

THE CCCSFAAA REPORT

Fall 2009



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

President's Message Students, Students and More Students!

By Brad Hardison, 2009 CCCSFAAA President

By the time you are reading this, your Fall semester should be well underway. If your office is anything like mine, we have been experiencing high walk in and phone traffic for two weeks before the start of our term and that's with our office being current on processing as of early August.

This, of course, reminds me why we are so needed by the students we serve. We all know that the downturn in the economy is hitting our students and families very hard. Not surprisingly they turn to our offices for assistance to help finance their community college education. If we are lucky, we have the same number of staff to serve more students. In some cases, we have had a reduction in staff to assist an ever growing financial aid population.

The one bright note was the fact that BFAP-SFAA funds were not cut in 2009-2010 like many other categorical programs (EOPS, DSPS, etc). I have to tell you that CCCSFAAA played a role in explaining to legislators and staff the difference of our program versus other programs. I want to especially thank President-Elect Jacque Bradley and the State Issues Committee for their tireless work in writing letters and testifying before committees.

[\(article continues on next page\)](#)

President's Message (continued)

Not only are we seeing record increases in applications but our funds have not experienced any cost of living increases since the inception of the augmentation. Other categorical programs have had increases built into their programs during good revenue years. Thus, the buying power of our BFAP-SFAA has been eroding, especially with increases in salaries and benefits over time. I know many offices are struggling to keep existing financial aid staff with increased costs and no new money.

It does not appear that the 2010-2011 state budget will be any better than this year's budget. We need to stay poised to advocate strongly for the programs that matter to us and in some cases allow reductions where absolutely necessary. Your support of CCCSFAAA assists us with doing this.

The other main mission of CCCSFAAA besides advocacy is training. Our premier training event of the year is our annual conference. Our conference this year is Thursday, December 10th through Saturday, December 12th in San Jose, California. Please refer to the newsletter articles on pages 6-8 about the conference in this issue for more details.

With the changes in regulations governing the Student Aid Programs, it is essential that we stay current with what we are responsible for. The CCCSFAAA conference helps us in doing this in the large range of program offerings. Please speak with your supervisor about attending. I would love to see great statewide participation. Remember BFAP-SFAA funds can be used for this type of training. For those within driving distance of San Jose, we offer a one day registration on Friday for \$195. This is a great deal if you cannot afford to attend the entire conference and pay for hotel lodging. You get a full day of conference offerings. Sign up for the conference and make your hotel arrangements at www.cccsfaaa.org.

I look forward to seeing many of you in San Jose in December!



Federal Issues

When FAAs Speak... The Feds Listen

By Nancy Davis, CCCSFAA Vice President and Federal Issues Chair



The **Advisory Committee on Student Financial Assistance** has put out a call to financial aid administrators across the nation asking them to submit ideas that will help streamline the processing of financial aid. The Higher Education Opportunity Act of 2008 charged the Advisory Committee with conducting a review to determine if federal financial regulations are:

Duplicative – Does the regulation require recording, maintaining and/or reporting of information or data that another regulation of the DOE and/or one or more other federal agencies also require?

No longer necessary – Does the regulation require recording, maintaining and/or reporting of information or data, that appear to be no longer useful to the federal government, institution, and/or agency in implementing, monitoring, and/or evaluating the underlying program and/or activity?

Inconsistent with other federal regulations – Does the regulation contain goals, objectives, definitions, procedures, or other requirements that appear to conflict with those of other regulations of the DOE and/or other federal agencies?

Overly burdensome – Does meeting the requirements of the regulation require an effort in which the total time, dollar cost, or FTE (full-time employees) necessary appear to be excessive and out of proportion to the benefits derived – for the federal government and/or for the institution or agency?

Suggested areas of improvement already submitted on the Advisory Committee's website include verification, ACG, Cohort Default Rate calculations and disclosures to students and prospective students. The first submission deadline was July 15th, but if you have not yet submitted your concerns, ideas, or suggestions, **do not despair**. There is still time.

It is not often that we are asked for our opinion and many of us have cursed the DOE under our breath because we believe we are being asked to do too much, we don't feel something falls under the responsibility of the Financial Aid Office, a regulation does not produce the intended results, etc. This is our opportunity to have our voices heard and I encourage each one of you to submit at least one suggestion.

To submit your suggestions, go to www.ed.gov/acsfa and click on "community suggestions."



Notes from Sacramento

By Richard Quintana, Specialist, Student Financial Assistance Programs, Chancellor's Office

Hi Everyone!

Welcome back to a new academic year! We hope your opening of school processes, procedures and expectations went smoothly!

You are undoubtedly aware that Tim Bonnel distributed the official BFAP and SFAA allocations for individual campuses on August 17th via the CFAO-ALL listserv. Consider us very lucky in being spared financial cuts. My opinion is that it was due to the determination of the legislature and the Governor that our community college students needed to have a stable resource (financial aid staff) to assist them in enrolling and persisting in college for our upcoming academic year, considering other support services would not be as readily available as in previous years to help them overcome obstacles. As you know from conversations with your campus colleagues, many of our sister Student Services did not fare as well.

It has been brought to our attention that although the Chancellor's Office has distributed the Student Services programs total allocation amounts via budget updates, and advised that the Student Financial Aid Administration allocation has not been reduced nor is vulnerable to the student services flexibility concept (where funds can be moved from one program to another with the district Board of Trustee's approval), rumors persist that our SFAA allocations will be subject to a 24% reduction. While anything is possible at any time, we have been informed that the SFAA allocation will remain as currently budgeted and cuts are not expected. This is expected to hold true even if the federal stimulus dollars which the system is expected to receive (which will be used to augment the allocations to the Student Services programs which received cuts) are determined to be lower than anticipated. Let's make the biggest impact we can for students with the amount of resources we have available!

Along with state budget issues and how our community colleges will be affected, there is another issue that is high on our priority list and which we are giving attention. This issue is the decentralization of Cal Grants. In the recently approved state budget, the administration cut the budget of CSAC by \$6.3 million. It proposes to restore \$4.3 million, contingent upon the decentralization of the Cal Grant program.

Discussions are now ongoing on how the individual higher education segments and CSAC can make this happen. If decentralization is able to be implemented, as it pertains to the community college segment, the Chancellor's Office will be charged with the responsibility to gather and analyze the necessary data and inform the student and college as to the eligibility for a Cal Grant award. This includes the awarding of Cal Grant C awards. Continuing study of the decentralization plan and the segmental implementation procedures is ongoing. We will keep you informed as the process unfolds.

With the beginning of the new academic year comes time to focus on training, especially for the new Financial Aid Directors who have been hired since Fall 2008. The Chancellor's Office has identified such training to be held on October 19-20 with a half-day on the 21st, in Sacramento. This training is a joint collaboration with CCCSFAAA.

This training event is an excellent opportunity for new Directors to hear from and discuss pertinent issues with their peers and experienced colleagues. Although we are not limiting the definition of a new Director, priority will be given to those who have limited experience. Directors who feel they need a refresher course are welcome to attend, provided space is available.

Along with new Directors, and due to the turnover rate of Directors in the profession, we would like to extend this training event offer to other campus financial aid administrators who aspire to become Directors, also on an available space basis.

Unfortunately, due to limited resources, the Chancellor's Office will only be able to reimburse the lodging, transportation and per diem costs for those new FADs with one year or less of experience in the FAD position. Others will need to have their travel, lodging and per diem costs paid by their college budget or through personal funds.

Please mark your calendars if you are interested. A training announcement memo and registration form will be disseminated via the CFAO-ALL listserv soon.

...and how was your week?



This Year's Award is Presented to...

By Beth Asmus, Awards Committee Chair

CCCSFAAA is seeking nominations for awards which shall be presented at the Annual Conference in San Jose on December 10–12, 2009.

Do you know someone who has made significant contributions to the financial aid profession during the past year? Perhaps you know someone who has consistently gone above-and-beyond in helping students, colleagues in the office, or mentoring other CCCSF AAA members? If so, it's time to take a moment to tell us about that special someone by nominating them for a 2009 CCCSF AAA Award!

Awards are given in the categories of:

- Outstanding Service
- Leadership
- Hall of Fame
- Making a Difference

A listing of prior year award winners is available at www.cccsf aaa.org. Click on **About CCCSF AAA** and then click on **Award Recipients**. Award descriptions will be provided on the CCCSF AAA **Award Nomination Form** available via the website.

The nomination deadline is October 1, 2009. Questions? Please communicate with Beth Asmus, Awards Committee Chair at beth.asmus@canyons.edu or (661) 362–3275.



Treasurer's Report

By Sherrie Padilla, CCCSF AAA Treasurer

Greetings! This will be my last Treasurer's article as my year as CCCSF AAA Treasurer comes to a close.

It has been a pleasure to serve as your CCCSF AAA Treasurer for 2009. I have learned so much about the business of CCCSF AAA during my experiences as Treasurer–Elect and Treasurer. I have also been blessed to work with a great group of leaders on the CCCSF AAA board. I want to especially thank Debbie Soria for being my "treasurer mentor." She has been a great teacher and she has really helped me a lot through the last two years.

The Board has worked diligently during the year to minimize costs in order to retain as much of our reserves as possible. The Fiscal Planning Committee is keeping a close eye on costs while still maintaining the commitment to serve our membership. The Board is continuing to look for innovative ways to save money. I'm sure you are all hearing the same thing on your campuses – Save money! Do more with less! These are interesting times for all of us, and CCCSF AAA is no exception.

If you have any questions about fiscal issues related to CCCSF AAA, or any innovative ideas to strengthen our fiscal stability, please don't hesitate to contact me.



2009 CCCSFAAA Annual Conference

Working Together We Serve

By Saul Quiroz and Jorge Trujillo, 2009 CCCSFAAA Conference Co-Chairs

The Conference Committee has been extremely busy working diligently to provide you an excellent experience at this year's conference. Although the conference is still a few months away, the program and logistics are coming together nicely as we try to finalize all the details. We assure you that this conference will be informative for both old and newcomers alike since we will be focusing our sessions on the regulatory changes and learning this information will be a great value to all!

This year's conference will take place in the beautiful city of San Jose, California from **Thursday, December 10th to Saturday, December 12th**. San Jose has a world-renowned quality of life, offering a wide variety of exciting cultural, recreational, educational and entertainment opportunities. In addition, San Jose has the nation's best public safety record of any metropolitan area, a marvelous ethnic diversity and a beautiful climate.

The San Jose Convention Center will be the site of the 2009 CCCSFAAA Conference, with the beautiful Fairmont, Hilton Hotel and Towers, and the Marriott Hotel serving as our home during our stay. All three of the hotels are within walking distance of the San Jose Convention Center and only ten minutes from the San Jose International Airport.

We will begin our conference on Thursday, December 10th at 1pm with a welcome from Chancellor Jack Scott during our opening session, which will surely get everyone excited. Two of our other guest speakers during the weekend will be Vice Chancellor Linda Michalowski and Jeff Baker from the U.S. Department of Education. The conference will end on Saturday at 1pm, as the CASFAA conference starts in the early afternoon on the same day.

In addition to having great speakers, this year's conference will be offering attendees several sessions to choose from, with each session ranging from basic financial aid information to specific programs, such as Cal Grants, veterans benefits, and loans. Those in attendance will benefit greatly from each and every session, as we will attempt to cover some of the most important aspects of financial aid, including professional judgment, loan repayment options, managing cohort default rates, ID theft,

customer service, and dealing with people "on the edge." Although this information might seem overwhelming to first time attendees, we will also have a beginners track labeled "Financial Aid Fundamentals" in order for all our newcomers to become acquainted with the world of financial aid.

On Thursday evening, attendees will be able to enjoy hors d'oeuvres while visiting inside of the Tech Museum of Innovation in San Jose, one of California's most popular destinations with over 400,000 guests a year. The Tech Museum of Innovation is within walking distance of the Marriott Hotel and will engage all of those in attendance in exploring and experiencing the technologies affecting our everyday lives. The various interactive exhibits that we will be able to view will ultimately inspire the innovator in each and every one of us, while at the same time showing us not only how technology works, but how it affects who we are and how we live, work, play, and learn.

The registration fee for the entire conference will be **\$270**, while a one-day registration is also being offered for Friday, December 11th at a cost of only **\$195**. Both registration fees above include 2010 CCCSFAAA membership. This year's conference is only \$20 more than last year and that is due to the increase in CCCSFAAA membership fees.

We hope that everyone plans to attend this year's CCCSFAAA Conference, as it will be an excellent training event for everyone and a great leadership building opportunity.



Thursday Night... at the Museum

By Annette Ortiz, Conference Program Committee

This year's CCCSFAA main event will be held **Thursday, December 10th** at **The Tech Museum of Innovation** and is focused on inspiring the innovator in everyone in attendance.

We have reserved the entire lower level, which will consist of four theme galleries:

- **NETPL@NET** – Expand your understanding of Internet beyond e-mail and the Web.
- **Exploration: New Frontiers** – Make an Earthquake, see under the sea, and use the gadgets that take us to places we have only been able to imagine.
- **Innovation: Silicon Valley and Beyond** – Become a Silicon Valley style innovator.
- **Life Tech: The Human Machine** – Experience the "how" of machines that keep us alive and explore technologies which enhance human performance.

All of these hands-on and interactive exhibits, divided among themed galleries, will offer a memorable experience and much more – so don't miss out!



Need a place to stay for the conference? Book your room now!

This year's conference is to be held at the San Jose Convention Center. Adjacent to the conference center are the San Jose Marriott Hotel and the San Jose Hilton Hotel. About three blocks away is the San Jose Fairmont. These are the conference hotels. Information about each is below.

ROOM RATES

Hilton and Marriott: The guest room rate is \$135 single or double occupancy, per night.*

Fairmont: The guest room rate is \$128 single or double occupancy, per night.*

* Room rates above are exclusive of applicable state and local taxes, currently 10.07% plus a \$2.00 per night Hotel Business Improvement Assessment fee.

PARKING

Marriott: \$20 per night for valet parking.

Hilton: 25% off valet parking.

Fairmont: no discounts.

Convention Center (under the Center): Contact the convention center for rates.

CONFERENCE HOTELS

San Jose Marriott

301 South Market Street
San Jose

Phone: 408.280.1300

Fax: 408.280.0212

Website: www.SanJoseMarriott.com

[Click here to Register at the Marriott](#)



(For attendee type, pick CCCSFAAA – unless you are attending both CCCSFAAA & CASFAA, in which case you will need to pick CCCAS)



San Jose Hilton

300 Almaden Blvd
San Jose

Phone: 408.287.2100

Fax: 408.947.4489

If you are attending **both** CCCSFAAA & CASFAA, [click here to Register](#).

San Jose Fairmont

170 South Market Street
San Jose

Phone: 866.540.4493

Phone: 408.998.1900

Fax: 408.287.1648

[Click here to Register for CCCSFAAA, CASFAA or both conferences](#)



An update from OCC

By Melissa Moser, Director of Financial Aid, Orange Coast College

Here's one –

As the student population explodes and ISIR's overflow our systems, it is with creative and imaginative assistance that we have survived at Orange Coast College. We have teamed up within Enrollment Services creating new options for students. With the Enrollment Center these services were created:

- Offering one station for a financial aid representative to work during financial aid office closures
- Use of the payment drop box for financial aid documents
- Main telephone line goes into an Answer Center. The Answer Center answers questions for the Enrollment Center as well as Financial Aid. This has been a huge success and has lessened the number of incoming telephone calls.

In working with Counseling we were able to combine these functions:

- Incoming transcripts (high school and college) are scanned by evaluators, and we have access to view as needed. No need for us to receive, scan, and forward these to the evaluators.
- eSARS was expanded to include Financial Aid. This is an online appointment system for financial aid advisors, orientations, and budget workshops. This are will be expanded to include workshop appointments for all applications. The counseling model was used – before a student is able to make an individual financial aid counseling appointment, he/she must attend an orientation. of course we still have in-person assistance with the front counter staff members and the Enrollment Center station.

Office hours were modified so that staff are able to concentrate on awarding and packaging files; without lessening services to students. When the main office is "closed", financial aid representatives provide services in the Enrollment Center.

- **Monday and Friday** – Closed (Services are available at the Enrollment Center financial aid station)
- **Tuesday and Thursday** – 8:00am – 6:30pm
- **Wednesday** – 8:00am – 12:00 Noon (Services are available at the Enrollment Center financial aid station)

Weekly we offer FAFSA and BOG application workshops and a workshop for our disbursement system. These workshops have lessened the amount of time the counter staff works with a student.

In our office we have done the following in an effort to increase usage of the web page and minimize the telephone and in-person inquiries:

- Voice messages are returned via email to the student.
- One general email address for the office was set up and is cleared each day.
- Communication is sent to the student's email; unless there is not one provided, then we snail mail.
- Students are encouraged to scan and email, use the drop box, or fax those documents that don't need an original signature to the office email address.
- Periodic email newsletter is sent to all 09-10 financial aid students (financial aid "tid bits," important dates, status of processing).
- Important updates, i.e., fee increase, are emailed to all 2009-2010 financial aid students.

All of these options were available to us through BFAP funding; hiring hourly workers to staff the Enrollment Center financial aid station, completing SAP, answering emails and phones, scanning and filing documents. The teamwork within the financial aid office and other departments in Enrollment Services has been one of the greatest assets to our students and our employees. We are on our way to Fall Semester!

Region IV Update

By Rita Grogan, Director of Financial Aid, Mission College

GREETINGS ALL!

We are all alive and well in our beautiful northern, to the west, mid-California region! We recently had two meetings, one in person on site at Mission College and the second via the telephone. It is part of my duties to coordinate these meetings and it is becoming tougher to do so – some campuses are converting to new software systems, some have lost staff and have so much to do that they can't physically leave the campus, some campuses have reorganized their staffing, and one very special person has retired. MaryHelen Dorado retired this past July after serving many years as Director of Financial Aid at Hartnell College in Salinas. While I was out earlier in the year with some medical issues, MaryHelen graciously agreed to act in my place as our region's representative. She did a great job and kept us all informed of what was happening at the State Chancellor's Office and with our colleagues at CCCSFAAA.

I mentioned reorganization. I recently received an e-mail that was both funny and telling but I won't reveal who wrote it (maybe you'll recognize the humor): "From [blank] Community College, where we change our organizational chart almost as often as we change our underwear!" That provided my laugh for the day which gave me the strength to process applications, professional judgment requests, surveys, et al. My region's colleges are all reviewing their structures in order to work more efficiently and be more productive with the staff they have and the double-digit increases in applications.

We are all trying to grasp the meaning of SLOs – Student Learning Outcomes – and attempting to identify meaningful and measurable goals for both our offices and our students. To this end, I have written the following:

The SLO (a Haiku)

Is this busy work?
Not so say the higher-ups
State your goals, Achieve

As you can tell, I'm writing this late in the day.....time to go home to rest, hope for a good laugh to start the day, and continue with energy and intelligence throughout. Until next time...

Making Federal Work-Study Work

By Diablo Valley College Financial Aid Office

We here at the Financial Aid Office at Diablo Valley College in Pleasant Hill thrive on hearing success stories of our students, as many of you are. The satisfaction and the knowledge that our work somehow contributed to the success of a student is what we all live for. This past spring semester, we were very fortunate to have three Federal Work-Study students that are all transferring out of DVC to UC Berkeley, UC Davis, and UC Santa Barbara. These are their stories:

Name: Nikou Shafagni

Major: Psychology & Near Eastern Studies

Transferring to: UC Berkeley

Summarize your experience at DVC: I started my career in DVC in the fall of 2006. I was struggling both as an ESL and immigrant student, but definitely felt right at home. With the help of the Financial Aid Office, great instructors, and tutors, I went from D's and F's to all A's.

How did you find out about Financial Aid and how has it helped you: I stopped by the Financial Aid Office the first day I came to DVC and the person at the front counter told me about all the help I could get. The financial aid money and support helped me get through the tough times, I really counted on the money and it gave me a peace of mind knowing that I have a little more money than what I worked for to help with my education.

What was your experience like working in the Financial Aid Office as a student worker: My experience has been great. I learned the meaning of team work in the Financial Aid Office. As a student worker I had the flexibility of hours and times I wanted to work and the support I got from the supervisors and co-workers played a huge role in my admission to the University of California, Berkeley.

Name: Alfredo Del Cid

Major: Political Science

Transferring to: UC Santa Barbara

Summarize your experience at DVC: As someone who had been out of the country for over 10 years, it was a culture shock to come to DVC. My first semester I was lucky enough to have great teachers that supported me.

[\(article continues on next page\)](#)

FWS @ DVC... ...continued

How did you find out about Financial Aid and how has it helped you: I came to the Financial Aid Office to inquire about what types of aid were available. I made an appointment with the Director and after our meeting she made me realize that money is not an obstacle in achieving your educational goals. Since Financial Aid helped me so much I applied to work with the Office so that I could help others.

What was your experience like working in the Financial Aid Office as a student worker: My experience in the Financial Aid Office has been great. I have learned so much and definitely grown a lot as well. I started as a student worker in Spring 2006 and now I'm the senior hourly general office clerk. Even when we had to deal with challenging situations with students, it felt good knowing that you are helping so many people achieve goals that would otherwise have been impossible for them to achieve.

The Financial Aid Office recognizes the importance of our student workers in our daily operations. We are not the office we are today without the assistance of our student workers. Like the other schools within Region III we have all seen an incredible increase in the number of students submitting their files this year compared to last year, with DVC's number growing 61%. Our student workers assist us with picking and dropping off our mail, fielding our phone inquiries, and scanning paperwork. Our gratitude towards for our student workers is enormous. They have all graciously and professionally assisted us in this adjustment. We hope them the very best as they continue their education and ultimately in their chosen life's work.

Name: Michael David Gong

Major: Literature/Art Studies

Transferring to: UC Davis

Summarize your experience at DVC: DVC has been essential in my personal growth. It has enabled me to explore a multitude of career preparation courses in various fields of study, all for the sake of contributing to my current understanding of myself and the world.

How did you find out about Financial Aid and how has it helped you: I actually went looking for a financial aid program in hopes of finding an effective program established. It has been immensely helpful. Without financial aid I would be graduating far off into the distant future instead of today.

What was your experience like working in the Financial Aid Office as a student worker: It has been a wonderful experience. Everyone is very special to me. I've also been given a candid look at what it takes to assist other students who need financial aid in to pay for their educations.

Guest Column: Financial Aid - Student Need Analysis

By Leonard Gude, Vice President, Regent Education

What is Need Analysis?

Need analysis is the process utilized by colleges and universities to attempt to gauge a student and their family's ability to pay (or contribute towards paying) for the costs related to attending the institution. The result from the need analysis calculation is the "expected family contribution" (EFC). A student's "need" for financial assistance is determined by subtracting the expected family contribution from the institution's estimated cost of attendance.

The financial aid administrator provides the student with a "package" of grants, scholarships, employment, and/or loans intended to meet the student's need and to close the gap between cost and ability to pay.

A Brief History

Initially, institutions developed their own processes for determining if a student warranted receiving assistance in paying for the cost of attending college. Later, the College Scholarship Service (CSS) and American College Testing (ACT) provided fee-based services for analyzing family financial information and calculating an expected amount that the family could contribute towards paying for college. The first federal need analysis formula was developed in 1972 to support eligibility determination for the Basic Educational Opportunity Grant (BEOG) program, which was later renamed as the Pell Grant.

A move to standardize the need analysis processes was initiated by the Keppel Task Force in 1975. The resulting Uniform Methodology need analysis formula was adopted by CSS and ACT for the 1976-1977 academic year. The 1986 Reauthorization of the Higher Education Act added Congressional Methodology as a second federal need analysis methodology which could be used as an alternative to the CSS and ACT processes for the awarding of Federal Title IV funds.

The Higher Education Amendments of 1992 replaced the two federal need analysis formulas -- the Pell Grant Formula and the Congressional Methodology -- with a single Federal Methodology formula and a free Federal application (the FAFSA). Subsequently, ACT dropped its need analysis process. However, CSS continued to provide a fee based need analysis service.

Current Proposals for Change

Both the Bush and Obama administrations have proposed simplifying the Federal financial aid application process by having the student complete a short application and then collecting the family's financial data by performing a data match with the Internal Revenue Service (IRS). Similar proposals for using IRS data for the completion of the FAFSA have been discussed since the late 1990s.

The Higher Education Opportunity Act of 2008 authorizes the use of a simplified EZ FAFSA form. Under the new law, students eligible to use the EZ FAFSA include those whose families earn less than \$50,000 a year and are either not required to file the standard IRS 1040 federal income tax return or receive certain federal means-tested benefits such as welfare or food stamps.

Higher Ed Watch has questioned whether the new, shorter form will make the process of applying for aid that much easier for the students it's supposed to serve. "The EZ FAFSA is designed to eliminate questions that don't apply to the lowest income students, primarily ones about family assets. But first these students have to figure out if they qualify to use the short form, and the only way to do that is to answer certain difficult and error-prone questions that make the regular FAFSA form so challenging. In the end, having to determine which FAFSA form to use could lead to more complexity and confusion for low-income students, not less."

NASFAA is recommending the elimination of "needs analysis" and replacing it with "eligibility determination" that relies on Adjusted Gross Income and tax exemptions directly from the IRS to determine the amount that financial aid applicants can expect to receive in a Federal Pell Grant. Under NASFAA's proposal, loan eligibility would be determined by taking the maximum Pell Grant amount authorized and subtracting the amount of the student's Pell Grant award and other aid.

Institutional Methodology

Colleges and universities often elect to use an institutional formula for various reasons. One significant reason is the lateness of the Federal...

[\(article continues on next page\)](#)

Student Need Analysis... ...continued

process. The FAFSA is not available to students and their families to complete until January. Many colleges and universities would like to prepare an offer of financial assistance for the student in October or November in order to gain a commitment from the student to attend the upcoming Fall term.

The second major reason that institutions are not satisfied with using the Federal Methodology formula for the awarding of their institutional funds is the “simplification” of the formula. The federal formula omits the concept that a family is expected to make at least a token “minimum” contribution towards paying for college. Other changes included, among other things, the inclusion of an “automatic zero” EFC calculation, exclusion of home and farm values from assets, and exclusion of business assets if a company has 100 or less employees. In 2009–2010, the Federal Methodology formula also began excluding certain untaxed income items from collection and inclusion.

Impact

Unless the Federal need analysis process is completely eliminated, institutions will still need the ability to recalculate the need analysis results. Currently, the IRS information used in the financial aid application process is from the prior year. Because most families don’t file their IRS tax return until April, the proposed financial aid process will have to rely on the prior–prior year tax return. This will increase the requirement for financial aid offices to recalculate the EFC based upon changes to family income as the income information used in the initial calculation will be two years old.

The proposals to increase the simplification of the Federal need analysis formulas are anticipated to result in more institutions, private organizations, and state agencies seeking an alternative process for determining the student and family’s need for funds administered by these entities. There is a concern that many of these institutions will develop their own application and need analysis process resulting in the students completing multiple applications and adding more complexity to the process of applying for financial aid rather than simplifying it.



Expanding the Value of Guarantor Services

By Jan Szymanski, USA Funds Service



As the U.S. Congress considers student loan reform legislation, the nation's guarantors, including USA Funds®, are proposing to expand the services they deliver to assist federal student loan borrowers regardless of who finances and owns their loans. Examples of the services guarantors are proposing to provide include the following items:

Financial Literacy for College Students

Basic personal finance skills — for example: budgeting, the wise use of credit, managing time and money, setting educational and career goals, establishing and following an academic plan, and finding employment — help college students minimize the debt they incur to pay college expenses and equip them to repay the student loans that helped finance their education. Guarantors provide different types of programs and services to help schools educate their borrowers to become wise financial consumers.

Federal regulations require, before first-time student loan borrowers receive federal student loan funds and again before students leave campus following graduation, they receive counseling on the terms and conditions of their loans and borrower rights and responsibilities. Guarantors currently provide resources for in-person group counseling with borrowers, online counseling products and print resources, and special resources to help borrowers resolve student loan payment problems after they leave school.

Debt Management Services

Guarantors work with colleges, universities and private career schools to assess and strengthen campus-based initiatives to prevent student loan defaults and to promote student retention and degree completion. Products are also available to equip schools with tools that help them communicate regularly with their borrowers while they are in school and following graduation. Ongoing communication is an effective method of promoting successful student loan repayment.

Default Prevention

Guarantors provide many types of resources to counsel federal student loan borrowers whose loan payments are 60 days or more past due. Default prevention efforts can help successfully avert default on seriously past-due student loan accounts, helping to save millions of dollars of taxpayer money.

Training and Loan Policy Resources for Financial Aid Administrators

Financial aid professionals can always benefit from resources and training that promotes school compliance with the regulations that govern the student loan program, thereby protecting taxpayer interests in the program. Guarantor loan policy analysts also provide direct guidance to higher education institutions and address specific student loan policy questions they receive from campus financial aid staff.

Program Compliance Reviews

Guarantors review the administration of the federal student loan program by individual schools, lenders, loan servicers and collection agencies to ensure compliance with federal program guidelines. They also help investigate default rate appeals from schools, handle borrower requests for loan discharge, research Social Security number discrepancies and investigate allegations of student loan fraud or forgery. These activities help combat fraud, waste and abuse in the student loan program.

Ombudsman

Guarantor staff work to resolve student loan borrower disputes. Borrower complaints address a wide range of issues, including disputes about loan balances, repayment plans, collection practices, and loan discharge and cancellation requests.

Groundbreaking for New Learning Center at Feather River College

Submitted by Shirley Kossow, Financial Aid Specialist, Feather River College

On Wednesday, August 5th, a long anticipated event occurred on the Feather River College campus when ground was finally broken for the new Learning Resource Center. When completed in the fall of 2010 the new building will house the college's library, teleconferencing facilities, computer labs and classroom space. The facility will have high speed internet connections and will help increase local access to the internet.

Approximately 50 people turned out for the event. Dr. Ronald Taylor, FRC President, made introductory remarks thanking the many folks who were involved in the seven year process leading up to the actual construction. FRC Trustees John Sheehan and Bill Elliot also gave brief speeches, mentioning the many benefits to both the community and the college that the project will provide.

Total cost for the construction project is \$10.5 million, money that will be invested in FRC and Plumas County. According to Mr. Sheehan, "Because the college made a special effort to break the bid process into separate components by using a 'multiple primes' method of construction it allowed many area contractors to bid instead of just a few huge corporations that specialize in school construction." He estimated that about half of the money will go toward materials and half toward labor. He added, "Education is our future and access to information is vital to quality education. This facility will provide 21st century access to information, not only for FRC students but the community in general."

Plumas County Supervisor Lori Simpson, who attended the event, stated that, "FRC is a valuable resource to our community and the new LRC increases the value of the resource for all of us."

Members of the Board of Trustees, The FRC Foundation President and the FRC librarian used shovels painted in school colors to break ground on the green and the event concluded with refreshments and cake.



Financial Literacy Programs 101: Starting a Program on Your Campus

By Sylvia Espelage, TG Regional Account Executive

Effective money management and financial literacy skills are among the most important real-life lessons for students and families in today's challenging economy. Beyond the short-term implications of mismanaging money and debt, poor financial habits can adversely affect a student's ability to continue his or her education, buy a house or car, or even find a job. The need for better financial literacy education has never been more acute. To help students avoid financial pitfalls, a growing number of campuses are looking for ways to reach their students by developing and implementing financial literacy training programs.

Determining student needs

As a financial aid administrator, consider your campus's needs to help you define and develop a plan for an effective financial literacy program. Some schools mandate specific financial literacy courses for all students, while other campuses have opted for a more comprehensive program to address all aspects of personal finance. Other schools prefer a more piecemeal approach that lets students select topics they feel are relevant to their unique situation. Regardless of the structure you choose, remember to focus on reaching students during key transitional periods, such as when they enter and leave college or move on- or off-campus.

The variety of possible approaches point to the first step in any financial literacy initiative: finding out what students need and want from such a program. Counselors planning a program have a wide variety of elements teaching options to choose from, including workshops, online courses, traditional classroom-based academic courses, individual counseling, student mentor programs, and using content developed by other schools and institutions.

Employ focus groups to determine what best fits your students' needs. Start with students most likely to participate in a financial literacy program, and then target portions of the student population less likely to be involved. Internal surveys of faculty members and other student service-oriented offices can also provide direction when planning and developing financial education programs.

Securing approval and funding

Once you have identified the scope of your campus' financial literacy program, you must then define the program's goals and get buy-in from school leaders. As with any new initiative, this entails finding resources and determining logistics. A clear vision of the program's plan and intentions should be established, and it should be consistent with the school's existing culture.

One of the most challenging aspects of launching a new financial literacy program involves funding it. Your campus might consider linking the program to a degree-granting department, with funding provided through course fees. Other options for securing the necessary funding include assessing a flat program fee from every student, seeking outside grants or alumni donations, or receiving funds from for-profit financial institutions like banks and insurance companies. If possible, secure multiple funding sources in order to assure that money will be there should one source dry up.

Implementing the program

Once a program has cleared the hurdle of administrative approval and found the needed funding, it's time to get started. While the enthusiasm of a new venture can carry a program a long way, remember the importance of starting small, being patient, and expecting a few lean years at first. The most important thing during this early period is to seek out and draw on the program's character and strengths. Find out early on what part of the program works best and then develop it.

Use this primary strength as a foundation on which to build the program's continued recognition and reputation on campus. Marketing a new program must be a top-of-mind priority, not least because financial advising programs are still a relatively new presence on campuses throughout the country. Many students might not expect money management courses to be made available in college, so financial literacy program developers must work diligently to get the message to their students, and then do so repeatedly. Possible communication channels include booths and flyers in the student union, bus ads, and advertising on...

[\(article continues on next page\)](#)

Financial Literacy Programs... ...continued

the school's Web site or in other campus publications. Given the increasingly plugged in lifestyle of today's students, consider reaching them through social networking sites like Facebook or Twitter.

Moving forward: Improving established programs

Some of you may already have funding sources established, and perhaps some students know about, use, and benefit from your program's services. Where do you go from here?

In order to address all aspects of students' financial concerns, work closely with other campus offices, and keep in touch with the individuals working closely with students every day. Also, take the time to regularly evaluate students' responses to your financial literacy initiatives, and set relevant, measurable goals for improvements. Student surveys are an effective method of achieving one essential goal of any financial education initiative — expanding the range of programming offered — by revealing new services and topics students want.

Ultimately, the end purpose of measuring outcomes and expanding services reinforces the purpose of implementing financial literacy programs in the first place — improving the lives of students. If your campus is in the early stages of considering program options, remember you have colleagues who have been down this road already. Seek them out. The exchange of ideas, experiences, and information with other financial literacy program administrators will help make your program that much more effective.



Sylvia Espelage can be reached at 800.252.9743 x6738, or by e-mail at sylvia.espelage@tgslc.org.



CCCSFAAA ELECTIONS

It's time again for current CCCSFAAA members to take a little time out of their busy days and vote in our annual election of Executive Board officers. We have full slates running for **President-Elect, Vice President, Treasurer-Elect, and Secretary**. Candidate Statements and photos are included below. Members can log in at the link below to access the online voting system:

www.cccsfaaa.org/Vote/memGenElectIntro.html



Sherrie Padilla President-Elect candidate

I remember attending my first CCCSFAAA conference in 1990 and being in awe of the CCCSFAAA leadership up at the podium giving speeches, moderating sessions, presenting sessions, working behind the scenes to put on a great conference. I was so green, just 6 months into my "real" full time position at Antelope Valley College as "Financial Aid Assistant" after being a student assistant for two years there. I felt so unsure of myself; I had so much to learn. But I was inspired. I knew then that someday, I wanted to be one of those leaders that I saw at the conference. I wanted to give back to this financial aid family that was teaching me and supporting me so much. I have not missed a CCCSFAAA or CASFAA conference in the 19 years since then.

Starting small, I agreed to be on a workgroup to provide feedback on CSAC's "Fund Your Future" publication. Since then I have served as CASFAA Management Institute Chair in 2004, 2005, and 2006; CCCSFAAA Region VI alternate representative in 2004 and 2005; then as CCCSFAAA Region VI representative in 2006 and 2007. I have served on the CCCSFAAA conference program committee in 2006, 2007, and 2009. I was a member of the nominations and elections committee in 2006. I have also served on CCCSFAAA fiscal planning committee and

membership committee. I have presented sessions at CCCSFAAA, CASFAA, and NASFAA conferences. I just recently presented as part of a webinar panel for the Chronicle of Higher Education. In 2008 I was a faculty member for the New Director's Training provided by the Chancellor's Office.

I am currently CCCSFAAA Treasurer after serving as Treasurer-elect for 2008. It has been a great experience as treasurer-elect and treasurer. I have learned a lot about serving CCCSFAAA in a leadership role in the past 18 months. My experience as Treasurer and knowledge of the fiscal workings of the organization will be an asset to the role of CCCSFAAA President if I am elected.

Serving on the CCCSFAAA Board in different capacities for the last 5 years, I bring the knowledge of our organization's most recent history to the table.

Currently I am the Director of Financial Aid at Antelope Valley College. I obtained the Director's position in 2003 after working in just about every other Financial Aid position at AVC. I have a Master's Degree in Business Administration obtained from the University of LaVerne in 2001. In 2006 I was honored to receive the 2006 CASFAA Segmental Leadership Award.

I am ready to take on the challenge of serving you as the President of CCCSFAAA. I am committed to this organization because I believe in the support, leadership and advocacy that CCCSFAAA provides to its constituents and ultimately, to the students we serve.

I hope you will give me the opportunity to serve you as CCCSFAAA President, a personal goal to give back that has been nearly 20 years in the making.



Calvin Rankin President-Elect candidate

In the seven years that I have worked at Los Angeles City College I have seen students in varying degrees of need that can only come from being at the crossroads of culture, wealth, and poverty, and the divergent points of view that is Los Angeles. This melting pot creates a mix that is unexcelled anywhere in the nation and to dwell and work in it not only requires sharp insight, creative thinking, and a deep respect for all things diverse but it forces you to develop and hone those same qualities as well. It is with these qualities, along with the deep resource of talent, wisdom, and skill within the Los Angeles Community College District, the largest community college district in the nation, to draw upon that I seek the office of CCCSFAAA President-Elect. Together we can make a difference in the ever changing world of financial aid.



Rick Rams

President-Elect candidate

I am excited to announce my candidacy for President-Elect of what I believe is the most important moment for Student Financial Aid Administration in our recent history. The current budget crises are the talk of our colleges and programs. Increased fees, declining budgets, eliminated staff positions, record enrollments, record numbers of financial aid applicants and recipients, fewer opportunities for students to transfer—the outlook is gloomy. This is undoubtedly one of the bleakest moments in higher education for California.

With so much at stake and the perfect storm upon us, why am I ready to take the helm of CCCSFAAA?

As we approach 2010, the landscape will continue to change and qualified leadership is needed. On the Federal level, the country remains in transition as Obama's Administration gets comfortable. Our state landscape is approaching a critical transition as Governor Schwarzenegger finishes his term. Our programs are changing—from grant levels to loan administration. Our Veterans will be returning to our institutions as the Iraq withdrawal deadline approaches. Our technologies are connecting us with our students in ways we never thought possible.

Now is the time to elect a CCCSFAAA President who possesses the energy, passion, and skills needed to protect and serve our core financial aid values. If elected to office, CCCSFAAA will uphold its mission and bylaws while 1) increasing advocacy efforts with key groups that inform and influence legislators and 2) enhancing our visibility by working collaboratively with scholars, leaders, and practitioners to inform our communities of the contributions financial aid programs make to student success, persistence and retention efforts, 3) strengthening partnerships with other student service categorical program leaders to ensure that the needs of our underserved, underrepresented, and underprepared students remain our first priority, 4) representing our interests on policy and implementation matters at the state and federal level, and 5) mentoring and recruiting a new generation of CCCSFAAA leaders who can have the opportunity to contribute and serve successfully beyond my leadership.

As a result of my experiences as your CCSFAAA Vice-President in 2005 and while serving as a Director of Financial Aid, I sought out professional growth opportunities. In 2006, I became Dean of Student Support Services at Cypress College. I have the privilege to work with your Region VIII representative and Director of Financial Aid, Keith Cobb, on a daily basis. Also, in August 2009, I successfully defended my dissertation and earned my Ed.D. from the UC Irvine/CSU Long Beach doctoral program in Higher Education Administration and Leadership. My academic research focused on African-American community college student success.

Imagine a CCCSFAAA President using Twitter to alert members instantly with "breaking news" updates. Imagine a CCCSFAAA Board that is actively part of the consultative process of policymaking and development at the state level. Imagine a CCCSFAAA that prioritizes training and mentoring of its members. Imagine a CCCSFAAA that emerges stronger than where we currently are. As your CCCSFAAA President, we will launch CCCSFAAA into a new age. Please consider me for your vote as CCCSFAAA President-Elect.



Maritza Cantarero
Vice-President candidate

It is already an honor to have been nominated to represent you as the Vice President of CCCSFAAA. I started as a financial aid clerk in 1992, since then every year has been full of new challenges, new regulations, new stories to share and much more. One thing I know for sure we all share is the big satisfaction our jobs bring to us. Serving students certainly has been my priority all these years, however, now I also want to be able to serve you in a larger capacity. I want to be able to bring your concerns, ideas and recommendations to the Federal Issues Committee and act accordingly. Thank you for this opportunity to serve as your Vice President.



Margie Carrington
Vice-President candidate

I am honored to be nominated to serve CCCSFAAA a second term as Vice President and look forward to jumping back into federal issues. I have been a member of

CCCSFAAA since joining the financial aid profession in 2003 and deeply value its core mission of advocacy and support for policy and programs that address the needs of our students and maintain the integrity of the financial aid profession. On behalf of the membership, I have participated in legislative visits both in Sacramento and Washington, D.C., prepared and presented testimony to the Department of Education and collaborated with colleagues across the state to develop position statements and advocacy letters to advance the initiatives of CCCSFAAA. Being a part of CCCSFAAA continues to be some of the most rewarding work to me and I look forward to continuing that relationship in a more substantial way as Vice President

My education includes: MPA, California State University, East Bay, BA, California State University, Hayward and AA, Cañada College. My Financial Aid experience includes: Cañada College 2003–Present, Director, Financial Aid Services, and also CCCSFAAA Vice President Federal Issues 2008, CCCSFAAA Federal Issues Committee 2006, CCCSFAAA Scholarship Chair 2007–08, CASFAA Federal Issues Committee 2008, NASFAA Leadership Institute March 2008, and FYSI Region III Representative 2008–09. My Volunteer Service includes Advocates for Children—CASA, and WTAM Kiwanis Foundation Board.



Michael Copenhaver
Treasurer-Elect candidate

Greetings,
 My name is Michael Copenhaver and I am the Director of Financial Aid at Grossmont College, located in east San Diego County. I am running for CCCSFAAA Treasurer and would appreciate your vote. I have been the Director for four years now but have over 15 years of experience with financial aid; beginning with frontline service to students and moving on to scholarships, loans and then financial aid advising. I currently serve on the CCCSFAAA Executive Board as the Region X representative and have enjoyed working with CCCSFAAA and the Chancellor's Office for the past 18 months.

I have learned a great deal about our association...most importantly that it is full of dedicated individuals who are willing to help out fellow colleagues in whatever capacity they can. I have taken this lesson and tried to apply it in my own interactions with Region X. Decisions about policy, best practices and forms are shared freely and without reservation. The overriding philosophy being that the more collaborative we are with each other, the better. We will, in turn, serve our own campus colleagues and our students better as a result.

I want to thank you all for this opportunity and I look forward to working with you as your CCCSFAAA Treasurer!



Gary Nicholes

Treasurer-Elect candidate

My name is Gary Nicholes and I would like to serve as your 2010 Treasurer Elect, then as your 2011 Treasurer. I feel that I would be good at this office due to the large amount of bookkeeping experience I would bring and my strong knowledge of Quickbooks. I currently serve as a bookkeeper for our church daycare with an annual budget of \$500,000 that uses Quickbooks, and I previously worked as a bookkeeper at a private college. I have worked in financial aid for 17 years, starting at the ground floor and look forward to better supporting our students through service to CCCSFAAA.



Karen Micalizio

Secretary candidate

Hello CCCSFAAA! I would like to serve as your 2010 Secretary. I have worked in financial aid for 27 years. My current position is Director of Financial Aid & Veterans Services at Butte College. My past experience serving on the CCCSFAAA Board was very rewarding; I enjoy being part of an association that makes a difference in the lives of students and also builds camaraderie among its members. In addition, CCCSFAAA offers unique and timely opportunities for professional and personal growth. I would be honored to serve the CCC financial aid community in the capacity of CCCSFAAA Secretary.

My experience with professional associations includes: CCCSFAAA 2003 Secretary, 2005 President Elect & Chair, State Issues Committee, 2006 President, 2007 Past President and 2008 Chair, Awards Committee; CASFAA 2005 State Issues Committee, 2009 State Issues Committee; CCCCO Advisory Committees 1994-1995 Financial Aid Regional Representative, 2000-2002 Financial Aid Regional Representative, 2004 Financial Aid Regional Representative, 2007 to Present Region I Foster Youth Success Initiative Representative; Other Advisory Committees 2005 CA Cash for College, 2005-2007 ICANAFFORDCOLLEGE.COM outreach campaign, 2007 California Default Prevention Project, and 2007 Casey Family Programs publication review.



Lesia Navarro

Secretary candidate

Hello my fellow CCCSFAAA members, my name is Lesia Navarro and I would like to serve as your 2010 Secretary. I am currently the Director of Financial Aid at Mt. San Jacinto College and have 15 years of Financial Aid experience. I have worked at Mt. San Jacinto College for 11 years and prior to that I worked at Riverside Community College for 4 years. I have worked with CCCSFAAA previously on the Conference Committee and currently have the honor of serving as the CCCSFAAA Region 9 representative. I have found my time spent with CCCSFAAA to be very rewarding. How great it is to be part of an association that so positively affects the lives of its members and the students its members serve. I would be honored to continue my service to the CCCSFAAA community by being a member of the 2010 board as your Secretary.

Don't forget to vote, and don't forget about...

CCCSFAAA ANNUAL CONFERENCE • DEC. 10-12 • SAN JOSE, CA

Working Together We Serve 2009

Dates:

December 10–12, 2009

Location:

San Jose Convention Center

Early Registration:

(Payment must be postmarked no later than November 30, 2009. Includes complimentary 2010 membership.)

FULL CONFERENCE

\$270 through November 30, 2009

ONE-DAY REGISTRATION

(for Friday, December 11th only)

\$195 through November 30, 2009

(Includes complimentary 2009 membership)

Payment must be postmarked no later than November 30, 2009.

Late Registration:

(Includes late fee of \$50 and complimentary 2010 membership. Payment should be made prior to or at the conference.)

FULL CONFERENCE

\$330* through December 10, 2009

ONE-DAY REGISTRATION

\$245 for One-Day registration.

*There will be on-site registration for the 2009 CCCSFAAA Conference at the Late Registration rate. However, if you register at the conference, you must make payment by check then.

Cancellation & Refund:

All requests must be submitted in writing or email to Debbie Soria no later than **November 30, 2009.**

All cancellations will be assessed a \$50 membership dues fee for 2010.

No refund of late fees. All cancellations must complete the web form at www.cccsfaaa.org. Select "Conference," then "Registration," and complete the "Cancel Registration" section.

Payment Inquiries:

Debbie Soria, CCCSFAAA Treasurer-Elect
Cabrillo College
6500 Soquel Drive
Aptos, CA 95003
Phone: 831-479-5007
Email: desoria@cabrillo.edu

CREDITS

Editor, Graphic Design and Layout
Dennis Schroeder

Copy Editors

Calvin Rankin and Greg Ryan

NEXT ISSUE

Winter 2009

Article Submission Deadline: **November 20th**

Publication: **Early December**

THE CCCSFAAA REPORT

Fall 2009 | Volume 8 | Issue 4