



## In this Issue...

### Page 2-

Should You Review Your Draft Cohort Default Rate Data? Yes (and How!)

### Page 3-

CDR Brain Teasers

### Page 4-

Affecting Aid Policy: Your Data Can Tell a Compelling Story

### Page 5-

Dianne Fulmer joins USA Funds to serve colleges in the West

### Page 6-

Update from WASFAA

### Page 7-

WFAA Needs You to Help Our Organization Connect and Grow!

Student Budget Survey

### Page 8-

Announcements

### Page 9-

WFAA Advertiser/Vendor Participation Agreement

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We're on the Web!

See us at:

[www.wfaa.org](http://www.wfaa.org)

## Taking the Guess Work Out of Preparing for the 2013-2014 Financial Aid Year

Awarding season has begun and we are all quickly gearing up for the fall of the 2013 academic year! The New Year always brings compliance changes, award revisions, federal updates, and much more. Good news is, you don't have to do it all on your own!

We are extremely lucky to have such a great group of volunteers for this year's WFAA Training Committee. Traci Stensland (Whitworth University, WFAA VP of Training) will be joined by many returning committee members. Our special thanks go to:

- Isabelle Mora (Saint Martin's University)
- Marilyn Ponti (Whitman College)
- Lyssa Thaden (American Student Assistance)
- Sherri Peterson (Gonzaga University)
- Kay Soltis (Pacific Lutheran University)
- Paul Nagel (Seattle University)
- Dawn Knight (Nelnet)
- Julie Japhet (Washington Student Achievement Council)
- Georgette Chun (Western Washington University)
- Jody Kolterman (University of Phoenix).

The WFAA Training Committee is happy to announce that we are getting plans underway for our Summer Training. The training registration fee includes both your admission to summer training and your WFAA Membership dues for only \$75.00. Also, for the first time ever – you will be able to submit your training registration fee online! So, please mark your calendars to attend your regional WFAA Summer Training Event being held on:

- July 9, 2013 at Pacific Lutheran University
- July 10, 2013 at Gonzaga University.

Encouraging your staff to pursue ongoing training is a great tool for increasing staff morale, improving efficiency, building networks of support, and building staff confidence. That is why we are hoping you will take advantage of this regional training opportunity and send as many people as you can from your offices! Let's make this year our highest training turnout ever!

We will send reminder notices over the next few months and the agenda should be available by early May. Until then, if you would like to stay connected with the committee and other training opportunities visit [www.wfaa.org](http://www.wfaa.org).

We look forward to seeing you in July!!

## Should You Review Your Draft Cohort Default Rate Data? Yes (and How!)

While no sanctions or benefits are associated with the draft cohort default rates (CDRs) you receive from the U.S. Department of Education (ED) in March, there could be serious ramifications for your school if you don't challenge incorrect data while you can.

You'll have a 45-day timeframe, beginning six business days after rates are released, to challenge incorrect data. If you later discover errors in your official CDR data, certain appeals are unavailable to you unless you first challenged incorrect draft data.

If your CDR is near the thresholds for sanctions or benefits, you'll especially want to review your draft CDR reports. But even if your rates are relatively low, keep in mind that, beginning with those entering repayment during fiscal year (FY) 2011, all borrowers will be tracked for three years rather than just two. This expands the length of time they can impact your default rate.

So you can see why it's a good idea to review your CDR data. But let's be realistic: It's hard to recognize incorrect data if you don't know what you're looking at—or for. Here are some basics to help make it easier for you.

### Understand the CDR Calculation

Your three-year CDR is the percentage of your school's federal student loan borrowers who enter repayment within a cohort fiscal year and default on their loans during that fiscal year or either of the following two fiscal years. A cohort fiscal year runs from October 1 of the previous calendar year and ends on September 30 of the calendar year it represents (e.g., cohort fiscal year 2010 runs from October 1, 2009 through September 30, 2010). For more information about CDRs and how they're calculated, see [Understanding Cohort Default Rates](#).

### Understand Your Draft CDR Reports

The report you receive from ED containing your CDR data is called the Loan Record Detail Report (LRDR). It may simply contain incorrect

information. You can see page 2.3-6 of ED's [CDR Guide](#) for the fields that contain [data most often challenged](#). But it's also possible that your data may incorrectly exclude, or include, borrowers who do, or do not, belong in that particular cohort.

The LRDR contains borrower information for Stafford loans that were used to calculate your school's draft or official CDR—including the borrower's name, Social Security number, last date of attendance, date the borrower entered repayment, date of default (if applicable), and loan type. Borrowers with multiple loans will be counted only once. You should check your LRDRs carefully for accuracy, comparing the information to the repayment date, default status, and cancellations/refunds shown in your school records.

You may find ED's [Frequently Asked Questions](#) useful—and you'll definitely want to print out tip sheets from ED's [CDR Guide](#) (for example pages [2.3-7](#) and [2.3-8](#)) and keep them handy as you compare your school's data with your LRDR; they'll help you decipher codes on the report until you get used to them.

### Avoid Common Errors Easily

When reviewing information in your LRDR, you can avoid two common errors with minimal effort.

*Check NSLDS for a student's enrollment status.* Students who have withdrawn or dropped to less than halftime status may be taking classes that maintain their eligibility elsewhere. Save yourself precious time by getting the larger enrollment picture from NSLDS.

*If two entities are listed for a loan, make sure you send any challenges to the correct entity* (the one indicated with a usage code of "B" rather than with an "E"). Sending your challenge to the wrong servicer or guarantor can cause you to miss your deadline.

Watch for training opportunities through NASFAA as well as free webinars offered by loan servicers; they can help make this complicated task easier.

*By Mike Doman, Regional Marketing Director  
Great Lakes Educational Loan Services, Inc.*



## CDR Brain Teasers

If you're confused about whose loans should and should not be included in CDR calculations, you're not alone! Here are a few case studies to get you warmed up before your draft CDR data arrives.

Should these students' loans be included in your school's draft 3-year CDR for FY 2010?

1. Andre

Your draft 3-year CDR data for FY 2010 shows that Andre graduated from your school on November 4, 2009 and defaulted on May 8, 2012. His estimated date entered repayment (DER) was May 5, 2010. According to NSLDS, Andre transferred to another school on February 4, 2010. Should he be included in your school's CDR? What further information do you need?

2. Paige

Paige graduated from your school on June 1, 2009, with an estimated DER of December 2, 2009. Since Paige paid her loan in full on July 1, 2009, should her loan be included in the denominator for your 3-year CDR for FY 2010? Why or why not?

3. Garrett

Garrett withdrew from your school on June 1, 2009, and defaulted on his loans on May 27, 2011. On December 4, 2011, he consolidated three loans in order to regain Title IV eligibility. Should Garrett's loan be included in your 3-year CDR calculation for FY 2010? Why or why not?

Answers:

1) No. Had Andre *actually* entered repayment on May 5, 2010 as assumed by your data, his loan would have been included for FY 2010. However, if the DER is delayed by re-enrolling in

school prior to the end of grace, inclusion in a CDR calculation is also delayed. You need Andre's actual DER to make a determination. In this case, for example, Andre's return to school delayed his actual DER until (let's say) sometime in FY 2011. Given that actual date, his loan data should be included in CDR calculations for FY 2011 instead.

2) No. An estimated DER based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Paige repaid her loan in full on July 1, 2009 (in FY 2009) rather than entering repayment as anticipated in FY 2010, her loan should be included in CDR calculations for FY 2009. This holds true for loans discharged due to death, bankruptcy, and disability as well.

3) Yes. The date underlying loans entered repayment is the date used in the CDR calculation. In this case, Garrett entered repayment during FY 2010 for the underlying loans on which he defaulted—and these loans should be included in your FY 2010 CDR despite the consolidation in FY 2011.

*By Mike Doman, Regional Marketing Director  
Great Lakes Educational Loan Services, Inc.*

*Join us for the 2013 WFAA Conference*



*October 16<sup>th</sup>-18<sup>th</sup> at the Enzian Inn in Leavenworth*

## Affecting Aid Policy: Your Data Can Tell a Compelling Story

With the proliferation of headlines on the fiscal cliff, aid cuts, and possible sequestration in the news, aid leaders are often asked to predict how funding cuts will impact the campus community. The request for instant information about the impact of policy shifts can leave the aid office struggling with ways to piece information together in meaningful ways. The aid office usually has most of the data they need to respond to these requests, but often, new leaders are not sure how to organize the information into a compelling narrative that informs or shapes new policy. As Rick Shipman, Director of Financial Aid at Michigan State University says about his early days as a new director, "I was immersed and surrounded by good data but I had no idea what to do with it to shape policy."

Shirley Ort, Associate Provost and Director of Student Aid and Scholarships at the University of North Carolina – Chapel Hill (UNC), recommends that aid offices start organizing their data by working with the office of institutional research on campus in order to merge financial aid data with that from other campus offices, such as admissions and career planning. The goal is to build a baseline database from which to work. Once the data is organized into a comprehensive file, the aid office can easily track and display how aid policies and expenditures are shaping the class and the campus.

Additionally, the database can help model the impact of changes in aid policy on specific cohorts of students. "When we're asked to predict the impact of a budget change, we can do so quickly and show a visual of exactly what type of students might be impacted by the change." This approach has allowed UNC to communicate more effectively, both with senior leaders on campus and with state governing bodies when aid cuts are under consideration.

The UNC database includes over 40 variables based on student information from each class. Most of the data is culled from the financial aid and admissions files, and includes standard information that is commonly tracked. But Ort also recommends that aid offices dig deeper for data and think about the information that decision-

makers might find useful when making policy decisions. "At UNC, we pull in parent job data and socioeconomic status (SES) as part of the student profile. After graduation, we can link career placement data to determine where a student is employed and at what income. The longitudinal data tells a powerful story about the impact of the Carolina Covenant® and other need-based programs on student outcomes." As an example, UNC has been able to illustrate the connection between the investment in aid through the Carolina Covenant® program and significantly increased graduation rates, which results in long-term payoffs for the taxpayers of North Carolina. "We can show how the expenditure for our high-achieving, low-income Covenant Scholars results in graduate student and employment opportunities which will essentially pay back the grant over time through income taxes. It's a powerful story when we show results from beginning to end," asserts Ort.

Once the data are organized into a useable framework, you have options for how to show results: charts, graphs, or scatterplots. Although these traditional illustration tools are useful, "don't be afraid to make the data personal," recommends Susan Murphy, Senior Associate Dean of Academic and Enrollment Services at the University of San Francisco (USF). Recently, the university had to communicate to both campus leaders and state legislators about the potential impact of cuts to the Cal Grant program, including how the cuts might result in lower enrollments, less diversity, and changes to academic programs. But the most meaningful data the university shared with decision-makers was about the individual students who would be impacted. "It's easier to understand the result of budget cuts when the student impacted is someone you know. It's not just the nameless student who can't return to school – it's the Dean's favorite work-study student who he's known for three years." USF's campaign to offset potential Cal Grant cuts was highly successful because it told a story about who, how, and why specific students would be impacted. "Basically, we provided a narrative with pictures that resulted in a very clear picture of long term impacts of the grant cuts," states Murphy.

*Continued Page 5*



*Continued from Page 4*

Together, Ort and Murphy have several recommendations for aid leaders seeking to use their data to tell a compelling story:

- Build a baseline for every class. Include overall aid expenditures, family income levels, academic preparation, SES, ethnicity, and any other variables your institution finds important (athletes, academic major, state residency, etc.)
- Isolate trends over time: show how aid expenditures are helping certain cohorts of students in five-year intervals. When the audience can see steady results over time, they are more likely to embrace the evidence of the impact of funding.
- When asked for data, think beyond just showing the information visually; learn to shape the narrative. Studies show that our brains respond to stories, not just visual graphics, and that decision-makers are more likely to take action when they feel involved with the story.
- Keep your visual displays simple and concrete. Your audience is more likely to comprehend data (and thus agree with you) when you isolate simple and concrete messages about what the data means for your campus.

*-Linda Peckham, Senior Training Strategist, Great Lakes Higher Education Corporation*

## **Dianne Fulmer joins USA Funds to serve colleges in the West**

INDIANAPOLIS — USA Funds® announces that Dianne Fulmer has joined its School and Student Services team to promote student success in postsecondary education.

Fulmer consults with college and university administrators in 12 Western states — Alaska, Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington and Wyoming — to support debt management, default prevention and financial literacy initiatives, as well as training and student aid policy support for financial aid professionals.

Fulmer has 12 years of higher education experience. She previously served as a university development representative for Grand Canyon University in Phoenix, as a client relations manager for EdFund, and as a market development manager at Southwest Student Services.

Fulmer earned a bachelor's degree from Arizona State University.

"Dianne has an exceptional track record of delivering attentive service, providing trusted advice, and supporting colleges with training and financial literacy services," said Denise B. Feser, USA Funds senior vice president, School and Student Services. "Higher education administrators can rely on her for solutions to enhance the success of their students."

*Robert P. Murray, Vice President Corporate and Marketing Communications*

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Are you interested in advertising something in the Advisor or on the WFAA Website? If so, please refer to the WFAA vendor agreement at the end of this newsletter.



## Update from WASFAA

For 2012-13 WASFAA's (Western Association of Student Financial Aid Administrators) Executive Council has been focused on the renewal of the associations Strategic Plan. Back in the fall of 2004, the WASFAA EC formally launched the development of a 5 year Strategic Plan for 2005-2010. This was a very comprehensive and inclusive process, surveying the membership and the committee worked with an outside consultant. The results identified our Mission, Core Values, Goals, and Measures associated with each Goal. Currently, WASFAA's Goals are:

1. Be a leader in providing training and professional development opportunities that are responsive to member needs
2. Consolidate and communicate the public policy positions of financial aid administrators in the Western region and provide members with the support and education they need to further their own advocacy efforts
3. Collaborate and coordinate with other organizations and associations in order to serve our members more efficiently and effectively
4. Maintain and enhance the diversity of our membership and the Executive Council
5. Increase the participation of members in Association activities
6. Maintain the long-term financial stability of the Association
7. Continually improve methods and processes for communicating with the membership
8. Assess and monitor the performance of the Association and implement strategic adjustments

In 2009 the WASFAA Executive Council decided to not make any changes to the core principles of the 2005-10 Strategic Plan. So, the 2011-13 Strategic Plan (now a 3 year plan) continued with the same Mission, Core Values, Goals and Measures. There were only some modifications to strategies.

Because the WASFAA Strategic Plan is very extensive, this year the Strategic Planning Committee, led by Past President Kay Soltis, is working with the current Executive Council to review our goals and measures to determine if we should be making any changes for the 2014-2016 Strategic Plan. The process began at our fall 2012 meeting and will continue at our winter 2013 meeting at the end of February. While I do not expect to see any changes to our Mission or Core Values, we may or may not make some changes to the Goals and Measures. This can be expected as times have changed in the last 8 years. We conduct business completely different now then how it was done back in 2004.

The Strategic Planning Committee has a few key members from California; Steve Herndon, Tami Sato, Mindy Bergeron (all past presidents of WASFAA), Lawrence Persky and myself. Additionally Californians involved from the Executive Council are; Deb Barker-Garcia, Melissa Moser, Pat Hurley, Barbara Bickett and Sun Ow.

For me as the current president of WASFAA, it has been very interesting participating on this project. I am excited and I am looking forward to the final outcome to be presented to the Executive Council at our May meeting, as it will be my responsibility as the 2013-14 Past President and Chair of the Strategic Planning Committee to begin the tracking of all the measures for the 2014-16 WASFAA Strategic Plan.

*- Jack Edwards 2012-13 WASFAA President*



## WFAA Needs You to Help Our Organization Connect and Grow!

Do you love helping to connect the dots? Do you seem to be the one who always keeps the rest of your friends or co-workers in touch? Do you feel accomplished when you are able to match resources with needs? Then you are the perfect person to fill our brand new Volunteer Coordinator role!

WFAA needs someone to be our matchmaker for those many people who volunteer for WFAA with the volunteer opportunities that we have each year. We also need to do a better job as an organization in cultivating new volunteers and

helping them to have a meaningful volunteer experience.

This shouldn't take too much time – but it does need some loving attention. And, as a bonus, you'll get to be in contact with the many members of this fantastic organization, helping to grow your own network as well.

We're looking to fill this position by the end of May. So, don't delay – volunteer today! (Please contact Lyssa Thaden at [lthaden@asa.org](mailto:lthaden@asa.org) or [509.342.9600](tel:509.342.9600) to volunteer yourself – or to pass on a good name...)

*Lyssa L. Thaden, PH.D., AFC Financial Education Content Development Manager*

## Student Budget Survey

The WFAA Student Budgets Committee has prepared a 2013 Student Budget Survey. This is the first budget survey WFAA has conducted since 2010. Information from this survey will be used in the development of the 2014-2015 WFAA budgets.

Students can access the survey at: <https://www.surveymonkey.com/s/2013StudentBudgetSurvey>

Please promote this survey to students so that WFAA may receive sufficient responses from students. The survey link will be available through April 30th.

I would like to thank the members of the WFAA Executive Committee, Christy England-Siegerdt (WSAC) and Dr. Rachel Sharpe (WSAC), for their work in developing the survey.

Thank you for your efforts to make this survey a success.

*James Flowers, EdD  
University of Washington Seattle  
Chair, WFAA Student Budgets  
Committee*

### Discovery in the Desert



### WASFAA Conference 2013

**May 19 – May 21, 2013**

Pointe Hilton  
7677 North 16th St.,  
Phoenix, AZ 85020

*In a few short months, you could be attending the WASFAA Annual Conference in Phoenix, Arizona. The Conference Committee has been hard at work throughout the fall to make this conference a success.*

*Justin Draeger, the NASFAA President, and Ron Day, the NASFAA National Chair, will present several sessions and provide an update on NASFAA. The Department of Education will have trainers and presenters available for sessions as well. We have many tracks for you to choose from, compliance, default prevention, tribal issues, graduate professional issues, proprietary schools and professional development. It's not too late to propose a session of your own.*

*Go to [http://www.wasfaa.org/docs/toc\\_conferences.html](http://www.wasfaa.org/docs/toc_conferences.html) to do so.*

*No matter what school you work at, or what your experience level is, we will have sessions tailored for you!*

*Between and after sessions, you can explore the Point Hilton Resort. The Conference Committee has reserved rates for a studio, suite or detached casitas. The studio room rate is \$99 per night and internet connectivity is included, so this is a very affordable resort! The amenities are spectacular and include a miniature golf course, tennis courts, Children's activity camp and acres of pools, including waterfalls, a lazy river and waterslide. With this much to do, you can bring your family with you!*

**Registration is now open!**

**Take advantage of early bird rates and register online at [www.wasfaa.org](http://www.wasfaa.org) today.**

*Subscribe to the WASFAA Water Cooler Blog by visiting <http://wasfaa.org/b/> and you can receive regular updates on sessions, registration and fun activities to do while you are in Phoenix. With so much nearby, you could use your family's summer vacation with us and end with a southwest adventure!*

***We're looking forward to seeing you on May 19th.***

**Executive Committee**

**President:** Ted Haase  
(Shoreline Community College)

**Vice President for Ethnic Awareness:**  
Oscar M Verduzco  
(Washington State University)

**Vice President for Legislation:** Martin C Daniels (City University)

**Vice President for Training:** Traci L Stensland (Whitworth University)

**Secretary:** Lorraine M Odom (Highline Community College)

**Treasurer:** Jim DeWilde  
(Western Washington University)

### **About Our Organization...**

WFAA is a professional membership organization of individuals whose aim is to promote higher education through the availability, support and administration of student financial assistance programs. WFAA is an example of a variety of state, regional, and national financial aid associations. Voting members are comprised entirely of financial aid professionals employed at Higher Education Institutions. Vendors are not eligible for elected office. Go to the National Association of Financial Aid Administrators site at <http://www.nasfaa.org> for more information and many resources.

## **Announcements**

- Brigitte Baker and Melanie Ruiz were both recently promoted to Associate Director positions at Bellevue College

## **Annual WASFAA Conference**

The Annual WASFAA conference is slated for May 19 – May 21 in Phoenix, Arizona at the Pointe Hilton on North 16<sup>th</sup> St. This year's WASFAA conference promises to not only be informative and full of fantastic networking opportunities, but it is also relatively inexpensive! Check out these rates:

- Registration for the conference remains \$275 (plus \$50 WASFAA annual membership fee)
- Room rates are \$99/night

Conference registration, room reservations, tentative agenda and descriptions of session offerings can be accessed at the WASFAA website:

[http://www.wasfaa.org/docs/toc\\_conferences.html](http://www.wasfaa.org/docs/toc_conferences.html).

### **Register by April 19<sup>th</sup> to get the early bird rate of \$275!**

For periodic updates regarding the conference, as well as advice on vacation opportunities in sunny AZ, you are highly encouraged to subscribe to WASFAA's new blog, The Water Cooler. Subscribe here and do it soon: <http://www.wasfaa.org/index.html>!! Why not plan your family summer vacation right in your own backyard!? Arizona's got many fabulous scenic attractions from the Grand Canyon to beautiful Sedona to the history of Tombstone and everywhere in between. The WASFAA Conference Committee is committed to posting to the blog routinely, in addition to posting to the WASFAA listserv, so that our membership is continually informed about conference activities and Arizona vacationing and site-seeing opportunities....so stay tuned to the Water Cooler and the AASFAA listserv.

On behalf of the WASFAA Conference Committee, I hope to welcome you to Arizona this May. Should you have any questions regarding the conference, please contact me directly at 928-776-2129 or via email at [terri.eckel@yc.edu](mailto:terri.eckel@yc.edu).

-Terri Eckel, WASFAA Conference Committee Co-Chair





## Contribute to WFAA's Ethnic Awareness Scholarship

**Washington Financial Aid Association 2013 Fall Conference**

October 17-19, 2012 at the Wenatchee Convention Center, Wenatchee, WA

Registration information will be available on-line at [www.WFAA.org](http://www.WFAA.org), around the end of August.

Vendor Exhibitor information (set-up and break down times, drayage, etc.) will be sent to you as a follow up to receiving this completed agreement form.

**WFAA Newsletter, The Advisor**

*The Advisor* is an on-line newsletter, posted on the WFAA web site as a PDF document. The WFAA membership is notified via e-mail when the newsletter has been posted and available for viewing.

Half Page Ad (horizontal)      7 3/4" X 4 7/8"  
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**Banner ads for WFAA website**

Please send your animated or static gif or jpg formatted banner ads (468 x 60 pixels, not to exceed 20K) to Rick Sinclair, WFAA Development Chair, at [rsinclair@Interface.edu](mailto:rsinclair@Interface.edu).

**Web link from WFAA.org to your company's website**

Please send your company logo and URL to Rick Sinclair, WFAA Development Chair, at [rsinclair@Interface.edu](mailto:rsinclair@Interface.edu).

**Ads for the WFAA Conference Program**

Please send your company's full page, half-page or quarter page ad to Rick Sinclair, at [rsinclair@Interface.edu](mailto:rsinclair@Interface.edu). Ads should be sent as a PDF document by August 31, 2012.

Signature of Representative: \_\_\_\_\_

WFAA Tax ID#: 91-1257381      (Please keep a copy for your records)

**Please return your check, this Sponsorship Agreement and any hard-copy art to:**

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