

THE CCCSFAAA REPORT

A Publication of the California Community Colleges Student Financial Aid Administrators Association

President's Message to the Membership for May 2008

What A Spring!

What a spring it has been! With Reauthorization of the Higher Education Act gaining momentum, the serious budget imbalance in California possibly threatening the competitive Cal Grant program and our BFAP/SFAA funding, the growing list of lenders leaving the FFELP program, and 08-09 New Year Set-up and processing, it has been a busy two months. CCCSFAAA also hosted its annual Spring Trainings at 3 sites statewide (thank you again to Cerritos College, Las Positas College and College of the Canyons for hosting!). Debbie Frankel Cochrane (TICAS), Tim Bonnel (Chancellor's Office) and I also had the opportunity to address a group of attendees to the CSSO/CIO conference in late March. Our panel discussion was entitled "Student Friendly Financial Aid: The Top 10 Things CSSOs can do to Help". Roughly 20 schools were represented as we discussed the Green Lights, Red Tape report with these executives at community colleges. I have heard from several financial aid directors throughout the state that their CSSO has approached them to begin discussions on the importance of smooth and timely aid delivery for their students. What a great opportunity to have these discussions!

Throughout the spring, I have been impressed with the candid (sometimes tense, but always constructive) discussions going on up and down the state within our system about aid delivery to students. Instead of limiting discussion to best practices and compliance, the discussions have branched out to include discussion of aid delivery methodology (i.e. What are the advantages of doing it this way, what are the advantages of doing it this other way?) Some staff and directors have commented to me that the discussions at the CCCSFAAA Spring Trainings were the most thought-provoking professional development that they have encountered in a few years.

Some of you, resultantly, have incorporated changes to your staffing, form requirements and/or circulation, communications with students, file processing guidelines, etc. for next year. At least one school has been prompted to reenter the Stafford Loan program—a huge step given the growing issues in the FFELP program the last few months.

As you wrap up 07-08 processing, and have begun your 08-09 processing, I commend each and every one of you for the work you do each day: changing lives and changing the future of our state as you strive to be your community's college. When you find yourself overwhelmed and perhaps fatigued, relax and take a deep breath—just remember the many students for whom you've made a difference, and just think about how our state and communities would be different without the work that you do. Your energy will then be renewed, guaranteed.....



Kris Shear, CCCSFAAA President, kshear@santarosa.edu

“When you find yourself overwhelmed and perhaps fatigued.. just remember the many students for whom you’ve made a difference”

Thousands of College Students Across the State Protest Governor's \$1 Billion in Budget Cuts for Higher Education

On Monday, April 21, 2008 thousands of Community College, CSU, and UC students from across the state participated in a "Day of Action" to protest Governor Schwarzenegger's proposed billion dollars in budget cuts for higher education in California. This day of action took place at locations all across California. In Sacramento, the largest of the five rally sites, well over 2,000 students marched from Raley Field to the State Capitol. In Los Angeles, students marched downtown from Pershing Square to Governor Schwarzenegger's office at the Reagan State Building. In San Diego, students marched from San Diego City College to City Hall. In Riverside students held a protest rally and open mike session at Riverside Community College and in Santa Barbara students protested at Santa Barbara City College.

If the Governor's proposed cuts are put in place, the System Office estimates that the community colleges would be unable to accommodate 52,000 students next fall. "The Community College System is supposed to be the most accessible to young people," said Frank Fernandez, President of the Student Senate for California Community Colleges. "Telling students that we don't have enough money to give them a...chair in a classroom, is not an option," he said. "It would break the promise of California's Master Plan for education." The Master Plan, approved by the Legislature, guides all policies of higher education in the state.

The intersegmental day of action took place in hopes of sending a clear message to the capitol about the state's priorities and its commitment to an accessible, affordable, quality higher education for all Californians. For more information, please visit www.studentsenateccc.org.



Students from CCC, CSU and UC campuses march to the state capitol.

A Day at the Capitol

by Brad Hardison, CCCSFAAA President Elect



Each year CCCSFAAA Executive Board Members and interested members join in our advocacy day at the State Capitol. This year, we met on March 18th with members of the CASFAA Executive Board to learn about state issues and inform members of the legislature and their staff members on the important issues affecting higher education and financial aid.

In the morning we met at the State Capitol in one of the hearing rooms and heard from several individuals. We first heard from Marlene Garcia from the Chancellor's Office who gave us an extensive overview regarding some of the bills and the position the Chancellor's Office is taking on some of them. Of course any bills with any significant fiscal impact are being held due to the state fiscal crisis. Following Marlene, we heard from Amy Supinger, staff member for the Senate Budget Committee. She always has so much energy and information to share; I could listen to her all day if she and we had the time.

However, we also needed to hear from the segments about their perspective on the budget. We heard from Jason Murphy representing the UC System, Craig Yamamoto from the CSU System, Tim Bonnel from the Community College segment and Robert Oakes from the Independent colleges. It seemed like everyone is feeling the pain of this year's proposed state budget for higher education.

We ended the morning with comments from Diana Fuentes Michel, Executive Director of CSAC and Sam Kipp, President of EdFund about the budget from their agency perspectives.

After lunch, we had a panel discussion from Assembly and Senate staff members. Representing Assembly Higher Education was Sandra Fried, representing the Assembly Budget Committee was Sara Bachez and Max Espinosa was there to represent the office of Assembly Speaker Elect Karen Bass.

The afternoon was spent in visits with staff members of the assembly and senate members. We came with talking points regarding the proposed elimination of new awards in the Competitive Cal Grant Program as well as cuts to the BFAP funds and other categorical programs. The legislators were on Spring Break that week. Thus, the halls of the Capitol were surprisingly quiet. However, this gave us a longer opportunity to speak with staff members who were not as rushed as they usually are. They were generally receptive to our message and commented on how students had made visits earlier with a similar message. One of our Executive Board Members (Keith) even got a private tour of the Assembly Floor.

Overall, the day laid a good groundwork for our advocacy efforts. We continue to monitor the situation at the state capitol and the state budget and will reach out to you, our membership, when we need your assistance in visits and letter writing after the Governor's revised budget in mid-May.

NASFAA Leadership Conference 2008

-Margie Carrington, CCCSFAAA Vice President and Federal Issues Chair

The NASFAA Leadership Conference is an annual program designed to promote leadership development within the financial aid profession. Participants are generally in leadership roles or about to assume those roles and are identified for NASFAA by their state or regional associations. The 2008 NASFAA Leadership Conference was held March 9-11, 2008 in Washington, DC with the temperature cold and crisp and the arctic wind keeping the budding cherry blossoms at bay. Approximately 80 new and seasoned financial aid professionals from across the country converged on the capitol including your CCCSFAAA representatives President, Kristin Shear (Santa Rosa Junior College), Vice President, Margie Carrington (Cañada College), and Treasurer Elect, Sherrie Padilla (Antelope Valley College). Other California attendees included CASFAA Vice President of Federal Issues, Dr. Patricia Hurley (Glendale Community College), CASFAA Treasurer Elect, Nicholas Valdivia (UCLA), and WASFAA President Elect and CASFAA Past President, Mindy Bergeron (John F. Kennedy University).



Nick, Kris,
Sherrie, Margie,
Mindy and Pat

With the support and recommendation of the CCCSFAAA Federal Issues Committee, prior to heading to DC, we three joined the CASFAA Federal Issues Committee and Jack Gorman, EDFUND Director of Government Relations, Washington, DC Office, on several conference calls to establish talking points and a joint position paper we could leave behind on our Congressional visits. The joint position paper and side-by-side list of NASFAA, CASFAA and CCCSFAAA priorities (as of March) is posted onto the Federal Issues link on the CCCSFAAA website at http://www.ccsfcaa.org/docs/toc_federal_issues.html.

Our schedule in DC was brisk and we hit the ground running (ok, sitting and having lunch) while hearing from NASFAA President/CEO, Dr. Phil Day during his opening remarks at the conference. The first day and a half we engaged in networking activities, gained insight into planning our leadership service and developed practical tools to use for managing the many hats we all wear in our personal and professional lives. Of much discussion day two was the morning session *Where Do You Draw the Line? Ethical Issues Facing Our Associations* and how leaders must be ever vigilant in identifying and managing situations, perceived or real, that compromise the ethical standards of their associations. The opportunity to discuss ethical dilemmas with colleagues was extremely beneficial though interestingly when asked by show of hands, the majority of the associations indicated they had yet to develop codes of ethics or conduct. At the campus level, having a touchstone to reflect upon in times of uncertainty can only strengthen the integrity of your program and your

institution and is something to consider developing.

The balance of the day was reserved for setting the stage for our Hill visits the following morning. Larry Zaglaniczny (Larry Z) and Dr. Day provided a legislative update and their thoughts on the rapidly changing student loan market. At that time, I do not believe any of us had any idea that the issue would manifest to the magnitude we are seeing today. NASFAA held a reception that evening in their new offices at 1101 Connecticut Avenue for all conference attendees. Again, it proved to be another great opportunity to meet our leadership at NASFAA and engage in some frank and informal conversations in light of legislative and regulatory changes impacting how we do business and serve our students.

On our last and most important day, the California contingent including Kris, Margie, Sherrie, Pat, Nick, Mindy, and Jack hopped into cabs and headed to the Hill for our Congressional visits. Jack Gorman was instrumental in scheduling our visits and introducing us to key legislative staffers with whom we were able to discuss our California priorities including our concerns over proposed changes to the Cohort Default Rate, the prohibitions for loan entrance and exit counseling, and supporting the House provisions for the Pell maximum time frame (18 full-time semesters) that make it effective for new awards after July 1, 2008.

At the time of our visit, both the Senate and House Reauthorization bills had passed their respective houses and were in conference committee, meaning the members of the Senate Committee on Health, Education, Labor, and Pensions and U.S. House of Representatives Committee on Education and Labor would be working on swift negotiation to bring the two bills together. No new amendments could be entertained at this time, though we had the opportunity to comment on which bills' language we favored or where we felt no action should be taken and why. At the time of our visits, it was anticipated that the joint bill would fast-track through committee; however, it appears the priority facing both committees that has taken center stage are the urgent issues of student loan access and liquidity for the Federal Family Educational Loan Program.

We had group appointments with higher education staff members Olyvia Rodriguez (Senator Diane Feinstein), Patty Chavez (Congressman Buck McKeon), Katie Rodriguez (Congresswoman Lynn Woolsey) and Steven Sun (Congresswoman Susan Davis) and dropped by to speak with Chairman George Miller's staff. We then separated to drop by our local representatives including the offices of Congress members Linda Sanchez, Brad Sherman, Ellen Tauscher, Henry Wazman, Anna Eshoo, Adam Schiff and Senator Barbara Boxer. Pat Hurley and Jack Gorman are to be commended for their leadership during our visits and for taking responsibility for following up with any staff questions upon our return to California. It was a great experience and opportunity to participate in the democratic process.

State Issues



by Brad Hardison, CCCSFAAA President Elect

The continuing issue in the State of California is the state budget. All are waiting for the Governor to release the May budget revision in mid May. Some are saying now that the deficit may be \$2 to \$3 billion higher than the \$16 billion deficit. This news does not bode well for higher education and community colleges in particular when we are trying to stave off cuts to the Cal Grant Program and categorical funding.

In the January budget, the Governor proposed the elimination of the Competitive Cal Grant Program in the 2008–09 budget by offering no new awards. A large percentage of those awards go to community college students. CCCSFAAA continues to monitor the situation by being part of the many discussions in the Capitol and at the California Student Aid Commission meetings to either stop or minimize the cuts to this program.

I am sure many of you heard about the shortfall in property taxes that is adding to this bad budget year. Unlike the K-12 system where these shortfalls are backfilled by the general fund, that is not the case for the community college system. On March 21st, the System Office revised the First Principal Apportionment and estimated that community colleges will be hit with an \$84.4 million deficit attributed to a property tax shortfall – the largest property tax shortfall in history.

There is a bill in the legislature - AB 2277 (Eng) – Community Colleges: Property Tax Backfill - that would provide \$80 million in the current year to backfill the property tax shortfall. As of April 15th, it passed the Assembly Appropriations Committee. You can check the status of this bill or any bill by going to <http://www.leginfo.ca.gov> and clicking on bill information. You can even subscribe to a bill and have updates emailed to you.

*“We have to
continue to build
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*Advocacy is as
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The budget for the community college system office is not much better. Their funding and staffing levels have eroded to such an extent that their ability to effectively support our large, complex system is in serious jeopardy. Their budget has declined 26% in the past 7 years since 2001-02, is currently at \$10 million for 2007-08 which is down from \$13.5 million in 2001-02. Their 2008-09 staffing levels are budgeted at 144 FTE, down 68% from the 236 FTE in 2001-02. The support for our System Office falls in stark contrast to that of the University of California. Chancellor Woodruff recently pointed out that the System Office’s entire budget is smaller than that of the administration at UC Davis.

On the bill front, there are a number of bills pertaining to student financial aid. Most are not getting much focus especially any that are going to cost the state any money. Everything seems to be focused on the state budget. As your state issues chair, I continue to monitor the legislation arena and will seek your support if we need you to write letters of support or opposition.

CCCSFAAA continues our advocacy efforts. I alone made three trips to Sacramento in March (Community College System Office Advocacy Day, CCCSFAAA Day at the Capital and CSAC Commission Meeting). I am learning how to read the Daily Digest for the Assembly and Senate so we know what hearings are upcoming that we may want to attend. I am also on good terms with the staff members for the Assembly and Senate Higher Education and Budget committees so they can keep me informed as well. I met many of them at our Day at the Capitol, in March.

On the CSAC front, there are challenges there as well. The major events impacting the Commission are the Budget, Sale of EdFund, and their move. In January, the Commission received their proposed budget allocation which included a 10% across the board cut (\$1.6 million). They were also asked to reduce their budget for this year by \$232,000. The sale of EdFund is still pending. The budget proposed they be sold by July 1st. This appears unlikely at this point. The wisdom at this point is saying they would be sold sometime in the 2008–09 fiscal year. This, of course, assumes there is a buyer. Finally, EdFund will be moving later this year and CSAC will have to move twice. The Department of Finance has not allocated any money for the move but required that the move happen. It is strange how things work at the statewide level.

CSAC was recently informed that they were designated to receive money for Cash for College and CalSoap from a new federal funding source (2 year grant). The Governor is proposing a new program for public awareness about career and technical opportunities as part of that federal grant (\$1 million). While this is good news for CalSoap that was proposed to suffer large budget cuts, there is an issue at this point that the grant may not kick in until October 1st. It is unclear how CalSoap consortiums are to be funded beginning July 1st. Stay tuned as this issue develops.

Finally, I want to commend the work of CCCSFAAA President Kris Shear and Past President Beth Asmus. They laid a great foundation for CCCSFAAA advocacy during their presidency. I am trying to build upon what they established. Our relationship with CSAC is just part of that. However, we have to continue to build those relationships as most of the commissioners are new. I took the opportunity to sit by one of the new commissioners on the flight back from Sacramento last week. Advocacy is as much fostering relationships as anything else.

Notes From Sacramento...

By Richard Quintana, Specialist, Student Financial Assistance Programs, Chancellor's Office rquintan@cccco.edu

Hi everyone!

Spring is going very strong here in Sacramento...beautiful warm days...a good time of year...unfortunately this season is very short and usually followed by a long, hot summer. Oh, well, we need to appreciate what we get for as long as we get it!

On to our task...the state budget is still foremost on everyone's mind. What can we expect? What may happen? What are the expected ramifications? Quien sabe (who knows)? We know that the Governor released his proposed state budget in January with recommended across the board cuts, followed by the Legislative Analyst's Office recommendations. We are now waiting for the Department of Finance to inform the Governor of revised state revenue and debt projections so that the Governor can issue his May revise recommendations of what the state budget ought to be. This takes place on May 10.

In the meantime, Chancellor Woodruff and her administrative team are busily advocating for the community college system and talking to all people who are willing to listen. The plan is to remind legislators, their staff and Department of Finance staff as to how effective the community college system can be to help turn the state's economy around. This is also the time when groups seek to have an influence in the ongoing discussions by advocating for what they perceive to be important. CCCSFAAA will be communicating with you soon.

With the current year state budget expiring on June 30, it is extremely doubtful that enough spirit of compromise will exist amongst the state leadership to enable a new budget to be in place by July 1. Expect another contentious budget battle with a delay (hopefully not a significant delay) before a new state budget is available.

As you have undoubtedly heard by now, approval was granted to carry forward up to 7% of the college 2007-08 BFAP-SFAA allocations. These funds are normally required to be spent by June 30, but colleges who elect to carry forward will now have until Sept. 30 to spend these funds. A memo expanding on this topic was distributed on April 22. Although these funds MUST BE expended by Sept. 30, the FAO must include the expenditure of these funds in the 2007-08 BFAP Form 3 Year End Report which will be due in late October.

Tim and I were happy to be able to join you at the 3 CCCSFAAA Spring Training Workshops held in March and April. We noticed the great energy and positive vibes from the attendees. You made an impact on us and reinvigorated us as well! Congratulations to the CCCSFAAA Planning Committee and the workshop presenters for a great training opportunity!

As if the state's fiscal crisis was not enough for us to deal with, along comes another problem. The credit crunch hitting our nation has also affected the

federal student loan program. Recently some lenders have informed our community colleges that loans will no longer be processed for our students beginning on May 1. The notifications via telephone calls have indicated that this situation could be temporary...but who knows what the future will bring. As of the date this article is being written, a conference call has been scheduled to discuss the lender of last resort program with EdFUND officials. Hope you or someone from your staff was able to participate. Any important outcomes from this discussion will be communicated via the cfao-all listserve.

Just a friendly reminder that the MIS test site is available for campuses to load their financial aid data to see if there are any problems. If so, there is plenty of time available to correct the errors so your campus will get all the allocation funding it deserves. Please make use of this.

Just a quick mention that we are aware that our campuses have been doing great, exciting work with our veterans and foster youth, two groups of students in need of special assistance. Your work is being noticed by others. Thanks for your efforts!

CCCSFAAA held their annual "Day at the Capitol" in mid-March and were joined by CASFAA this year. It was an informative day for all. Participants heard from legislative staff and received the latest news at the time

on what the thinking of state leadership was regarding the huge budget problems. Participants also took advantage of the opportunity to advocate for the community colleges with legislative staff and available legislators. A successful event such as this doesn't just happen. Our appreciation to Brad Hardison, Kris Shear and Margie Carrington for their work in organizing and planning the event.

I want to conclude with brief comments regarding our Student Services Conference held at the Westin Hotel, LA Airport in early April. We thought the state's fiscal crisis would hold down attendance but we were pleasantly surprised with the impressive turnout. The preliminary evaluations showed that the conference workshops were favorably reviewed by the attendees and many wanted to see this conference held on an annual basis. There was a positive energy sizzling in the meeting rooms. Chancellor Woodruff was able to give a keynote address and recognized and gave heartfelt appreciation for the role that our student services staff play in helping our students be successful and realize their dreams. She stated, "I know that you don't get nearly enough recognition for all you do and that you often have to work with insufficient staff, not enough money and resources, but that you do your best to carry on anyway because you believe in what you do and are committed to student success." On behalf of Chancellor Woodruff, thank you for all your efforts!

.....and how was your week?



Helping Students Access Financial Aid

As you know, the California Student Aid Commission has been dealing with a number of challenges following the release of the Governor's proposed budget for 2008-09 in January and the pending sale of EDFUND. For now, I want to step aside and share some good news as we await the Governor's May Revision to his proposed state spending plan scheduled for release May 14.

CALIFORNIA CASH FOR COLLEGE NETWORK RECEIVES SERVICE AWARD

California Cash for College received a 2008 Distinguished Service Award from the College Board's Western Regional Assembly Council at its annual Western Region Forum held this February in Newport Beach. These awards typically recognize individuals, so it was a special honor for the California Cash for College network—upwards of two thousand volunteers, including community college and university financial aid administrators, high school counselors, outreach professionals and community members all working to help low-income and first-generation students access education beyond high school—to receive the award.

More than 700 high school counselors, college financial aid administrators and outreach professionals from 12 states came together at the College Board Forum to discuss important issues related to preparing all students for college success and had the opportunity to learn more about California Cash for College. Many audience members stood and were recognized for their participation in Cash for College workshops.

Accepting the Distinguished Service Award were Commissioner Antonio "Tony" Solórzano, Jr. and Despina Costopoulos, California Cash for College Coordinator, representing the Commission, David Rattray, President of UNITE-LA, and Vice President of Education and Workforce Development for the Los Angeles Area Chamber of Commerce, and Sacramento and Bakersfield Regional Coordinating Organizations were represented by Monica Roberts, Sacramento Cal-SOAP Consortium and Frank Ramirez, UC Merced, Bakersfield Center.

Completing the forms required to apply for financial aid is overwhelming for far too many students and is one of the obstacles facing first-generation and disadvantaged college-bound students. As we know from exit surveys, the Cash for College workshops are helping to remove barriers to financial aid and higher education. This year, more than 500 workshops were held in 52 counties across California, an increase from the 420 in 44 counties offered the year before. Early results are showing another major jump in student attendance, from 14,000 returned evaluations in 2007 to more than 20,000 returned evaluations this year. We look forward to sharing evaluation results in June.

In May, we will announce our 2008 Cash for College scholarship recipients. More than 500 high school seniors who attended

a 2008 Cash for College workshop and applied for a Cal Grant by the March 2 deadline will be selected to receive the \$1,000 incentive scholarship provided by the College Access Foundation of California. These scholarships are part of a multi-million dollar grant to award a minimum of \$1.4 million in college scholarships to support Cash for College statewide over the next two years. The Foundation will also match private contributions up to \$200,000 during the same period for students who participate in Cash for College.

I would like to take another opportunity to thank all our partners, both individuals as well as those representing community colleges and universities, CASFAA and CCCSFAAA, community organizations and K-12 schools for contributing to California Cash for College's success.

REMINDER EMAILS BOOST APPLICATIONS

We are continuing our efforts to ensure all eligible students submit Cal Grant applications. Using trackable e-mail service, we followed up with students who had completed the FAFSA but who had not yet submitted their Cal Grant GPA. In late February, we sent out e-mails to 30,000 students who were eligible for an Entitlement Cal Grant. We learned the following:

- ✓ Nearly half (14,500 or 48 percent) of the e-mails were opened
- ✓ About half of those students (6,760 or 22.4 percent) clicked through to the Cal Grant GPA Verification Form
- ✓ Very few e-mails, only about 1.5 percent, bounced back to us

This year, we also attempted to reach students who last year completed the FAFSA but did not submit their Cal Grant GPAs. We also factored in age and income to narrow the list to potentially eligible Entitlement Cal Grant students. We sent e-mails to 6,458 students who would be freshmen this year to remind them to complete the FAFSA and instructions on going back to their former high school to obtain their GPA. A little more than one-third (34 percent) opened the Cal Grant e-mail message, and a third of those students clicked through to the form.



*Diana Fuentes-Michel,
Executive Director,
California Student Aid
Commission*

Spring Training: Engaging Conversation

By Beth Asmus, Past-President and Training Chair

The annual CCCSFAAA Spring Training events are a critical training component for the membership and are one of the few venues geared specifically to California Community College student financial aid issues. This year's interest sessions ranged from "Ethics in Financial Aid" to "Student Friendly or Obstacle: Satisfactory Progress Petitions, Appeals and Overrides." Additional sessions included: Student Loans 101, Student Aid Advocacy on Your Campus, Effective Communication with Your Students, and Coordinating Campus Services for Your Foster Youth & Veteran Students. These presentations and handouts have been posted to the CCCSFAAA website for your reference on the "Resources" web page at www.cccsfaaa.org/docs/toc_resources.html

The morning session included a CCCSFAAA Update by President Kris Shear or President-Elect Brad Hardison, and a California Community Colleges Chancellor's Office update by Tim Bonnel or Richard Quintana. Much of the focus was on the State budget and the proposed cuts to the Competitive Cal Grant Program at the California Community Colleges.

The closing session at each of the three sites sparked good discussion after Debbie Frankle-Cochrane, Tim Bonnel/Richard Quintana, and Kris Shear/me, framed the TICAS Green Light/ Red Tape Report through an executive summary and ensuing panel discussion. Although initially many people thought that the Green Light/Red Tape Report was controversial, it has served as an important tool in promoting needed discussion about the choices that our institutions make everyday which guide the daily delivery of services and aid to our students. It was inspiring to hear people engage in the discussion and to see their willingness to analyze their campus' policies and procedures. It is hoped that ongoing active discussion continues in the future on important topics such as auto-packaging loans, verification, aid disbursement and satisfactory academic progress. As President Kris Shear stated in her message to the membership, "Open access is the core of our Community College mission in this state, and this open access mission must apply to financial aid services as well. We are remiss in our roles as aid professionals if we create (intentionally or unintentionally) barriers to service and aid delivery."

One very noticeable change to this year's Spring Training events was the level of exhibitor support. Last year there were more than a dozen exhibitors, this year only four: EdFund, Great Lakes Higher Education Corp., USA Funds and College Media Solutions. A heartfelt thank you is extended to the BIG FOUR for their continued support. And, the Spring Training Committee wishes to extend our sincerest appreciation to EdFund for providing two of the six interest sessions presenters at each of three state-wide events. CCCSFAAA truly values your partnership and support!

CCCSFAAA's goal is to design Spring Training events which: (1) develop training which meets the needs of the membership, (2) provide training and networking opportunities at a variety of locations within the State, (3) ensure facility, food services and parking availability by planning the Spring Training events during the hosting college's Spring Break. Yesenia Ramirez, Andi Schreiber, and Shelley Grayson served as site coordinators for the 2008 CCCSFAAA Spring Training events at Cerritos College, Las Positas College and College of the Canyons respectively. The two Southern California and one Northern California events provided excellent training sessions, plus an opportunity to network with colleagues, to approximately 100 people. All events went as smooth as clockwork thanks to these three extraordinary site coordinators and the work of their college staffs. Also playing a significant yet behind the scenes role in ensuring the success of the Spring Training events for publicity, registration and scholarship fundraising were CCCSFAAA supporting actors and actresses: Dennis Schroeder, Webmaster; Debbie Soria and Sherrie Padilla, Treasurer and Treasurer Elect; and, Margie Carrington, Vice President and Scholarship Chair. It is a challenging task to put together a state-wide training event, do it at three different venues on three different dates in such a tight window of time, but with everyone's help the task was successfully pulled off. Well done, CCCSFAAA volunteers, well done!



Debbie Frankle-Cochrane promotes discussion on "Green Lights, Red Tape"



Thank you to our sponsors of the spring trainings!



President Kris Shear welcomes everyone

Region I Update *Reina Branum, Region 1 Rep, Lassen Community College*

Financial Aid Outreach was invited to attend a local career fair in Alturas, California on Thursday, March 20th. The successful attendance from the community and local high school students gave Lassen Community College's Financial Aid team the opportunity to share helpful information. Some individuals were at the career fair to seek employment, however when they saw the presence of Lassen Community College, it gave them hope that is not too late to go to college and never too late to apply for financial aid. "It's very rewarding to help prospective students pursue their dreams of going to college and helping them apply for financial aid assistance to pay for it", says Shawna, a student worker who assists at the Modoc Outreach Office for Lassen Community College. Whether it's a city with a population of 20,000 or 2,000, be sure that Lassen Community College's Financial Aid Outreach will be there to get the message out!

WHY REINVENT THE WHEEL?

Do you sometimes find yourself struggling with ways to be creative in getting the word out about financial aid to the students? There are so many creative resources to refer to! I highly recommend that you refer to other California Community Colleges via their websites and see the creative events that are taking place. Getting the word out about Financial Aid is indeed important, but getting the message out with a creative flair is much more memorable for our students! Kudos to Foothill College, as I am constantly finding myself looking on their financial aid website to see what other creative financial aid events they have up their sleeve. At the 2006 Annual CCCSFAAA Conference, Financial Aid Outreach from Foothill College hosted a marvelous session on creative ways to get the message out to students: Apply for financial aid! Ever since then I have always found their information very helpful! Why reinvent the wheel? We all share the same passion: student success. The next time you find yourself searching for a new method to get the financial aid message out, turn to your fellow community colleges, and continue the creativity!

BEING PROACTIVE

The Financial Aid Technicians from Feather River College teamed with the Admission and Records Technicians to jump start fall registration for returning student athletes. By invitation from each sports coach, the Technicians were able to go into the respective teams' theory classes and present information to assist the students with preparing for next year. The Technicians assembled individual student portfolios with the student's account statement to date, their FAFSA renewal, class schedules showing the time blocks for team requirements and practice, and educational plans for their majors. If students needed help renewing their FAFSA the Financial Aid Technicians helped them with completing their FOTW. The student athletes are being encouraged to have their FAFSA and financial aid file complete before leaving school this spring. These workshops have been received with enthusiasm from the coaches and appreciation from the students.



Region VIII Update *Keith Cobb, Region VIII Rep, Cypress College*

For the third straight semester, the Division of Student Support Services hosted "Student Success Week" during the week of February 25 - 28, 2008. The primary goal of this event was to increase visibility and access to student support service programs on campus, including awareness of the March 2 Financial Aid priority deadline.

The event served approximately 1,500 Cypress College students during the week. In addition to our presence in front of the LLRC, a series of workshops and seminars were offered. Staff and faculty presented on topics including "Financial Aid 101, EOPS Information Sessions, Stress Management, How to Search and Apply for Scholarships, Learning Communities 101, and Case of the Missing Major." Approximately 80 students attended these workshops for a chance to win an opportunity drawing prize. Additionally, the Financial Aid Office was inundated with students completing their FAFSA's prior to the March 2 priority deadline.

Student Success Week was specifically designed to assist with retention efforts on campus. The Associated Students partnered up for our event along with several academic and instructional support programs.



Region V Update *Myra Rush, Region V Rep, Modesto Junior College*

In celebration of the Financial Aid Awareness Month, the Modesto Junior College Financial Aid Department held awareness events during two days, one on each of their campuses. During the April 8 and April 9 events, MJC students had the opportunity to get any and all of their questions answered by financial aid representatives. At the same time, students who had not yet filed for financial aid for the 08-09 year were reminded of the importance of filing early, and were advised to do so as soon as possible. Students were drawn to the Financial Aid both by the smell of savory hot dogs and root beer floats. A total of 700 hot dogs and root beer floats (as well as financial aid information) were served over the two day event.

Modesto JC's awareness event



Kaleidoscope—an event that is open to the public and high schools come on campus to see our showcase of programs and clubs. We have food booths, a job fair in the cafeteria, and a whole bunch of fun! Reedley College Financial Aid Staff promoted the message “I can afford college!”

Reedley College's awareness event





CLFE Corner

by Nicole Aldrian, Student Loan Xpress

CHANGES, COMMITMENTS, CCCSFAAA... AND CLFE

Change is certainly no stranger to the financial aid community and CLFE remains committed to CCCSFAAA. CLFE members look forward to participating in upcoming training events including the annual conference as well as serving on various CCCSFAAA committees and we certainly value our liaison position on the CCCSFAAA Executive Council. CLFE members appreciate the dialog and input we receive from the financial aid community and we look forward to keeping the lines of communication open between the school and lending community through our membership quarterly meetings, school panel discussions at those meetings, membership conference calls and our newly formed CLFE committees. We have formed four new committees within the CLFE membership:

TECHNOLOGY COMMITTEE - An enhanced CLFE web site is the focus of this committee by creating an online environment that provides value to our members and industry partners. The newly revised website will be more robust and will provide more information and resources that CLFE has to offer to the financial aid community. Watch for the new CLFE website in the coming months.

MEMBERSHIP/COMMUNICATION - Recruiting new member organizations as well as being the "content managers" for the new and improved CLFE website will be the responsibilities of this committee. One goal is to provide on-going communications on CLFE to the financial aid community.

GOALS/DRIVERS COMMITTEE - This committee will be reviewing the CLFE by-laws, officer structure, and the CLFE mission and values statements in an effort to determine whether the mission and values of yesterday are still applicable today. The committee will also survey our membership constituents and determine what priorities are most important and add value to the CLFE member organizations. The committee will then report the survey results and submit necessary recommendations to the executive officers and membership for review and approval.

RFI/RFP COMMITTEE - Providing resources and tools to schools on how to develop an RFI or RFP will be the purpose of this committee. One such tool would be a lender list mid-year re-evaluation -a comprehensive tool that can help schools quickly re-evaluate one or more pieces of key criteria to adjust a lender list quickly upon the exit of a lender, or shifting of lender benefits throughout the year. If you have any ideas or suggestions that might be useful for this committee, please feel free to send your ideas to the committee chair, Thalassa Naylor, at thalassa.naylor@salliemae.com

I mentioned in the last CLFE corner that CLFE hosted its Annual Meeting January 13-15, 2008 in San Diego, CA. The meeting was a huge success in terms of attendance from lenders, guarantors, originators/servicers, secondary markets, industry partners as well as both our school and student panels. The agenda topics ranged from presentations by industry experts on what's going on in Washington, various industry and guarantor partners, as well as panel discussions from both CASFAA and CCCSFAAA.

Some of the concerns that were discussed with the school panel:

- Issues regarding the new regulation effective July 1, 2008 that will preclude lenders and guarantors from assisting schools with in person entrance and exit counseling.
- Concerns with moving from a two to three year cohort default rate calculation and;
- Direct to Consumer Private loans.

CLFE's next quarterly membership meeting will be held in South San Francisco, CA on June 24, 2008.

If you would like to learn more about CLFE, please visit our website at www.clfe.org

The CLFE officers and the membership look forward to assisting the CCCSFAAA community in 2008!



Treasurer's Report

By Deborah Soria, CCCSF AAA Treasurer

Since I last communicated with you in February, Sherrie Padilla, our Treasurer Elect and I have been working together and sharing the fiscal responsibilities for CCCSF AAA. We've been especially busy with the Spring Trainings that were held in late March and early April. The good news is that our individual registrations for the three Spring Trainings were up from what was budgeted. However, sponsorships for the events were down.

You probably are wondering what are the responsibilities in maintaining the organization's fiscal records. The Treasurer Elect is responsible for recording and depositing all the checks that schools, sponsors, and individuals send in and reconciling credit card payments.

The Treasurer is responsible for making sure the bills are paid. We use an online system that allows us to keep track of all the checks that are written and run reports as needed. The online system is updated each day with banking information, so all deposits and checks are categorized and cleared. At the end of each month, the bank statement is easily reconciled.

The Fiscal Committee, which is comprised of the Treasurer, Treasurer Elect, President and President Elect, meets before each Executive Board Meeting to make sure that we are adhering to the budget that was approved for 2008.

I want to take this opportunity to thank those of you who are members of CCCSF AAA and encourage your continued support. If you are not already a member, consider becoming one. The \$30 annual membership fee helps to fund training and advocacy efforts. During these uncertain budgetary times, I was especially proud to be a part of Day at the Capitol in March and to advocate for our community college students.

It is my pleasure to be able to serve CCCSF AAA as Treasurer for 2008.

A Sincere Thank You.....

I attended the WASFAA Conference in Seattle and was struck by how much our industry has changed in the last year. There were very few vendors exhibiting at the conference and the atmosphere was not fun, festive nor loud as it has been in the past. In fact, it was quite gloomy. Each day more bad news hit the vendor area ("Sallie Mae to lay off 200 employees", "Teri Loans declares bankruptcy", etc.).

I really felt bad for my lender and guarantor colleagues and not only because I was one of them for a short time, but because they are a hard working, conscientious, caring group of people who don't deserve to have their world turned upside down.

After attending the Annual Student Services Conference in Los Angeles, I returned to the office to get a phone call from one bank notifying me that they would no longer be originating student loans for my college's students. A press release from another appeared in my email with a similar message. These are trying times for all of us but especially for those lender and guarantor partners who have lost their jobs or those who are dealing with the fear and anxiety of the possibility of losing their jobs.

I want to personally thank all of them for the tremendous support they have given me at three different colleges where I have been employed and for the support they have given CCCSF AAA over the years. I consider many of them my friends and I hope that this situation improves and that these good people land on their feet.

*Nancy Davis, San Bernardino Valley College
CCCSF AAA Secretary*



Help Students Manage Their Money

-Susan Neppel is a training consultant with Great Lakes Higher Education Guaranty Corporation

Many students struggle with their budgets at the start of a new school year. As you are helping them with their financial aid needs, offer them some tips that will help them manage their money, as well as become better student loan borrowers.

BUDGETING BASICS

- When creating a budget, first determine your income (money coming in), then itemize your monthly expenses (money going out). If you have to make estimates, estimate your expenses high and your income low. Also, be honest: creating an unrealistic budget is almost as bad as not having one at all.
- Once you estimate your income and expenses, compare the two. If your income exceeds your expenses, then you're in good shape. If your income does not exceed your expenses, or does so by a small margin, examine your monthly expenses for items that can be reduced, or eliminated.
- Think about costs that you can easily cut out of your budget. Determine wants vs. needs. Is everything you really "need" necessary?

TIPS FOR CREATING AND MAINTAINING A BUDGET

- Don't punish yourself. Many people think budgeting means not spending. In fact, budgeting means knowing how much you spend, and how much you can afford.
- Avoid off-budget spending. When you spend money off-budget, you are spending money that—by definition—you cannot afford to spend. And money you cannot afford to spend is usually borrowed from credit cards you cannot afford to pay off. The result is a vicious circle of more off-budget spending, more debt, and ultimately, more credit card use, even to pay for in-budget items you used to be able to pay for with cash.
- Budget money for fun things. The occasional splurge is fine, and even encouraged. Just make sure you budget for it.
- Update often. As soon as your expenses or income change, update your budget.
- Pick a good budget tool. There are many budgeting tools available, including the Online Budget Manager at mygreatlakes.org, that will teach you about budgeting. Pick one that works for you.

TIPS FOR CUTTING EXPENSES

TIP	Approximate Annual Savings
<i>Avoid the coffee shop. Buy a travel mug and brew your own gourmet coffee instead.</i>	\$1,000
<i>Give the phone a rest. Email is an easy and cheap way to keep in touch with long-distance friends.</i>	\$750
<i>Pick a phone. You may not need both a cell phone and a landline. Pick one.</i>	\$500
<i>Shop smarter. Coupons, sales, and special offers are available for almost any product or service that you need.</i>	\$1,500
<i>Learn to love fresh air. Air conditioning costs a lot of money, but breezes are free. At a minimum, turn it down when you are not at home.</i>	\$400
<i>Go for the personal touch. Handmade gifts and notes are always appreciated.</i>	\$200
<i>Eat at home. Restaurants are budget killers. Eat at home and make it an event.</i>	\$2,000
<i>Skip the drinks. If you eat out, drink water. Paying for overpriced drinks is an easy way to run up your tab.</i>	\$500
<i>Brown bag your lunches. Eat cheaper, and healthier.</i>	\$1,400
<i>Rethink your car. College campuses are perfect for carpools, bicycles, and buses.</i>	\$3,750
<i>Cancel, cancel, cancel. Magazine subscriptions, cable TV, expensive phone plans, health club memberships, cleaning services, etc.</i>	\$1,500
TOTAL	\$13,500

For more information on helping students manage their money, please contact Karen Dowdall or Heather Garcia, your Great Lakes marketing representatives.



Federal Issues Committee Update - Spring 2008

Submitted by Margie Carrington, 2008 CCCSFAAA Vice President, FIC Chair

After many years of extensions, there is "talk" that Reauthorization of the Higher Education Act of 1965 could actually occur by the end of May. With the current federal loan access crisis and new legislation being introduced almost weekly, this may be an overly optimistic expectation. The Senate and House Reauthorization bills, S.1642 and H.R.4137 respectively, are currently in Conference Committee pending resolution of differences between the two pieces of legislation.

There are several provisions within both Reauthorization bills that have caused concern to CCCSFAAA because of their potential impact on our community colleges. First and foremost in H.R.4137 is the proposed change to the calculation period for the Cohort Default Rate (CDR) from 2 to 3 years. This additional third year is estimated to increase current rates by up to 50 percent posing some challenges for colleges in managing their CDR. S.1642 expressly prohibits lenders from providing in-person loan counseling of any kind and restricts guarantors to in-person exit counseling. In February a CCCSFAAA advocacy letter was sent to Congressmen Miller and McKeon and the Higher Education members of the House and Senate by Association President Kristin Shear urging amendments addressing these two specific issues.

CCCSFAA and CASFAA Federal Issues members developed a joint position paper and talking points for Congressional visits scheduled in March as part of their attendance at the NASFAA Leadership Conference. The paper identified approximately 25 provisions that the associations felt warranted the highest support or opposition including:

- Support for increase in House Pell Grant authorization levels (Part A, Section 401).
- Support for Senate proposal to establish automatic deferments for re-entering students (FFELP, Part B, Section 428).
- Support for Senate provision to expand credit reporting requirement (FFELP, Part B, Section 424).
- Support for Senate provision for student who fails Ability to Benefit test but passes college level course work meets statutory requirements of being "able to benefit" (General Provisions, Part F, Section 484).
- Opposed to House provision requiring Model Institutional Financial Aid Form (General Provisions, Part F, Section 482).
- Opposed to House provision to modify Cohort Default Rate (FFELP, Part B, Section 35).
- Opposed to House provision to automate population of FAFSA with IRS data using prior prior year. (Recommend recede to Senate to conduct impact study and evaluation) (Needs Analysis, Part F, Section 480 & General Provisions, Part F, Section 483 & 448).

Both the House and Senate Education Leadership introduced legislation in April seeking to alleviate student and parent federal loan access barriers and to ensure a safety net for

the FFEL program through clarifying Lender of Last Resort (LLR) provisions. The Ensuring Continued Access to Student Loans Act of 2008 (H.R.5715) resoundingly passed in the House, 383-27, and the Strengthening Student Aid for All Act (S.2815) was introduced on April 3 and referred to the Senate Committee on Health, Education, Labor, and Pensions though no further action has occurred at this time.

Currently the bills amend the HEA to:

- increase the maximum annual and aggregate unsubsidized Stafford loan amounts that may be provided to undergraduate students under the FFEL program;
- provide grace and in-school deferments for parent PLUS borrowers;
- provide for loan accessibility to parents whose credit is adversely affected because of delinquent mortgage or medical payments;
- permit the Department of Education to act as a secondary market for lenders in need of new capital; and,
- provide the Department of Education the authority to grant certification for LLR participation for individual institutions should loan access reach critical mass.

One significant difference between the bills is that S.2815 changes Title IV need analyses by allowing the calculation of a negative expected family contribution and increases the Pell Grant available to students whose expected family contribution is a negative number.

Some members in our segment have expressed concern that increasing the loan limits are not necessarily in the student's best interest at the community college level and have suggested requesting language be added that would allow a community college to set a lower institutional loan limit. Others, however, have expressed that any increase in aid is a good thing.

Other recently introduced legislation includes the Emergency Student Loan Market Liquidity Act (companion bills H.R.5723 and S.2874) that enable the Federal Home Loan Banks to invest in student loan-related securities and the PLUS Loan Borrower Protection Act (S.2895) that also provides for exceptions to PLUS loan disqualification for parents with delinquent mortgage and foreclosure.

The Federal Issues Committee has yet to weigh in on the new loan bills but will be convening soon to provide recommendation and comment for CCCSFAAA's leadership and members.

The only certainty in all of this is that it will continue to evolve and CCCSFAAA will continue to work closely with the Chancellor's Office, NASFAA, CASFAA, CLFE, the Department of Education, our legislators and their staffs and others to advocate on behalf of our students and colleges that serve them, and to keep the membership apprised along the way with requests for support and advocacy when needed.

Develop an Operational Calendar to Improve Efficiency

By Leonard Gude, Vice President, Financial Aid Solutions, Regent Education

The operation of a modern financial aid office requires the financial aid administrator to track and monitor a large number of tasks, activities and processes. The larger the aid office, the more difficult this is to do. How do you know if everyone did what they were supposed to do? A tool that I found useful was an operational calendar. I developed it using Excel and it included the "Five Ws: Who, What, When, Where, and Why".

BENEFITS

The benefits of using an operational calendar are numerous. It improves time management as staff knows what they need to do and when to do it. The calendar also assists with business process analysis and task coordination in that you can visually see if the sequence and dates make sense relative to other actions being taken by the office. Staff participation in the process encourages ownership and acceptance. It also provides the staff a shared view of the near future.

CREATING THE CALENDAR

The first step in the development of the calendar is to create a listing of all the events which will occur during the year. Since these events do not require any action, enter NA for the "Completed?" date. The next step is to post the calendar to a shared drive or office intranet page and then to ask the staff to add all of the tasks and activities that they are responsible for. The third step is to schedule a monthly "Calendar Review" meeting. Prior to this meeting, send a reminder email to the staff asking them to review the calendar and to enter the "Completed?" date for all of the items for which they are responsible.

EXAMPLE:

When	What	Who	Completed?	Where/Why
Aug 24	No vacations for this week	All	NA	First week of classes
Aug 24	Enrolled less than ½ time email	John	Aug 25	Encourage to take more hours so that can get aid
Aug 25	Check for receipt of State grant funds	Mary	Aug 26	Need funds for Aug 28 disbursement
Aug 27	Check for receipt of Fed Grant funds	Mary	Aug 28	Need funds for Aug 28 disbursement
Aug 28	Drop/add ends at 5:00	NA	NA	Students cannot change class schedules
Aug 28	Book auth expire at 5:00. Run program BS 003		Aug 28	Expenses need to be posted before aid is disbursed to student acct
Aug 29	Run program FA 235 at 12:01 am	John	Aug 29	Disburse aid to student account
Aug 31	Run program FA 120	John		Give report to Mary so she can see how much aid was disbursed
Aug 31	Confirm checks were mailed	Mary		So staff can answer student queries
Sep 1	Begin reviewing daily drop reports for R2T4	Ann	Ongoing	R2T4 reviews were started on Sep 1

REVIEW THE CALENDAR MONTHLY

Three activities are to be completed at each calendar review meeting. The first activity is to review all of the tasks for the past month to insure that they were all completed. If any task is not completed, then a note as to why and the projected completion date should be entered into the When/Why column. At this time, you should also critique the activities to determine whether or not any changes need to be made for next year. The next activity is to review the entries for the current month. Is there any task missing from the list? Are there any dates which need to be changed? Do any of the tasks need to be reassigned to someone else? The third activity is to review the tasks and events for the upcoming month. This review is similar to the current month review. By looking ahead, everyone is aware of the challenges ahead and many unpleasant surprises can be eliminated.

PRACTICE MAKES PERFECT

The first few times that you conduct the calendar review meetings, you may find that it will take several hours to conduct the review. However, over time the meetings will become progressively shorter. After several years of doing this, we were able to complete the monthly calendar review within 15 to 30 minutes.

You may believe that you are too busy to do this. I would counter that if you are too busy to do it, then it is critical that you take the time to do it. Remember the old adage: If you don't take time to sharpen the saw, then it will take twice as long to fell the tree.

CONFERENCE 2008 IN ANAHEIM

Long Beach City College Financial Aid Department is proud to be organizing CCCSFAAA's annual conference for 2008. The Conference is scheduled for December 5 through 7 at the beautiful Anaheim Marriott hotel. The program is coming together nicely and we have already secured an outstanding opening speaker. We are working closely with the CASFAA conference committee to share resources and provide an excellent conference for both new and experienced financial aid professionals.



Anaheim
Marriott
ballroom

We have studied the evaluations from the 2007 conference and appreciate many of the suggestions that were offered. We will have a conference dinner away from the hotel and will be inviting local college student groups to entertain us. In the LBCC Financial Aid Office we are fortunate to have staff members representing four generations: the GI generation, the Boomers, the Gen X er's, and the Gen Y's. So, agreeing on music may be a feat but we will surely come up with something!

With the multitude of changes in the student loan industry, sponsorship for conferences is going to be challenging. While we know we will be able to rely on some of our partners in student lending, we also know we will need to seek addition sponsors in order to keep the conference affordable. We will also need to be creative in stretching conference dollars while still providing a premium event.

If you have any suggestions about any aspect of the conference please send an email to: tdubois@lbcc.edu.

We look forward to seeing you in Anaheim!



Anaheim
Marriott
lobby



Dates for Submission:

SUMMER EDITION - JULY/AUGUST

Article Request Notice - July 1, 2008

Article Submission Deadline - July 15, 2008

FALL EDITION - OCTOBER/NOVEMBER

Article Request Notice - October 1, 2008

Article Submission Deadline - October 15, 2008

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