

# THE CCCSFAAA REPORT

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

*President's Message to the Membership for February 2008*

## Challenges and Choices

With the circulation of the Green Lights, Red Tape report in December 2007, right before the conference, I changed my planned remarks for the December annual business meeting. The report prompted me to think deeply about my role as CCCSFAAA's president for 2008 and begin openly discussing choices that we, as financial aid professionals, make each and every day in our work. The challenges we've often discussed and the Governor's budget cuts in the January proposed budget just add to the list of possible challenges facing us in 2008 and 2009.

But we cannot get bogged down with those challenges and discussions thereof. We must also discuss the choices that we make, or that our institution's make, that guide our daily delivery of service and aid to our students. "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. So I again offer my remarks from December to you, the membership...

We all face challenges in our work and lives; and we all make choices, and choices come with consequences—some good, and some not so good. Some challenges are so clear, and others are more obscure. Choices are sometimes quick, and off the cuff; and some are plotted and well thought through.

In our work in financial aid, as student services professionals, we face many challenges. One example is a software conversion. This can be a huge challenge: one that is taxing, complex, large-scale. Another example is Pell Tuition Sensitivity and related issues of recent years...

Oh, enrollment fees went to \$26 per unit—no more alternate Pell.

Well, fees went down for spring term to \$20 per unit, so some students are on alternate Pell payments, and some aren't.

Oh, PTS is now removed--YEAH!--now to quickly and accurately get full Pell payments to students, etc.

The challenges and choices were before us: figure out how to do it, and do it correctly and timely.

Some challenges are more subtle, and some choices we've made might not seem like choices at all. Remember that inaction is actually a consciously chosen course of action.

*Speaking of choices, here are some examples:*

When a student has no remaining need for additional FWS or a subsidized loan or an EOPS book grant, then what? Do we all look to see if a student attended summer school and change them to a 12-month budget? Why, or why not?

For foster youth who still have contact with their ex-foster parents and live with them, do we use an at home or away from home budget? Why?

For Veterans who have just separated from service, do we use current income level, knowing that their income level has changed significantly? Why or why not?

In areas such as these, and in many more, there have been conscious choices made on aid delivery and on

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*"It is our challenge, to challenge ourselves regularly, and review our choices."*

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## President's Message

service to students, and these are somewhat guided by regulations, but these choices are also made based on values, workload, prudence, etc.

The challenge is to revisit these choices, and be sure that they are still the choices you want to make. Remember, inaction is a chosen course of action! Just because it's always been done that way doesn't mean that it shouldn't be revisited and rethought.

We heard from Dr. Joe Martin at the conference that you never know what a difference you might make with what you might do.

Let's go a little deeper....

Satisfactory Academic Progress...you have a policy, recently reviewed and updated. It meets all requirements, it's on the website, it's published and available to all students, counselors, etc. It is fair and equitable. It reflects choices.

Have you ever looked at the students who are denied aid based on not meeting SAP? Are there common demographics: Ethnicity? Age? Gender? First-generation college students? Single parents? English language learners? Non-high school graduates? Reentry students? What is their zip code? Is it a low-income census tract? Is it a particular feeder high school? Have they seen a counselor? How many times, how many different counselors?

Then, look at multiple years of this information and search for the patterns, if any. The ultimate goal of financial aid, I like to say, is to move students from drawing from the tax base to contributing toward it (i.e. "school to work").

Thinking back to those students who were denied petitions or lost aid eligibility due to not meeting SAP (another group to look at)...

*You Are Your Community's College.*

What will your community be like without these students making the school-to-work transition? Without financial aid, will they ever be able to make the move?

Your SAP policy is not designed to leave these groups of students out of the educational process, but perhaps it does. I'm not suggesting that you approve every petition and give everyone aid. This is a much more sophisticated choice than that.

Perhaps it is sound to approve them; perhaps not. Perhaps you need to take a long look at your SAP policy and its UNINTENDED consequences and change it.

Again, think of your community without anything changing.

I'm borrowing this from someone—I don't remember whom. Management is doing something the right way. Leadership is doing something for the right reasons.

Check with your colleagues! As CCCSFAAA members, you have access to the CCCSFAAA listserv. There is also the CFAO-ALL listserv. Recently, colleague Brenda Jerez posted a survey on Work-Study awarding and assignments. She got 60 responses in 2 days! There is a wealth of information out there to support discussion, reflection, and possible change.

It is our challenge - to challenge ourselves regularly, and review our choices. Directors—I'm not just challenging you. Staff and counselors—it is your responsibility to challenge your leadership! Ask WHY something is being done the way it is. Directors—discuss philosophy and choices with your colleagues, Deans, and VPs. Lenders and vendors—encourage discussion and sharing of best practices among your customers.

I encourage you all in 2008 to face some of these challenges and revisit and revalidate or change some of your choices.

Because, what will your community be like if you don't?? You never know what a difference you might make with what you might do.



-Kris Shear, CCCSFAAA President, 2008, [kshear@santarosa.edu](mailto:kshear@santarosa.edu)

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*“The ultimate goal of financial aid... is to move students from drawing from the tax base to contributing toward it”*

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*Hipster Commissioners Louise and Sally with Beth Asmus*

## 2007 Conference Recount

*By Brad Hardison and Beth Asmus*



*Beth Asmus Welcomes  
2007 Conference Attendees*

The pre-conference activities began with a reception for the CCCSFAAA vendors and exhibitors supporting the conference. On Thursday, December 13<sup>th</sup>, the Newcomer's Reception was hosted by incoming President Kris Shear and Conference Chair Brad Hardison. This traditional luncheon honored our new 2007 CCCSFAAA members – more than 100 new financial aid professionals – who had never attended a conference before San Francisco. With a Chinese themed luncheon and a Bingo Game to facilitate everyone getting to know each other in a fun way, President Kris Shear helped the members break the ice.

At the Opening Session, Brad welcomed everyone to San Francisco, as CCCSFAAA kicked off the 2007 Annual Conference. After Brad's welcome and recognition of the conference committee members, President Beth Asmus gave her welcome, dedicated the conference with the "Each One Reach One" theme, and introduced the special conference guests in the audience, including four CSAC Commissioners: Louise McClain, Sally Furay, Dr. Yasmine Delahoussaye and Daniel Friedlander.

The 2007 "Making a Difference" Award, in memory of former director Maureen (Brady) Martinez, was presented to Joshua Johnson, Financial Aid Clerk at American River College.

Opening remarks from Chancellor Diane Woodruff, California Community Colleges Chancellor's Office, were upbeat, visionary, and full of validation of the great work we do to help community college students with access and affordability of higher education.

CCCSFAAA's keynote speaker, Dr. Joe Martin, was introduced and President Asmus gave him a monogrammed handkerchief while telling the audience that she had heard Dr. Joe speak at the North Carolina conference. Dr. Joe launched into his keynote speech and had the audience on the edge of their seats for the next hour. His message was about serving others, and he wrapped his message with his own personal story in a hilarious, no-nonsense style of delivery. With his heart obviously in the right place, his performance was unbelievably well received by the conference attendees. And Dr. Joe, who cleverly



*Antelope Valley College Staff*

modified this year's conference theme, "Each One Reach One," by adding "because you never know" had the audience repeat that message with him throughout his speech.

The conference had now officially begun and attendees were scurrying off to a wide choice of Interest Sessions or networking with colleagues. The major strands for the interest sessions included: beginning financial aid, veteran financial aid, professional development, and veterans and foster youth tracks.

On Thursday evening, the Monte Carlo Social Event was held at Jillian's Restaurant in the Metreon Center. Attendees were treated to a surprise performance by "Brad Hardison and the ISIR Sisters" (Nancy Davis, Toni DuBois, Beth Asmus, and Brad Hardison), who performed an entertaining rendition of Peggy Lee's "Fever" song. It was a lovely evening of 1950s entertainment: a black tie affair, concluding with a silent auction fundraiser of items donated by each Region for CCCSFAAA's student scholarship project.

Friday night's social event was the President's Reception, complete with 1960's music and a Haight-Ashbury hippies theme. The attendees were grooving to the tunes and dressed for the theme. President Asmus emceed the Awards presentation, complete with Go-Go dancers, a disco ball, and psychedelic lighting in the ballroom. CCCSFAAA presented 13 awards in six different categories.

The Annual Business Meeting followed on Saturday morning. There wasn't anyone in the audience who wasn't moved and inspired while listening to speeches by Jeffrey Sutton (Mt. San Antonio College) and Meylin Benavides (Skyline College), two of CCCSFAAA's 2007 student scholarship recipients.

President Asmus announced that CCCSFAAA's conference philanthropic project collected more than 1,600 pairs of recycled eyeglasses. Accepting the donation was Dr. Bill Iannaccone, representative from the Lions Recycle for Sight program, who engaged us with real-life stories about how a recycled pair of eyeglasses allowed a mother to see the faces of her children, and a young boy who saw the blackboard in the classroom for the very first time.

Then the Annual Business Meeting was called to order by President Asmus. At the conclusion of the business meeting, President Asmus gave her outgoing president's remarks, which included a list of 2007 association accomplishments. She then officially passed the gavel to incoming president, Kris Shear (Santa Rosa Junior College). Kris presented Beth with a CCCSFAAA President pen and a special gift, which included a donation to the Wildland Firefighters Foundation (Beth's son is a firefighter). Beth teared up as Kris talked



*Brad and the ISIR Sisters: Toni, Beth and Nancy*



*Camera-shy Jacque, Beth and Kris*



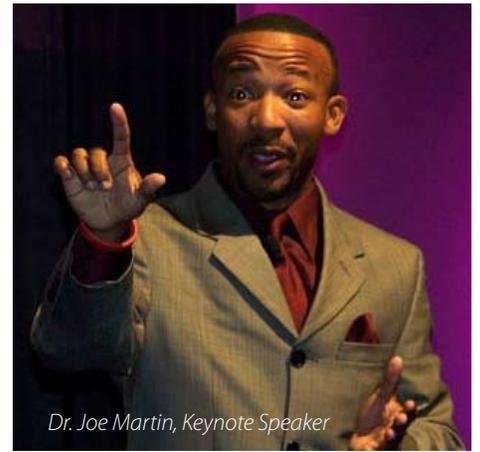
Susan and Michael Hittin' the Ice Cream



Cool Hippies Andi and Judy



Groovin'  
Beth Asmus  
and Renee  
Gulatto



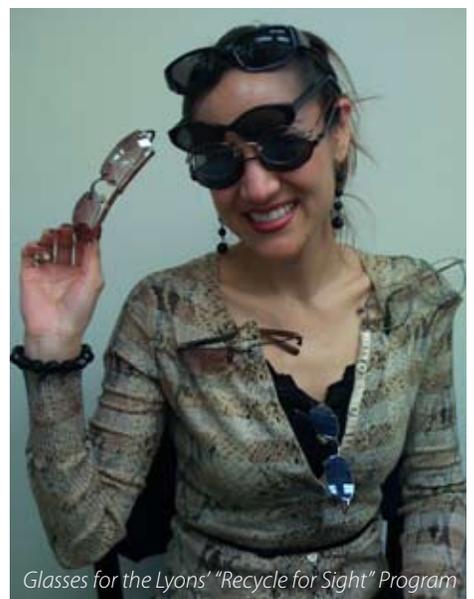
Dr. Joe Martin, Keynote Speaker

about her "grace and fearless mantra" during her year as president and the personal hardships, albeit transparent to most, that occurred during her tenure in office.

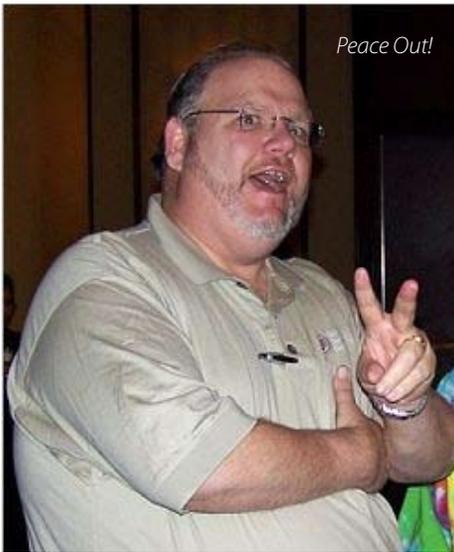
Closing the conference were speakers Linda Michelowski (Vice Chancellor Student Services, California Community College Chancellor's Office), who gave the State Update; and Jeff Baker (Policy Liaison & Implementation Federal Student Aid, U.S. Department of Education), who provided the Federal Update.

The Conference Committee worked very hard to provide a great training opportunity for CCCSFAAA members; create enjoyable social events; and carve out time for networking with our colleagues in the city by the bay -San Francisco. And we must not forget to thank our vendors and exhibitors who supported the conference.

People will be talking about the 2007 San Francisco conference for a long time. It was truly fabulous! Join CCCSFAAA next year in Anaheim, when Mickey and Minnie host the Annual Conference on December 5-7, 2008!



Glasses for the Lyons' "Recycle for Sight" Program



Peace Out!



Lassen Folks Getting' with the Party



Nice wig Steve!



Sac City College Peacemakers



Tohi and Nancy Got the Fever



The Mt. SAC Photogenics

# Notes from Sacramento...

By Richard Quintana, Specialist, Student Financial Assistance Programs, Chancellor's Office [rquintan@cccco.edu](mailto:rquintan@cccco.edu)

Hi everyone!

I hope everyone is staying warm and dry during our rainy period here in California. We need and want the water... just not all at once!

Let's get down to business. The subject most on everyone's mind is the California state budget, its immense deficit, and how this will impact the community college budget. As you know, the Governor has made his recommendations to the legislature. In short, the plan is to reduce spending across the board to close the deficit without increasing taxes. This has pleased some legislators and disappointed others.

The analysis of the Governor's recommendation by the legislature has only just begun. Chancellor Woodruff and Vice Chancellor for Fiscal Services, Erik Skinner, have already made quite a few visits to legislative hearings and meetings with Department of Finance officials to discuss the community college system budget. They have advocated and will continue to advocate for the system in an attempt to soften the cuts. The process has just begun and we still have a long way to go. The message that Chancellor Woodruff and VC Skinner would like you to receive is that the publicized "cuts" are just the starting point, and by the time the budget is signed by the Governor (hopefully not too late beyond the beginning of the upcoming fiscal year), things can change.



In the coming days and weeks, the Chancellor's Office, districts, and all community college stakeholders must work vigilantly to advocate for the resources we need to meet the needs of our students and the California economy. Please step up and participate when your CCCSFAAA officers request advocacy help. Only by working together diligently may we be able to come out better than expected, with our students the beneficiaries of our efforts. An all day advocacy meeting already is planned on March 4 at the State Capitol by the CCC Governmental Relations folks, with college staff coming from throughout the state. This is only the beginning for advocacy meetings for our constituent groups.

A very important and telling report was released by The Institute for College Access and Success (TICAS) in early December 2007. The report is entitled "Green Lights & Red Tape: Improving Access to Financial Aid at California's Community Colleges." The report studied the wide variations in financial aid policies and practices at the community colleges, which can have a major impact on students' access to available aid. One of the report's authors, Debbie Frankel, was in attendance at the CCCSFAAA Conference in San Francisco this past December. A workshop session was hurriedly organized to give her an opportunity to share the findings of the report and answer questions from the Financial Aid staff in attendance. Hopefully you were there. If not, we would like you to have an opportunity to read the report.

A link to the report was distributed to the cfao-all listserve by Tim Bonnel on December 6, 2007. If you didn't see or receive it, please send me an email and ask for the TICAS report and I will forward that link to you. The report's findings and recommendations encourage financial aid administrators to learn from their peers and make the most of the

resources they have. TICAS also makes recommendations for specific, practical changes that individual colleges should seriously consider making, as well as system, state, and federal level policy suggestions for supporting a student-centered approach to financial aid in the CA community colleges.

On another note, hopefully by now you are aware that Financial Aid Awareness Month has been changed from May to April. This was at the request of many financial aid directors and staff who felt that May was too "jam-packed" with activities and, coupled with the year-end processing as the close of the academic year approached, became too busy for staff. This year, the Chancellor's Office WILL provide \$1,500 for each college to assist in the planning, development and implementation of outreach activity(ies) on your campus and in your communities. The money is available. All you need to do to receive the funds is to have your outreach activity(ies) posted to the ICAN Financial Aid Event calendar.

Since our push is for outreach events to be held during our April Financial Aid Awareness Month, to qualify for the funding the events must be listed as occurring between March 16 and May 10. We would prefer that the events are held during the month of April, however the mid-March to mid-May date range allows for some flexibility in accommodating any limitations you may be facing. The events must be posted to the Outreach Spreadsheet disseminated to the cfao-all listserve by Paige Marlatt Dorr on December 21 and by me on January 10. The spreadsheet should be completed and returned directly to Paige Marlatt Dorr at [pmarlatt@comcast.net](mailto:pmarlatt@comcast.net) (see her email for additional tips). I can send you that email if you don't have it.

You can list a few events now and add more as they are developed. However, be advised that the ICAN campaign is about to begin running a significant number of advertising spots between March 3-16 and again from March 31 to April 27. These ads will undoubtedly attract the attention of hundreds of thousands of students and their parents and will drive a substantial number of them to the ICAN web site, where they will have an opportunity to see the available financial aid events at their local colleges within a specific mileage range from their home. Take advantage of this opportunity by having your campus or community events listed.

In conclusion, we still hear that there are some financial aid directors and financial aid staff who do not have access to the cfao-all listserve. It is important that you get connected (there should be at least two FAO staff connected from each office). Anyone can be connected; it is not limited to financial aid directors. Just contact your campus IT staff and inform them that you (and others) want to be a "pointer" to the cfao-all listserve. That's all that is needed. You will be connected and will begin receiving important information that is sent by the Chancellor's Office and your colleagues.

...and how was your week?

# Welcome Our CCC Commissioner!

Dear CCCSFAA members:

First and foremost, I would like to thank Beth Amus for all her support in pushing the Governor's Office to fill the vacant community college seat on the California Student Aid Commission. My appointment by the Governor was a nine month process, coming just one week before the sale of EdFund became public knowledge.

With the pending sale, the Commission staff is under the stress of detangling from EdFund, trying to find a new location (since the lease on their building is expiring); absorbing EdFund staff who are still in the civil service system; coming up with a plan to ensure that the technology infrastructure is not jeopardized during the move to new headquarters; dealing with the pending budget cuts due to the state deficit; and now dealing with the news that the governor has targeted the competitive Cal Grant program for elimination.

In addition, with the recent or upcoming departure of Commissioners McClain, Furay, Dyke, Johnston and Perez, only three commissioners (Friedlander, Galligani, and Hernandez) have served on the Commission longer than I have. As a result of the departure of these five commissioners (whom I have come to know and respect), I am now one of the "senior" commissioners and chair of the Personnel, Evaluation and Nominations (PEN) Committee. This committee is responsible for the annual evaluation of the Executive Director, nominating the annual slate of new Commission officers, and periodically assessing the effectiveness of the Commission's organization and procedures. It reviews Committee appointment packages and recommends appointments to the Commission's advisory bodies.

As a CCCSFAA member, you could help me in my role as chair of the PEN committee by recommending Grant, Cal-SOAP, and Loan Advisory Council members, when vacancies for community college representatives are announced. We represent the largest segment of students in higher education, and unless we are at the table, our voices will not be heard. One place that we need those voices to be heard loud and clear right now is in Sacramento. I am looking forward to hearing your voice regarding the governor's proposal to phase out the Competitive Cal Grant program that serves 42,000 community college students.

In closing, as I finish my first eight months representing California Community Colleges, I am going to challenge your elected CCCSFAA officers and regional reps to help me ponder the answers to these questions:

Are we satisfied with the quality of outreach CSAC provides to our students and their families regarding the availability of student aid? If not, what can we do to partner with them or leverage our resources?

What CSAC sponsored outreach activities do you believe are the most effective? Are there outreach activities that need to be improved?

Student aid forms can be difficult to understand. Are we satisfied with the forms or should they be simplified?

Students are borrowing more than ever before, and many are turning to private loans with high interest rates. Do we monitor the number of private loans issued to our students?

Community College Transfer Entitlement Awards are being underutilized. What changes do you think we should propose to increase utilization?

These are just a few of the questions that I have. Working together with you to answer these questions and any others that you may have will help me in my efforts to be the best Commissioner that I can be. Attending December's CCCSFAAA conference in San Francisco and talking with many of you gave me some insight into your concerns, but if you haven't had a chance to meet me to voice those concerns, please let me hear from you. I can be reached at [delahoye@lavc.edu](mailto:delahoye@lavc.edu), and once again, thank you for supporting my nomination!



- Dr. Yasmin Delahoussaye, California Student Aid CCC Commissioner



# TOUGH CHALLENGES AHEAD CALL FOR A COLLABORATIVE FRONT

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

As a new year begins, we welcome a new Commission, featuring six new members who soon will be rolling up their sleeves alongside returning commissioners to tackle a most daunting challenge: guiding the management of a statewide financial aid program under the cloud of a state fiscal emergency. Part of this bleak fiscal environment includes the potential loss of new Competitive Cal Grants as proposed in the Governor's budget, 70 percent of which were traditionally claimed by community college students.

Given the state's current financial picture and the necessity for across the board cuts, we understood that we might not get through the first round of fiscal review without some reductions. While we were relieved the larger Cal Grant Entitlement program was not reduced in the Governor's January budget proposal, we recognize the urgency for all of us to work together now to educate legislators and other policymakers about the consequences of eliminating all new Cal Grant Competitive awards.

Now is the time for us to help policymakers seek productive solutions, in hopes that reductions that directly affect students with demonstrated financial need can be spared or minimized. We need to rally together to mutually support students from all segments of higher education and to support the Cal Grant program as a whole, so it can continue to provide access and choice for California students, who in turn, can contribute to growth in the state economy as well-trained, productive citizens.

Recent studies show that California is failing to prepare its students for postsecondary education opportunities and career success. Plans to cut new Competitive Cal Grants would only magnify this failure by hurting older, nontraditional students, many of whom are community college students. As a population, community college students applying for Competitive Cal Grant awards average an annual income of about \$15,000 and an age of about 30. Each year, Competitive Cal Grants provide critical financial assistance to 22,500 students, many of whom are seeking a second chance at a higher education.

The bottom line is that if this critical source of financial aid is eliminated, we will be making it more difficult for these students to better themselves and contribute to the state economy. While it is true that the Pell Grant maximum award will increase by \$400 in 2008-09 and would therefore help soften the loss of any Competitive Cal Grant award, this federal increase does not offset the Cal Grant B access grant. The access grant provides \$1,551 for a full-time student, leaving students with a net loss of \$1,151 to cover books and supplies.

California must keep its commitment to honor the basic tenets of the Master Plan for Education as well as the Commission's mission to make education beyond high school financially accessible to all Californians. The inter-segmental nature of the Cal Grant program, with its built-in choice and access, is the best way to entice students to stay the course, complete a

higher education, and ultimately enter into a profitable career that benefits them and the state.

Our Governmental Relations staff is preparing to take on this subject over the next several months as the Legislature reviews and debates the details of the Governor's proposed budget. Indeed, the Legislature could offer some of its own alternatives before a final budget agreement is reached.

While we cannot guarantee that cuts will not be made to our important Cal Grant Competitive and Entitlement programs, we will continue to do our best to demonstrate to state leaders the implications of how such reductions will impact our state's most disadvantaged students. We will keep you apprised as we continue our discussions with them and with our new Commission, which is scheduled to meet for the first time February 28, over the course of this new budget cycle.

In the meantime, please help us in encouraging all students to submit the all-important FAFSA as well their verified Cal Grant GPA by the March 2 deadline, and/or, by September 2. While the state budget will not be finalized for several months, students should continue to do what they can to apply for all forms of financial aid to maximize the potential for financial assistance.

On a positive front, for a third year, students who attend a California Cash for College workshop in January and February and successfully complete their financial aid applications could qualify for an extra \$1,000 Cash for College scholarship. More than 500 scholarships will be awarded statewide and in Los Angeles, thanks to the generous funding provided by the College Access Foundation of California. To date, we have more than 500 workshops scheduled throughout the state—doubling our number from just a few years ago.

To increase peer to peer outreach in high schools, and to help college students persist in their education beyond high school, the Los Angeles Cash for College program received a grant from the College Access Foundation of California to offer 24 college students a \$3,500 Cash for College Ambassador scholarship. In return for the scholarship, these Cash for College Ambassadors will spend the next year assisting Cash for College regional partners in their efforts to help high school seniors qualify for a \$1,000 scholarship by encouraging them to attend a workshop and apply for a Cal Grant. Ambassadors will also receive support to further their leadership, peer and professional development throughout the year.

More than 900 Cash for College scholarship recipients who participated in local and statewide Cash for College scholarship programs over the past three years were given an opportunity to apply for the scholarship. The inaugural group of Ambassadors attends both four-year and two-year institutions and was selected in January from major regions in the state, including San Diego, Los Angeles, Bakersfield and the greater Central Valley, the Bay Area, Sacramento, and the Redding/Chico area.

# CCCSFAAA Receives Honors

By Beth Asmus with Awards  
from CSAC and CASFAA

For the past year, CCCSFAAA has collaborated with the leaders of the California Association of Student Financial Aid Administrators (CASFAA) and California Lenders for Education (CLFE) to create presentations on a variety of financial aid topics geared to educate, and provide a student and institutional perspective of the state aid programs to the commissioners at the California Student Aid Commission meetings.

CCCSFAAA is invested in the efficiency and success of the state aid programs and continues its work to ensure that the California Community College interests are represented (and heard) at every Commission Meeting. CCCSFAAA, CASFAA and CLFE's time and effort have been most appreciated by the commissioners. Commission Chair

Louise McClain expressed, "I want to personally thank you for your presentation at the meeting today. As a veteran teacher, I know how hard you worked on the presentation...I plan to steal your slides for my financial aid night, and I think other high schools could benefit..."

Commissioner McClain's day job is that of a high school counselor in the San Diego area. In her role as commission chair for the Cash for College outreach campaign, McClain knows first hand the importance of her students and families getting accurate financial aid information. She has also been a great advocate for our segment, championing the message that "financial aid is available year-round at community colleges" and promoting the Cal Grant September 2<sup>nd</sup> deadline for community college students. Community College Commissioner Dr. Yasmin Delahoussaye, Los Angeles Valley College - Vice President Student Services, echoed McClain's sentiments, "I continue to be impressed by the education that you are giving them (the Commissioners)...great job!"

At the November 29, 2007, Commission Meeting, Commissioner Chair Louise McClain and Diana Fuentes-Michel, CSAC Executive Director, presented me with a Resolution thanking CCCSFAAA's leadership for the commission meeting educational presentations; for playing an instrumental role in the new Cal Grant Institutional Participation Agreement; for conducting a publication review for the Fund Your Future student and parent consumer brochures; and for taking the lead in increasing communication between the Commission and the financial aid community colleges during 2007.

Additional recognition of our efforts to educate the Commissioners came when CASFAA presented its "Project of the Year" award to CCCSFAAA for its work on this task force at the 2007 Conference in San Francisco. In accepting the award, I noted that "The credit for this award is shared among many of my community college colleagues who collaborated on the Commission presentations. Karen Micalizio, Kris Shear, Brad Hardison, and Pat Hurley were key contributors to the educational PowerPoint series."

The PowerPoint presentations are posted to the State Issues web page located at [www.cccsfaaa.org](http://www.cccsfaaa.org) for your use. Feel free to modify the presentations to meet your needs.



## STATE ISSUES UPDATE

2007 closed with a wonderful statewide conference in San Francisco, and a great time was had by all!

2008 opened with the Governor's proposed budget, which unfortunately included significant proposed cuts to all categorical programs, with the BFAP/SFAA line item having the largest proposed cut of all categorical programs, at 12.8 percent. Given that COLA and growth is not received on this funding, this type of cut is sort of a double whammy.

It took a couple of years for schools to be confident that the funding was ongoing and to commit it to permanent and ongoing positions, which is the intent of the funding. Its purpose is to promote financial aid outreach and increase administrative capacity for assistance with the financial aid application and delivery process. Now that more funds are tied up each year in salaries and benefits, there is less available to easily cut back.

Also proposed to be cut in the Governor's budget is the competitive Cal Grant program—nearly three-quarters of new competitive awards each year are awarded to community college students. If this is the year of education, these are the types of cuts that will limit access to higher education (which keeps getting more expensive and more out of reach for many) and set California back.

Through our advocacy, we need to explain this to the influencers and decision-makers in our state. The State Issues committee will need your assistance to write letters, contact local representatives, and advocate for our students and the future of California. Be ready to jump to action when called!

March 18 will be the CCCSFAAA/CASFAA Day at the Capitol. Our annual day of legislative advocacy will be even more important this year, as we have important issues to address! If you are interested in participating, contact State Issues committee chair, Brad Hardison ([hardison@sbcc.edu](mailto:hardison@sbcc.edu)).

Thank you, in advance, to the members of the State Issues committee: Beth Asmus, Tim Bonnel, Marco de la Garza, Denise Donn, Brad Hardison, Susan Jones, and Kris Shear. Others are encouraged to join!

**November 29, 2007** Similarities & Differences of the Federal & State Delivery Systems

**September 7, 2007** Grants Are Not Enough

**June 21, 2007** Getting the Money to the Student

**February 22, 2007** Affordability, Accountability & Responsibility

**November 29, 2006** History & Student Eligibility

# THE MISSION IS POSSIBLE!

On January 18, 2008 the CCCCO held its first regional convening for the Foster Youth Success Initiative. Held at DeAnza College, in Cupertino, CA, the event drew from the four counties served by California Community Colleges in Region 4. At the first of up to 8 regional convening scheduled for 2008, members of the higher education campus communities from local colleges, met with the county social service and foster youth service providers and caseworkers as well as the and local county office of education and K-12 foster youth support and service providers. Also attending were representatives from local 4 year colleges, CME and the Silicon Valley Children's Fund. The convening focused on establishing and expanding relationship between participants in a local context to work collaboratively toward transitioning youth from secondary

to postsecondary education. The gathering included the enthusiastic participation of more than 170, who were greeted by the Chancellor, Dr. Martha Kanter of the host community college district Foothill-De Anza District, and President Dr. Brian Murphy of De Anza College.

Facilitated by Tracy L. Fried, *Consultant to the California Community College Chancellor's Office Foster Youth Success Initiative*, the event featured several presentations from youth from foster care. Each young person reflected poignantly on their personal journeys including the challenges, failures and successes. Each expressed their unqualified endorsement for increased awareness, outreach and academic and student support service for youth from foster care transitioning to higher education. Citing first-hand experience their comments punctuated the need for youth to establish and maintain relationships with knowledgeable, interested, caring support networks and staff.

A morning panel discussion followed sharing the perspectives of community college student and academic support service professionals serving youth from foster care. The community college campus panel was made up of Donna Fung, Counselor from the De Anza Summer Bridge for Foster Youth Program, Eric Ogata, EOPS Coordinator from Monterey Peninsula, Margie Carrington, Financial Aid Director from Canada College, Karen Pullen, Coordinator of the San Jose City College Disability Support Services Department, Beth Nelson, Manager of the Cabrillo College Digital Bridge Academy, and LeAnn McGinley, coordinator of the West Valley College Assessment Office.

The afternoon panel was made up of members of the county and private community support programs and service for youth from foster care and, included Priya Mistry, Program Manager for the Silicon Valley Children's

Fund, Carla Macias, ILP coordinator from Santa Clara County, Vanessa Payne, Coordinator of the Santa Clara County Transitional Housing Programs (THP), and former Foster Youth, Michael Payton, Coordinator of the Santa Cruz County Dept of Education Foster Youth Services Program, and Mickey Mood, Coordinator of the Monterey County Kinship Center

Each panel session was well received and successful in framing the subsequent interactive facilitated breakout sessions, organized by county, to enable participants from local campus and community organizations to share ideas and develop local strategies to address the needs of their respective local campuses and the communities they serve. The overwhelming conclusion of participants is that the Mission is Possible!!! Ultimately every youth from foster care is welcome and encouraged to seek a college education and to ensure successful transition, everyone must work together.

The success of this first regional convening is a direct result of the collaboration and partnership of the FYSI Regional Representatives, and liaisons in Regions 4, as well as their respective campus and community partners. Kudos to Region 4 for successfully forging the way for other regions to initiate and implement their own regional partnerships, activities and convenings.

If your regions, colleges and local communities are interested in learning more about hosting or participation in regional activities please contact Ellie Zellmer, FYSI program administrator at the CCCCO. Ms. Zellmer can be reached at (916) 327-5892 or by email at [ezellmer@cccco.edu](mailto:ezellmer@cccco.edu)



Top: DeAnza President and Foster Youth Panel  
Bottom: Former Foster Youth Vanessa Payne



## Region II Update *Patty Morgan, Region II Rep, Napa Valley College*

The start of the Spring Semester has been a busy one for Region II schools. Snow was falling on Mendocino College in late January, while a little farther south the region was looking at potential flooding. Regardless of weather, the semester began without a hitch, and with enrollment up, we're off to a great start. Spring is also the time when our annual "Cash for College" events take place. Throughout the region, schools are gathering materials, perfecting presentations, and promoting their Cash for College events.

Napa Valley College (NVC) has scheduled fourteen evening and Saturday "Cash for College" workshops during January and February. Through the tireless effort of Financial Aid Technician Bob Lortz and the generosity of Travis Credit Union, an IPOD Shuffle will be raffled off to one lucky student in attendance at each event.

In addition to the "Cash for College" workshops, NVC hosted a veterans issues workshop in January with Bucky Peterson (Special Assistant to the Chancellor of the California State University and liaison to the Secretary of Education for education matters for military veterans and active duty); Joanne Vorhies (California Community College's Articulation Coordinator and Troops to College Coordinator); Regina Brown Wilson (California's Secretary of Education Public Information Officer and member of the Governor's Task Force "Troops to College,"); and other Veterans Counselors and certifying officials from Sacramento State University, Solano Community College, Sierra College, NVC faculty and staff, and veteran students. The purpose of this workshop was to discuss the difficulties returning veterans face and what colleges and universities can do to help them be successful in the educational environment.

Mendocino College spent December and January moving its Financial Aid, EOPS, and CalWORKs Offices from one building to another, with only a few mishaps along the way. However, they are now housed in their new offices and are "mostly operational." In addition to their Cash for College, FAFSA Renewal, and Foundation Scholarship workshops, Mendocino College is preparing for the implementation of their new Datatel system.

Sierra College has also been busy with the start of the Spring Semester and increased student enrollments. In addition to their "new semester" traffic, they are busy with planning and implementing their 2008-2009 FAFSA workshops. In addition to their regular financial aid staff, Sierra College has trained "Financial Aid Student Ambassadors" to work one-on-one with student to complete their FAFSA for both the current and upcoming academic years. Their Student Ambassadors have been very busy assisting students with both paper and online FAFSA's and have proven to be "a great addition to our office!"



## REGION III Update *Judy Cohen, Region III Rep, Laney College*

Goodday CCCSFAAA. Greetings from Region 3. Conference is just a warm memory...and January is very wet.

We welcome Loretta Canto-Williams, new Financial Aid Director at Lost Medanos College.

We in the Peralta College District are getting off to a year of uncertainty and excitement. Do we plan for cuts...while fiercely defending our funding? Well, YES....

AND, we are most excited about our new partnership with Regent Education Systems. We are working with Regent to configure their new web-based 5X version to accommodate a multi-campus district financial aid system. Just defining a HOME College, when students are enrolled at three...in what looks like an eligible program at all three...is a challenge....but the new product is lookin' good!

The rest of our District functions will be converting to PeopleSoft, with interfaces to Regent...needless to say, we are delighted to be working with a user friendly Financial Aid system rather than "drilling down", ad nausea (PeopleSoft users know what that means!)

I hope this new year finds all the CCCSFAAA family in good health and our troops overseas in safe quarter.



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

Region V will hold its first meeting of 2008 on February 1st at Reedley College's Willow International Center. Everyone is excited to get together, although it's hard to get away at such a busy time – but then, it's always a busy time around campus!

Modesto Junior College (MJC) currently has two Financial Aid Technician II vacancies. One is due to a promotion. Kristina Duarte was hired as our CalWORKs Program Representative II, and because CalWORKs is part of our department, we really didn't lose her. Our other vacancy occurred when Aracely Rodriguez decided to stay home to be a full-time mom.

We've opened one of the positions. In fact, it's posted on the CCCSFAAA job board – check it out, spread the word. Our second vacancy has been put on hold pending more information on the Governor's proposed budget for next year.

MJC has rolled out a student email system, with a plan to fully implement it, beginning Summer '08. The Financial Aid Office has been sending correspondence to financial aid applicants via personal email addresses for the past year, but we're anxious to get the entire campus on board, so we can reach all students with our financial aid messages.



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

Greetings! My name is Keith Cobb, and I'm honored to be elected as your Region VIII Representative for the California Community Colleges Student Financial Aid Administrators Association (CCCSFAAA). In this elected role, I will be responsible for attending the CCCSFAAA Executive Board meetings and serving as the lead constituent for our region. I will also facilitate local regional meetings and provide our constituents with the latest information.

I have been in financial aid for over 13 years now. I'm proud to say, like many of you, that I'm a product of a community college. I started at Cypress College as a work-study student in the financial aid office and worked my way up to become the Director of the Financial Aid office as I continued my education. I have a B.S in Human Services from Cal State Fullerton and an M.A in Human Behavior from National University.

In my role as your regional representative I will advocate for financial aid programs designed to serve needy community college students while providing leadership to Region VIII.



## Region IX Update *Greg Ryan, Region IX Rep, Victor Valley College*

We in Region IX are just getting into gear for the spring semester, so its just work, work, and more work! We've had some cold weather this year, and I actually had a snow day this year, which I never thought I would have in Southern California!

Barstow College currently is seeking a new financial aid technician, as Lillian Justice accepted a position in Long Beach. Crafton Hills College, in Yucaipa, has a new hire named Caritta Morales, who filled a vacancy that was created when her predecessor moved to College of the Desert in Palm Desert.

Our region was not able to meet at our last scheduled meeting in October, due to the fires in Lake Arrowhead and Big Bear, which closed Victor Valley College (where the meeting was to be held), for the day due to smoke in the air.

We are currently scheduled to meet at the end of this month. As a region, we will be discussing the upcoming budget challenges, as well as talking about our "Cash for College" events and upcoming Financial Aid Awareness month.



## Region X Update *Michael Copenhaver, Region X Rep, Grossmont College*

Hello, my name is Michael Copenhaver, and I am the 2008 CCCSFAAA representative for Region X. I am the Financial Aid Director at Grossmont College (located in El Cajon, just east of San Diego). Although I have 17 years of financial aid experience, I have only been the Director for 2 years now, and I feel very fortunate to work with so many generous and supportive people. Financial Aid Administrators truly are a great group of professionals to learn from and are always willing to offer their help and mentorship.

Many of you may remember Susan Lipsmeyer, who was my predecessor here at Grossmont for over 20 years and a past CCCSFAAA President (1992-1993). It was a tremendous privilege to work under Susan, who brought me up from a 'pup'...first as a Financial Aid Advisor and then as her Assistant Director. I learned a great deal from her, not the least of which was that I should pursue leadership as a service to others, not as a position of status. I hope to provide such service to all of you in any way that I can.

As with all of you, I am very concerned about the proposed budget cuts across the entire state. Specifically, the loss of the Competitive Cal Grant programs would be catastrophic to our students. Region X Community Colleges serve approximately 2,000 competitive Cal Grant recipients. For Grossmont College alone, our Competitive Cal Grant B recipients for 06-07 were about 225 students. If the Governor's proposed budget cuts are enacted, this would mean a loss of \$263,723 for these needy Grossmont College students.

As the Region X representative, I look forward to working with all of you to ensure this does not occur. Please feel free to contact me to discuss any ideas you wish to share on this or any other topic. I may be reached at (619) 644-7126 or at michael.copenhaver@gcccd.edu.

# I Can Afford College Campaign Goes Back to School

SACRAMENTO, California — High school students throughout the state are getting an early lesson in preparing for the future. And, the “I Can Afford College” campaign and local college financial aid staff are giving them the necessary tools to take advantage of various forms of aid available, tools that will help them achieve the goal of a higher education once they complete their high school studies.

In 2007, the “I Can Afford College” financial aid awareness campaign took to the road and launched an eight city tour that brought the community college financial aid message directly to students attending priority high schools located in low-income areas throughout the state. The high school tours feature “I Can Afford College” campaign representatives, a local radio station, and the financial aid and recruitment arms of the local community colleges.

In addition to promoting financial aid, these mini-college fairs showcase



community colleges and all they have to offer including student services, and unique educational programs at each campus.

"It was a great event! I was busy talking to students and informing them about community college opportunities and financial aid," said Jesus Ortiz, Financial Aid Student Assistance Technician at San Diego Mesa College about an event held at Hoover High School in San Diego. "The students did need our information."

The "I Can Afford College" high school events include an interactive booth, in which students receive direct information on how to apply for financial aid to attend a community college. Students also receive pamphlets, t-shirts, and other material featuring the "I Can Afford College" Web site, [www.icanaffordcollege.com](http://www.icanaffordcollege.com). They are also encouraged to participate in a "Nerf Basketball" game, in which they shoot baskets for a chance to win even more prizes.

As the students wait in line for their turn to shoot a basket, the "I Can Afford College" team takes the opportunity to convey key messages:

- "Go to college, we'll help pay for it!"
- "Financial aid is available year round at all of California's community colleges!"
- "Don't let cost be a barrier towards reaching your higher education goals!"

"Visit the community college booths participating in this event to ask questions about programs and services and get one-on-one assistance with the financial aid process."

The participation of the local radio stations has been invaluable. Radio station representatives bring their own booth, play live-music, and talk to students about their college plans. In addition to bringing excitement to the event, the deejays also use live announcements to encourage students to visit the college booths for program and registration information and to talk with financial aid professionals.

"Having the radio station (at our high school event) was a great idea!" said Ortiz.

So far, the "I Can Afford College" campaign has held mini-college information and financial aid fairs on high school campuses in Sacramento, San Francisco, Modesto, Salinas, San Jose, Fresno, Los Angeles, Lynwood, San Bernardino, and San Diego.

Because of the tremendous success of the high school events, the "I Can Afford College" campaign will coordinate at least twelve more campus events throughout the state starting this month, and continuing into April (Financial Aid Awareness Month). So far, upcoming events are being planned in Fontana, San Francisco and Chula Vista.

"I loved seeing the kids with the fans, the sea of orange t-shirts, and the smiles on their faces. It was very well done," said Karen Best, College & Career Director at Florin High School in Sacramento. "I wanted to thank you for a wonderful presentation for our kids. I heard lots of positive feedback."

As the campaign enters its fourth year, it is continuing to gain traction and generate excitement in communities throughout the state. High schools and community based organizations are now contacting campaign staff to ask for support and to offer to host events. This confirms that the "I Can Afford College" campaign efforts and community college financial aid awareness are on the rise.

"As the Career Center Technician at James Lick High School (in San Jose), I would like to express interest in hosting an 'I Can Afford College' event on our campus again in 2008. Since our 2007 event was such a success, I would like to expand it to include more area high schools," said Chris Cade. "It is our hope to be able to partner with you on a larger outreach event. Thanks for all you do for California students!"

The "I Can Afford College" campaign is on the move again. Be on the lookout for information about events in your area. For more details on upcoming high school fairs planned in support of Financial Aid Awareness Month, please contact the "I Can Afford College" Project Director, Paige Marlatt Dorr, at [pmarlatt@comcast.net](mailto:pmarlatt@comcast.net).

*Educators are taking enormous initiative to improve college access and success, according to a report released by the Campaign for College Opportunity, which highlighted fifteen “Practices with Promise.” These programs are making a difference for students today and show promise for the state’s future. As California’s policymakers and education leaders improve educational and economic competitiveness, they may look to the themes and the lessons learned from these working solutions.*

# **INNOVATIVE PROGRAMS CLEAR STUDENT PATHS TO COLLEGE SUCCESS**

At each step of the way, from high school to community college, community college to 4-year institutions, and from college to the workforce, the quality of California’s future workforce will depend, in large part, on how well the state’s schools aid students in getting from one point to the next. A report from the Campaign highlights a number of key recommendations, including tangible initiatives and strategies that could be built upon for wider statewide impact. These recommendations include:

1. Start Early – Make an early commitment of college and financial aid to middle school students.
2. Ease Transitions – Build strong links between the state’s K-12 schools, community colleges, and universities and align “end of high school” standards with “start of college” standards across the board.
3. Make Clear Paths – Create structured paths from college enrollment to completion which integrate instruction, student services, and financial aid in the first year.
4. Promote Basic Skills – Provide services that focus on math and English readiness and use intensive programs to help college students master basic skills.
5. Track Progress – Invest in systems to analyze student progress over time.

Practices with Promise is a unique opportunity for educators across the state to put forward emerging solutions for improving college access, success, and affordability, based on their own experiences at their institutions.

Last spring, 120 practices were submitted from across the state. After extensive review by education leaders and advocates, 15 exemplary practices were highlighted for their quality, innovation, and potential to shed new light on what California education leaders and policymakers need to do, and on what California’s educators are already doing quietly but effectively in their schools and communities. All 120 submissions offer valuable insights and are included in the full report at [www.collegecampaign.org/practices](http://www.collegecampaign.org/practices).

One of the 15 exemplary practices is the Pell Advance Project which is taking place at Long Beach City College. One of the most important aspects of retaining students is putting textbooks into their hands at the beginning of the semester. The LBCC project addresses the dilemma of delayed financial aid disbursements and the need to purchase books. The Financial Aid Office and the Campus Bookstore have arranged a system to advance students credit from their upcoming Pell Grant awards to buy books and supplies as soon as their financial aid files are complete.

*-Toni M. DuBois, Dean, Student Financial Aid Programs, Long Beach City College*



## *CCCSFAAA Scholarship Corner \$10,000 in Awards Given*

*Submitted by Margie Carrington, Cañada College, 2007-2008 Scholarship Chair*

The 2007 CCCSFAAA Scholarships were awarded in November to twenty deserving students attending California community colleges. Each college across the State's ten regions was invited to nominate up to two scholarship recipients from local scholarship competitions held on their campuses. Two students from each region were selected for \$500 scholarships - a total of \$10,000 statewide!

Checks were sent in December to each scholarship recipient at their nominating college. Big thanks to all who helped promote this scholarship opportunity on your campuses. We had approximately one third of the colleges participate and hope for a better turnout next year.

A highlight for many attending the 2007 CCCSFAAA Conference Each One, Reach One was Saturday morning's breakfast business meeting. Two scholarship recipients came as guests of CCCSFAAA to share their stories and thank the Association for their work in serving students like them. Jeffrey Sutton, from Mt. San Antonio College in Walnut, spoke passionately about how community college and the assistance of financial aid staff and funding helped turn his life around. Having spent much of his youth in and out of detention facilities and in prison as an adult, he knew he had to do something radically different if he wanted to survive. He ended up at a local community college and then transferred to Mt. SAC, where he is majoring in speech. Starting college with little more than a middle school education, he plans to transfer with honors in fall 2008 to pursue his Bachelor's degree. He wants to work with probation youth and be a role model for change.

Meylin Benavides, a single mother and nursing major at Skyline College in San Bruno, spoke about how her college and the support of caring staff and financial assistance are giving her and her daughter hopes for a bright future. Also, an honors student, one would not guess at the obstacles she has overcome, including homelessness and surviving a random act of violence that could easily have taken her life. In addition to her studies, Meylin works on campus as a student ambassador. She knows it often takes a village and is part of a strong team of students helping students succeed. Scholarships are one way we, as an association, recognize the amazing courage and talent our California community college students demonstrate each and every day.

Funding for scholarships comes largely from two sources: first, proceeds from our annual Spring Trainings; and second and most importantly, from all of you. When you bid for silent auction items, donate prizes, and purchase Spring Fling Raffle tickets, you help make scholarships possible.

We raised over \$1,300 from raffle ticket sales last spring and over \$2,100 from the silent auction event at Jillian's during the annual CCCSFAAA Conference in San Francisco last December. Raffle tickets for this year's Spring Training Raffle will be sent to every community college's financial aid office in early March. Each Spring Training location will award a \$200 cash prize to a raffle winner. Please support this worthwhile endeavor by buying and selling tickets. As you can see, funds raised truly benefit deserving students on our campuses.



# CLFE Corner

by Nicole Aldrian, Student Loan Xpress

California Lenders for Education (CLFE) hosted their annual meeting January 13-15, 2008 in San Diego, California. This was CLFE's 20th Anniversary. Lenders, Guarantors, Originators/Service providers, Secondary Markets and Industry partners get together quarterly to discuss the various issues that affect our student loan industry today. The agenda topics for the annual meeting ranged from presentations by industry experts, various industry and guarantor partners, as well as representation from both CASFAA and CCCSFAAA.

The Key Note Speaker was Amy Jones, Professional Staff Member – House Education Committee who gave a Congressional Update. Dr. Sam Kipp of EdFund presented a state of the state update. John Dean of Washington Partners provided an Industry Update. Also on the agenda were both student and school panel discussions. The school panel consisted of Tami Sato, Pat Hurley, Craig Yamamoto, and Kris Shear.

CLFE is continuing to meet CCCSFAAA and CASFAA's Strategic Plan Goals through its school panel discussions. The student panel topic was on Financial Literacy from the student's perspective.

Your CLFE 2008 board:

**President-Vicki Shipley, NCHelp**

**President-Elect-Jon Hayward, Chela Education Financing**

**Past President-Rob Smith, SLMA**

**Vice President- Dolores Niccolai, ACS Education Services**

**Secretary-Nicole Aldrian, Student Loan Xpress**

**Treasurer-Luke Downer, EdAmerica**

If you would like to learn more about CLFE, please visit our website at [www.clfe.org](http://www.clfe.org)

*Nature Works its Magic at Mendocino College*



# Credit Smarts for Students

by Susan Nepl

Recent ad campaigns have everyone—including students—thinking about their credit report. Help your students on the path to financial success by guiding them through key factors that make up their credit score and providing tips on how to improve it. Ensuring that your students understand credit and financial management will make them more likely to become successful student loan borrowers.

## *What Matters*

Credit bureaus use credit reports to calculate a simplified “credit score.” This score represents how well a person has handled credit in the past. It also allows companies to quickly determine how financially responsible someone is. Scores above 650 are typically considered good; scores below 650 make it more difficult or costly to obtain credit. Educate your students by sharing the key factors that make up a credit score.

**Payment History (35%):** Making payments on time is the single most important factor in building and maintaining a high credit score. Late or missed payments make you look less desirable to companies that might otherwise loan you money.

**Amounts Owed (30%):** Owning a lot of money can hurt your score. When you get close to your credit limit, companies think you’ll have trouble making payments. If you must keep a balance on your credit cards, try to keep it low—no more than 30–50% of your available credit limit.

**Length of Credit History (15%):** If you have a short history of using credit, companies may have a difficult time evaluating whether or not you’re a credit risk. Using credit responsibly over a number of years helps you build a good track record.

**New Credit (10%):** With all of the zero percent introductory offers out there, along with the ability to easily transfer balances from one card to another at low interest rates, it can be tempting to accept every new offer that comes along or to roll existing balances over from one card to another. But opening a lot of new accounts in a short period of time may lead companies to assume that you’re likely to overextend yourself—or that you’ve fallen on hard times. And every new account you open automatically lowers the average age of your accounts overall, which isn’t good for your score.

**Types of Credit Used (10%):** When companies see that you can manage credit responsibly, it generally translates to a higher credit score. A good balance of credit and loans helps you out by showing that you’re able to handle multiple lines of credit.

## *Strengthen Your Credit*

The choices people make today shape their credit rating for years to come, so it’s vital that their decisions help rather than hurt. If students learn how to use credit cards responsibly and pay their bills on time, it shows that they know how to handle credit.

Building good credit takes time and effort, and keeping it that way takes vigilance. There are certain things everyone should do on a regular basis to strengthen their credit. Even if a student’s score isn’t good right now, there are always steps they can take to improve it. Share these tips on building and establishing good credit with your students:

**Make All Payments on Time:** Timely payments are very important to building and keeping good credit. If you’re late on a payment, get current as fast as you can. And if you have a good reason for missing a payment (like a health emergency), report it to the credit bureaus so that it will show up on your report.

**Don’t Take Out More Loans than Necessary:** It’s always tempting to borrow more money than you really need. But doing that will not only increase the debt you’ll have to pay back in the future (plus interest), you may also hurt your credit today.

**Keep a Low Limit on Your Credit Cards:** Credit card companies often raise your credit limit as a “reward” for being a valuable customer. But if you don’t need more credit, ask them not to raise it. Having low limits can help you avoid racking up high balances, which can do serious damage to your credit.

**Have as Few Credit Cards as Possible:** Resist the urge to sign up for credit cards you don’t need, no matter what kind of free gift they’re offering. Having a lot of unnecessary cards will hurt your credit—especially if you sign up for multiple cards in a short period of time. You can opt out of all pre-approved credit offers—and cut down on the junk mail—by calling 1-888-5-OPTOUT.

Susan Nepl is a training consultant with Great Lakes Higher Education Guaranty Corporation.



# Treasurer's Report

By Deborah Soria, CCCSF AAA Treasurer

My responsibilities as CCCSF AAA Treasurer-Elect have come to an end and I look forward to serving as CCCSF AAA Treasurer in the upcoming year. The past six months have been a great learning and rewarding experience. I have met some talented and dedicated individuals and enjoyed being able to contribute to our association.

This past year created some fiscal challenges for our organization and will continue throughout this year. Our lending partners have always been very generous and supportive, but income from the sponsors/exhibitors for the Spring Training and annual conference in 2007 were significantly lower than that of the prior year. Income from member registrations were about the same, and fortunately, interest income was up significantly from the past year. Despite lower-than-projected expenses, our organization did suffer a loss for 2007.

The Fiscal Planning Committee is in the process of preparing the 2008 budget, which will be presented to the Executive Board for approval at the February 2008 Executive Board Meeting. The budget will reflect the priorities of the organization and a commitment to serve our membership and profession.

I want to especially thank Brad Hardison for the time he spent in training me to assume the Treasurer responsibilities. I look forward to working with Sherrie Padilla, our new Treasurer Elect, in preparing her to assume a portion of the fiscal responsibilities of our organization.

WHAT IF THE STUDENT WHO COULD ACCESS AID ONLY THROUGH A DEPENDENCY OVERRIDE ENDED UP AT A COLLEGE WHERE ALL OVERRIDE REQUESTS ARE AUTOMATICALLY REJECTED?

## GREEN LIGHTS AND RED TAPE...

At the CCCSF AAA conference, I had the opportunity to speak with many of you about our recent report, *Green Lights & Red Tape*. By conducting a scan of financial aid offices, our aim was to identify practical ways to improve student access to financial aid along with some of the challenges that financial aid offices commonly face.

Since the report's release, many colleges have shared with us their creative efforts to provide student-centered financial aid services in the face of limited resources. Some have adopted practices that they read about in *Green Lights & Red Tape*, and others have shared strategies that would be perfect for a sequel. Financial aid directors and staff have participated enthusiastically in conversations about how to deliver student-centered services, and seemed to relish the opportunity to compare notes with colleagues in the field.

We couldn't be more pleased by this response, but it's important that the conversation go beyond the folks who are already highly focused on students' needs. The tightening of student service networks and sharing of best practices only go so far without an accompanying hard look at which entrenched practices, policies, and – yes – attitudes, may hamper student-centered efforts at individual institutions and throughout the system.

Many of you entered the field with personal experience of the importance of financial aid, and perhaps even because of it. We are all inspired by stories about how financial aid helped someone beat the odds and made it to and through college. But what about the inspiring stories that *didn't* happen? What if the student who could access aid only through a dependency override ended up at a college where all override requests are automatically rejected? What if the student who misplaced her tax forms couldn't complete her FAFSA by the Cal Grant deadline because the office required a hard copy of her 1040 before she could get help? What if no linguistically appropriate information was available to help non-English-speaking parents understand the importance of their involvement in the aid application process?

The \$10,000 (or \$4,731) question is: How would students in these or similar situations fare at your college, in your financial aid office? Are your well established procedures preventing an inspiring success from ever occurring? What else can you and your institution do to remove obstacles to financial aid and make sure you're not creating new ones along the way?

We hope that *Green Lights & Red Tape* inspires conversations and policy changes that help offices become more effective and, as a result, help more students succeed. We aim to help create more opportunities for these kinds of conversations, and welcome your thoughts about how to keep the momentum going. If you have suggestions, questions, or comments on our report or this article, please email me at [dcochrane@ticas.org](mailto:dcochrane@ticas.org).

-Debbie Frankel Cochrane, *The Institute for College Access and Success*

# *Singing Those Changes!*

*By Beth Asmus*

I made a bet with a colleague, after she heard that I had sung JoDee Messina's country western song, "Heads Carolina, Tails California," to 500 people at the North Carolina Association of Student Financial Aid Administrators conference. I also told her that I hoped to be remembered as CCCSFAAA's "singing president." What was I thinking?!!!!

While writing my outgoing president's speech for the Annual Business Breakfast Meeting, I remembered this crazy bet and ended up re-writing the lyrics to the original music score, "Fever," by Peggy Lee. I titled it "Changes."

I owe many thanks to Nancy Davis (whose vocal prowess is inspiring) for accompanying me through the first four stanzas of my song LIVE in front of you all - Commissioners, Chancellor's Office VIPs, and even the U. S. Department of Education officials that historic morning. (Gosh, I hope I don't get a reduction in my BFAP or Pell Admin Allowance based upon my lack of singing and musical ability!)

## *Changes*

*Sung to the Original Music Score "Fever" by Peggy Lee, Lyrics Rewritten by Beth Asmus*

Never know what tomorrow brings	Changes are what we thrive on
Never know when change is in the air	Changes are exciting but wait
Spending 10 hours at the office	Am I the only one who can feel this?
Just when I catch up, I'm behind, hey are you still there?	There goes my plan, starting over, is this a test?
Changes, from the Chancellor	Foster Youth Success Initiative
Changes from Department of Ed	Increase your BOG and your Pell
Changes they keep a-coming	Chancellor's office trainings and emails
Changes messing with my head	72 districts, 109 colleges, oh holy cow!
Better thank Jeff Baker	Early outreach student workshops
For no more unfair PTS	I Can Afford college media campaign
Maximum Pell Grants what will they be	Helping students fill out their FAFSAs
We wait, we work, we don't hold our breath	September 2nd, year-round aid, you've got it right!
You give me changes, from the Chancellor	You give me changes, from the Chancellor
Changes from Department of Ed	Changes from Department of Ed
Changes they keep a-coming	Changes they keep a-coming
Changes messing with my head	Changes messing with my head
CSAC revised its IPA	C - H - A - N - G - E - S
Real-time database on its way	
EdFund for sale by Schwarzenegger	
Delayed State budget, G-8 forms, oh what's next!	



# CCCSFAAA Federal Issues Committee

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

The purpose of the CCCSFAAA Federal Issues Committee (FIC) is to educate the membership concerning federal legislation and propose Association position statements and other methods for the Association to make its voice heard. As of the submission deadline for this newsletter issue, the 2008 FIC has not yet met but will soon convene to discuss key legislative changes and proposals that will impact us the most and set a course of action.

For 2008, the following CCCSFAAA members have agreed to serve on the committee:

**Margie Carrington, Chair, Cañada College**

**Jacque Bradley, Mendocino Community College**

**Patricia Hurley, Glendale Community College**

**Anne McKinney, CCCCO Governmental Relations**

**Rick Rams, Cypress College**

**Kris Shear, Santa Rosa Junior College**

Before looking forward, it is important to recognize some of the Federal Issues we have worked through over the past year, the most significant to our segment being the elimination of Pell Tuition Sensitivity. Advocacy on many levels elevated this to being more than a "California" problem and with the passage of the College Cost Reduction Act of 2007, we finally said good bye! CCRA also brought us increased Pell, though its full allocation has yet to be realized. We also found ourselves as individuals, professionals, departments, colleges and associations looking inwards to ensure that we have sound ethical practices in place in all our lender relationships.

Unfortunately, with the passage of CCRA came a reduction of \$40 billion to the FFELP program resulting in some lenders leaving the industry and many reducing their borrower benefits. At this time, it is unclear where all of this will lead. The 2008 FIC will continue the work of last year's committee in its efforts to analyze, clarify, and advocate for manageable ways to address the many regulatory, compliance and reporting changes recent legislation requires.

When the Committee meets later this month, we also be looking closely at H.R. 4137 (Grijalva-Bishop) that changes the formula for calculating the cohort default rate from two to three years. Department of Education data suggests this will negatively impact community colleges and some proprietary schools potentially jeopardizing their Pell and other Title V eligibility. Another issue of concern is the Negotiated Rule-Making Final regulations that prohibit lenders and guarantee agencies from providing in-person student loan counseling.

To the extent possible, it is important for both state associations, CCCSFAAA and CASFAA, to carry a unified voice forward on issues affecting our students and our state. The FIC chairs on both associations will be working closely together this year to make sure this happens. It is incumbent on all of us to be proactive and respond to letter writing and other advocacy efforts when called upon. CCCSFAAA is fortunate to have strong financial aid advocates and allies in Linda Michelowski, Vice Chancellor for Student Services and Special Programs, and Anne McKinney, Assistant Vice-Chancellor for Federal Relations, with the California Community Colleges Chancellor's Office. As we continue to try to do more with less and serve students best interests, we will develop position statements and recommend changes on behalf of CCCSFAA that we can carry forward to Washington D.C.



### CCCSFAAA REPORT CREDITS

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### Dates for Submission:

#### WINTER EDITION - FEBRUARY/MARCH

Article Request Notice - Jan 15, 2008

Article Submission Deadline - Feb 1, 2008

#### SPRING EDITION - APRIL/MAY

Article Request Notice - April 1, 2008

Article Submission Deadline - April 15, 2008

#### 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