each other again. Until then...

...Bon Voyage! Steve Seeman

### Ethnic Awareness Committee

Kim Wasierski, Highline Community College

Due to personal reasons, Shari King resigned as Vice President for Ethnic Awareness earlier this year. I am honored to have been given the opportunity to finish serving the remainder of the term.

On February 15, 2006 the committee met to review and finalize the 2006-2007 WFAA Ethnic Awareness Scholarship application. The application is currently available on the WFAA website at www.wfaa.org. Each institution should have also received a packet containing a hard copy of the scholarship. The deadline for the scholarship is Monday, June 19, 2006. As usual, the committee will meet sometime in July or August to review the applications and notify the recipients by early September.

I ask all school members of WFAA to encourage your students to apply for this wonderful scholarship opportunity. If you or your students have any questions regarding eligibility criteria, don't hesitate to let me know by emailing me at kwasiers@highline.edu.

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#### [WFAA President's Report...continued from page 12]

students by providing an easy and uniform scholarship locator and application process. It will also provide donors with information on effective, efficient ways to contribute". The vision of this project is a single portal. The program is in the initial planning and research stages and includes partners from WFAA, the Washington Higher Education Coordinating Board, the Pride Foundation, The Seattle Foundation, College Planning Network, Seattle Public Schools, The Seattle Times, Educational Assistance Foundation, Northwest Education Loan Association, Northstar Consulting, and Washington Dollars for Scholars with additional members being added as appropriate.

College Goal Sunday 2007 is another exciting event that our state has undertaken. The lead agency, Northwest Education Loan Association (NELA), is working diligently with a committee with representatives from WFAA, the lending community, the Higher Education Coordinating Board, statewide mentoring program staff and GEAR UP staff. It is intended that WFAA members will provide vital assistance in the implementation of this program. Rick Sinclair and Wendy Joseph are serving as WFAA representatives for this group.

#### **CONFERENCE 2006**

The Washington Financial Aid Association Conference for 2006 will be held in Vancouver Washington at the Vancouver Hilton October 18 – 20, 2006. The Conference theme is "Exploring New Frontiers" as we forge ahead during Reauthorization and the Budget Reconciliation impacts. If you are interested in attending our conference, visit our website at www.wfaa.org in July or August for more information.

#### WASFAA

As the WFAA President, I attended my first WASFAA meeting about two weeks in to my new role. I have now attended two WASFAA meetings and will soon attend the WASFAA conference in Reno, Nevada. I am learning quickly how the goals of WFAA and WASFAA are closely aligned. I am gathering new ideas, sharing concerns and challenges, and developing connections and resources to help WFAA grow and develop.

WASFAA Spring training is currently posted on the WASFAA website. There are two locations being hosted in Washington so visit www.wasfaa.org to register. The training sessions are being conducted by Veteran's Administration staff and WASFAA trainers. This is an opportunity you won't want to miss!

If you are planning to attend the NASFAA conference in July, you are strongly encouraged to apply for the WASFAA scholarship that is provided for WFAA members. Again, the web site is www.wasfaa.org – don't delay!

#### **VOLUNTEERISM – YOU ARE NEEDED**

I am presently in the process of selecting committee chairs for the 2006-07 year. One of the goals of WASFAA and WFAA



has been to develop and utilize member volunteers. If you are interested in serving WFAA, there's an opportunity that is just right for you from conference work to committee work to specialized task force work. Please make sure you visit the WFAA website and volunteer. You can also send me an email directly at ccorwin@spscc.ctc.edu if you have a particular interest that you don't see listed.

I look forward to continuing to work with all of you. It is my pleasure to serve such a great group of people.

Happy Spring, Carla Idohl-Corwin

### **Exploring New Frontiers:**

### 2006 WFAA Conference

Mark your calendars! The 2006 WFAA Conference will be held October 18-20 in Vancouver, Washington at the brand new Hilton Vancouver Hotel.

The planning process is well underway, headed up by conference co-chairs Mary Edington, Green River Community College and Marty Daniels, Citibank. With new regulations coming, due to the recently passed Reconciliation Act and possibly reauthorization, the conference committee quickly decided on *Exploring New Frontiers* as the theme.

Between sessions and conference activities, plan on enjoying the city of Vancouver. The conference hotel is located in the heart of downtown Vancouver and is located across the street from Ester Short Park. Local activities and attractions include walking along the Columbia River, the Pearson Air Museum, river view restaurants and Fort Vancouver National Historic Site.

We are looking forward to seeing you all at the conference!

### **Continued Growth Forecast for Online Education**

Ian Crawford, EDFUND Communications

More than 2.35 million students enrolled in online courses in 2004, up 18 percent over the previous year, with three out of four schools saying they expect enrollment to continue to increase. This is a finding in Growing by Degrees: Online Education in the United States, 2005, a report by the Sloan Consortium, a group dedicated to pursuing the benefits of online education.

The report is based on the group's third annual survey, which questioned 1,025 colleges and universities to determine the state of online instruction at the nation's higher education institutions. The questions asked and some of the most notable conclusions include:

HAVE THE COURSE AND PROGRAM OFFERINGS IN ONLINE EDUCATION ENTERED THE MAINSTREAM?

- 63 percent of schools that offer face-to-face undergraduate courses also offer online undergraduate courses
- 65 percent of schools that offer face-to-face graduate courses also offer online graduate courses

WHO IS TEACHING ONLINE?

- Contrary to the fears of core faculty, staffing for online courses is not being covered by adjunct faculty
- 65 percent of higher education institutions report that they use mainly core faculty to teach online courses, compared to 62 percent that report they use core faculty to teach face-toface courses

IS ONLINE EDUCATION BECOMING PART OF LONG-TERM STRATEGY FOR MOST SCHOOLS?

- The overall percentage of schools identifying online education as a critical long-term strategy grew from 49 percent in 2003 to 56 percent in 2004
- Smaller schools, private non-profits and baccalaureate colleges remain the least likely to agree that online education is part of their long-term strategy



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HAVE ONLINE ENROLLMENTS CONTINUED THEIR RAPID GROWTH?

- Overall online enrollment increased from 1.98 million in 2003 to 2.35 million in 2004
- Enrollment in online courses is growing by 18.2 percent annually, greatly exceeding the overall growth rate in the higher education student body

WHAT ELSE DO CHIEF ACADEMIC OFFICERS AND FACULTY BELIEVE ABOUT ONLINE EDUCATION?

- 82 percent of respondents believe it is no more difficult to evaluate an online course than one delivered face-to-face
- 64 percent of chief academic officers believe it takes more discipline for a student to succeed in an online course
- Most respondents think it takes more effort to teach online

To view the entire report, visit the Sloan Consortium's Web site: www.sloan-c.org/index.asp, click on "Resources" and again on "Surveys."

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### WFAA UPDATES FROM MEMBERS

**Cheryl Reid**, Financial Aid Director at Peninsula College and Chair of WFAA's 2005-2006 Student Budgets Committee, will begin doctoral studies at the University of Washington in the fall. She is pursuing an Ed.D. degree in Educational Leadership and Policy Studies.

**Molly DeFazio** will be leaving her position as Financial Aid Officer at the Brian Utting School of Massage on March 30, 2006. She is leaving after nearly four years of service to raise her daughter, who is expected to arrive on or about April 8, 2006.

Molly will be replaced by **Deborah Halasz** who previously worked in Financial Aid at Simpson University in Redding, California and, more recently, at Crown College in Tacoma. Next time you see Deborah at a training or conference, please introduce yourself and welcome her back to the Washington State Financial Aid Community!

The Brian Utting School was recently acquired by Cortiva Education and is now sister school to Brenneke School of Massage. Its new name is officially Cortiva Institute – Brian Utting School of Massage.

**Marti Jackson** was recently hired as the new Financial Aid Administrator at DigiPen Institute of Technology. She brings in over 10+ years of financial aid experience and is a wonderful asset to DigiPen. Congrats Marti!

Congratulations to **Kim King**, Financial Aid Director of DigiPen Institute of Technology, on being awarded a WASFAA Scholarship for the 2005-06 Annual Conference in Reno, NV.

Congratulations also to **Wendy Olson**, Financial Aid Director at Whitworth College, for being presented with the WASFAA Distinguished Service Award at the 2006 WASFAA Conference in Reno. Wendy represented WFAA on the WASFAA Executive Committee during her tenure as the WFAA President in 2001-02. Over the years, Wendy has also served WASFAA in the roles of Secretary, Awards Committee Chair and Membership Committee Chair.

There have been a lot of changes at the Seattle University Student Financial Services Office. **Jack Edwards** left the fold to become the Director of Financial Aid at Northern Arizona University at the end of March. Meanwhile, **Jim White** was promoted to Associate Provost for Enrollment Management in September; **Janet Cantelon** 

moved from the University of Washington to be Director of Student Financial Services in March; and **Rebecca Wonderly** moved from St. Martins University to be Associate Director of Student Financial Services in May. Rebecca joins the SFS management group that also includes **Chris Millspaugh** and **Jim Austin**.

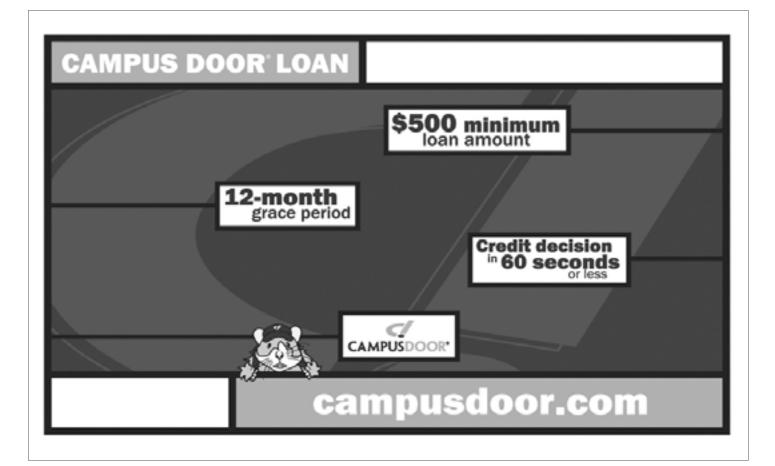
The Financial Aid Office at Gonzaga University has promoted **Sharon Griffith** to the position of Financial Aid Counselor. Sharon has been with the GU Financial Aid Office for two years as a Program Assistant II. Sharon is filling a counselor position vacated by **Chrissy Middendorp**.

**Steve Seeman** will be leaving Highline Community College and has accepted an offer to become the Director of Financial Aid at Emmaus Bible College in Dubuque, Iowa. WFAA would like to thank Steve for his service as the WFAA Vice President for Legislative Affairs.

**Brian Shirley** will be leaving his job as the Director of Financial Aid at the Evergreen State College and has accepted a position at the Higher Education Coordinating Board as a Research and Program Development Analyst. Among his duties at the Board will be conducting research and program evaluations to better inform state student aid policy. He will also participate in program development as well as outreach and training for college and university student aid professionals. WFAA would also like to thank Brian for his service as the Vice President for Training.

**Rachelle Sharpe** has left her position at Cascadia Community College and accepted a position as a Program and Policy Analyst with the Higher Education Coordinating Board.

Congratulations and a big 'THANK YOU' to **Kathleen Koch** and **Kim Wasierski** who have recently been voted on to the WFAA Executive Committee! Kathleen has been confirmed by a vote of the Executive Committee to the position of VP for Training and Kim has been confirmed for the position of VP for Ethnic Awareness. Kathleen will be completing the remainder of **Brian Shirley's** term due to Brian's transfer to the Higher Education Coordinating Board. Kim is completing the term vacated by **Shari King**.





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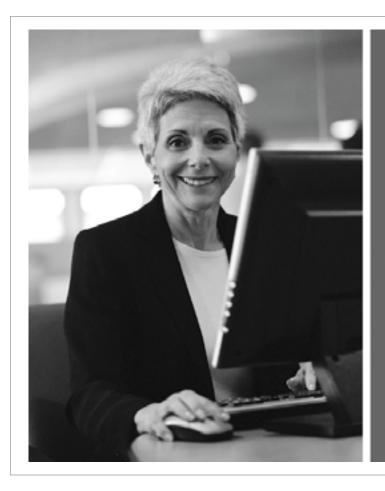
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### Nominate an **Outstanding Colleague** for a WFAA Award Due Date: May 31, 2006

Would you like 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 2006 WFAA Conference. Nominations are now being accepted for the following awards:

#### TIM HENNING ROOKIE OF THE YEAR:

This award 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:**

This 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:**

This 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 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. 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 contain the following:

- who you are recommending (name, title, institution)
- the award you are recommending the candidate for
- why you are recommending the candidate for this particular award
- · information about the candidate's employment history in financial aid
- whether the candidate has participated in WFAA and if so, describe his/her participation
- · 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 if you wish. The nominations process does not need to be kept a secret from your candidate.

NOMINATIONS ARE DUE BY MAY 31, 2006, AND SHOULD BE SENT (REGULAR MAIL OR E-MAIL) TO:

> Rick Sinclair, Director of Financial Aid (or e-mail: rsinclai@Interface-net.com) Interface Computer School N 1118 Washington Spokane, WA 99201

QUESTIONS?

If you have questions, please contact the Nominations Committee Chair - Rick Sinclair, at Interface Computer School, 509-467-1727 or rsinclai@Interface-net.com.



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### **WFAA Elections**

Rick Sinclair, Interface Computer School

WFAA's annual elections have been completed. Your President-Elect for 2006-2007 is MARILYN PONTI, Assistant Director at Whitman College. Vice President for Legislation for 2006-2008 is KAREN DRISCOLL, Assistant Dean for Student Services at Spokane Falls Community College.

Marilyn has been at Whitman College for the last 10 years. She has served WFAA by co-chairing the Conference Program Committee, working on the Nominations Committee and being Vice President for Training. In her words, "I love that this organization is about serving students".

Karen Driscoll has served as WFAA's Treasurer for four of the last six years. As Treasurer she has chaired the organization's Fiscal Planning Committee. One of the reasons that Karen gave when she decided to accept her nomination for this position is that she would miss working with her colleagues on the Executive Committee if she were not serving in some capacity.

Thanks go to those who agreed to be nominated for this year's ballot, and for the members who agreed to serve on the Nomination Committee:

TRACI STENSLAND, Whitworth College; HELEN HORTON, ITT Tech; and WENDY JOSEPH, Clover Park Technical College.

## Mission Statement of the Washington Financial Aid Association

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

#### **OBJECTIVES:**

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



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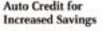
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### WFAA Executive Committee & Chairs

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Past Presi	dent	Rick Sinclair	Early Awareness	Carol Moye & Marie Rynning
VP, Ethnic	Awareness	Kim Wasierski	Electronic Services	Wendy Joseph
VP, Legisla	ation	Steve Seeman	Fund Development	Ron Noborikawa
VP, Trainir	ng	Kathleen Koch	Historical Archives	Nancy Heidrick
Secretary		Tracy Smothers	Membership	Darcy Modarres
Treasurer		Karen Driscoll	Publications/Newsletter	Dave Barnes
Fiscal Me Represent		Frannie Gladney	Student Budgets	Cheryl Reid

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		WCHSCR	Kevin Berg
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