

# THE CCCSFAAA REPORT

Spring 2009



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

ABOVE: CCCSFAAA Presidents Beth Asmus (2007), Brad Hardison (2009) and Kris Shear (2008) attending the 2008 conference in Anaheim.

## President's Message

### Student Oriented Decision Making in Financial Aid

By Brad Hardison

Spring semester and 2009 brought much uncertainty to our lives. This is not something unfamiliar to our profession in financial aid. However, the economy and the state budget have undoubtedly created some stress at our colleges. I, for one, want to thank you for all the work that you do on a daily basis to help students.

While we strive to continue to serve more students and families experiencing financial

difficulties, I try to reflect what is truly important. I think back to what Past President Kris Shear said about looking at our processes and procedures. As I set up 2009-2010, I try to use new technology to serve more students with existing staff. That could be something as simple as sending an email to students in place of a paper letter informing him/her what needs to be turned in to complete his/her file. Of course, that has its own limitations and issues. We need to remember to always have alternative ways to serve our students who do not have technology or the skills to use it.

In addition, I am challenged to look at removing roadblocks resulting from our college-specific procedures. We know we have more and more items we need to check that are mandated by state or federal regulations. Do we have the luxury these days to create additional steps for students that may have minimal perceived benefits? Isn't this a good time to look at what we do and figure out if we should still be doing it?

These economic times have reminded me why our profession is so important.

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

## President's Message (continued)

Our work allows students to attend college and pursue their goals and aspirations with some financial assistance. We know that is a challenge as our funding struggles to keep pace with rising costs. As more families are losing their jobs and the number of unemployed rises, we need to remind ourselves that we need to be there for those families as well. In many cases, these may not be families that we have traditionally served. As I always say to others at my college, I am there to serve the student with the zero EFC as well as the family who only qualifies for an unsubsidized loan. Both have their own unique needs.

In the short term, we are not expecting more funding to hire additional staff. I would not expect that to be a reality for some time. Thus, we need to always keep reinventing ourselves. How do our offices continue to serve students effectively with limited resources? I don't like the statement "to work smarter not harder." Instead, I believe in the notion of determining the rationale for everything we do in our offices and inviting others to challenge us on why we do it that way. I encourage you to use the college financial aid community throughout the state to vent ideas as you go through this process. The CCCSFAAA list serve is a great vehicle for that. Staff at any level should feel empowered to be part of this ongoing discussion and I encourage financial aid directors to open up this dialogue.

How can CCCSFAAA help in this process of confronting our notion of how we should do it? A student-centered approach to financial aid is what I believe CCCSFAAA has been and continues to be about.

As our State Issues Committee under the leadership of President Elect, Jacque Bradley discusses Cal Grant decentralization, the competitive Cal Grant program or other proposed program modifications, our discussions often circulate around how might the proposed change helps or hinders community college students. As I speak before the California Student Aid Commission or with other legislative staff or members, I try my best to represent the needs of our community college students especially with respect to financial aid issues. In the back of my mind, the students are my compass.

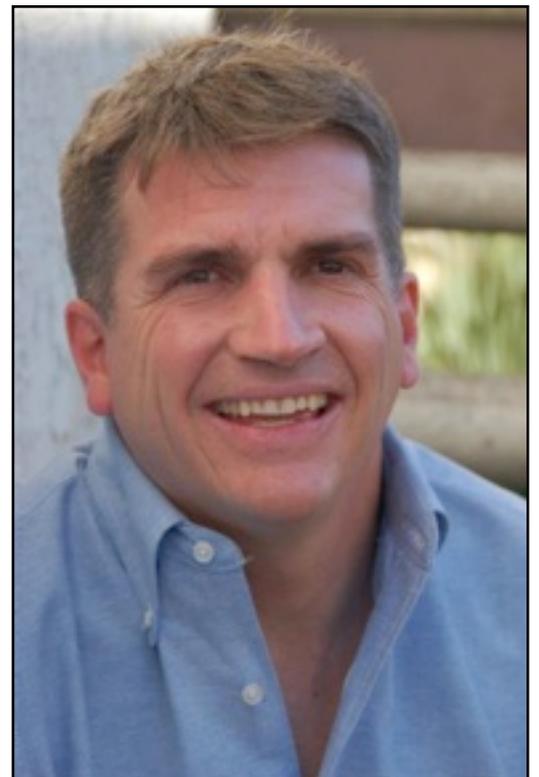
Our spring training, which I encourage you to attend, will focus on the changes we need to be aware of as a result of the many program modifications and new reporting requirements resulting from new federal legislation. Kris Shear, CCCSFAAA Past President, and her group

are planning what I know will be an informative and helpful training which again will have an underlying theme of how we can serve our community college financial aid students better.

I know a focus of myself and the board this year is try to involve the membership more in the organization. I encourage you to contact me if you have ideas or wish to get involved in any of our efforts. I and other members of the board serve the association because we love the work and the people we get to work with. We believe in higher education and the opportunities that financial aid affords students without the financial resources to attend college. We are student centered.

I invite you to join me in remembering that the student should be foremost in our mind as we make decisions on a daily basis. That could be a decision on how to complete verification on a file to determining your loan process. With that as our guiding principle, we will tend to make the best decisions while at the same time serving an ever growing population that needs our services and assistance.

Brad Hardison, 2009 CCCSFAAA President  
[hardison@sbcc.edu](mailto:hardison@sbcc.edu)



# Spring Training Coming Soon to a College Near YOU!

By Kris Shear, Past President

CCCSFAAA's annual set of Spring Trainings has been scheduled for:

## Tuesday, April 7

Las Positas College in Livermore

## Wednesday, April 8

Cuyamaca College in El Cajon

## Thursday, April 9

LA Pierce College in Woodland Hills

Each event is a drive-in workshop beginning with on-site registration at 8 am, and concluding with a federal update and general session on HEOA until 3:30 pm. Although session topics and presenters are still being confirmed, current plans for breakout sessions include:

- Chancellor's Office Update
- The Osher Scholarships- They're Here!
- Frontline Communication- The Art of Listening
- A Holistic Approach to Welcoming Veterans- Understanding Their Needs
- Navigating the Margin- A candid conversation about excessive debt, responsible borrowing and prudent limits
- The New BOG Manual: Ask the Expert
- Dealing with Difficult Situations
- Cohort Default Rates: Changes and Managing Them
- Update on HEOA

The cost for the day's training, which includes morning beverage and lunch, is \$20 for CCCSFAAA members and \$70 for non-members (which includes a complimentary 2009 membership).

REGISTRATION IS AVAILABLE NOW on the association website at [www.cccsfaaa.org](http://www.cccsfaaa.org).

Fundraising for our annual CCCSFAAA scholarships for students will also be part of the spring training effort. Raffle tickets have been sent to each college's financial aid office. If we raise enough funds, we can hopefully return to offering two \$500 scholarships for each of the ten CCCSFAAA regions in the state.

**With tight budgets and limited travel funds, this one-day workshop is a content-filled training bargain that your association is proud to provide for its members!** Mark your calendars now and plan on attending!! A little road trip with colleagues can also be fun – don't be afraid to try something different and carpool – make a memorable day of it.

We look forward to seeing you up and down the state.

Your CCCSFAAA 2009 Training Committee: Tim Bonnel, Reina Branum, Michael Copenhaver, Ray Reyes, Anafe Robinson, Andi Schreiber and Kris Shear



# Federal Issues



By Nancy Davis, Federal Issues Chair and Vice President

## Stimulus Plan

As you know, President Barack Obama signed H.R. 1, the **American Recovery and Reinvestment Act of 2009**, on Tuesday, February 17, 2009.

A text of the final bill can be found at [http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=111\\_cong\\_bills&docid=f:h1enr.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=111_cong_bills&docid=f:h1enr.pdf) and the key issues relating to financial aid are as follows:

**Federal Pell Grant** maximum for 2009–2010 is \$5350 which represents the \$4860 amount listed in H.R. 1 with an additional \$490 for students enrolled full time which was a provision included in CCRAA. For students enrolled less-than-full-time the increase is ratably reduced according to the student's enrollment status. Based on the Higher Education Opportunity Act, the maximum EFC that a student may have to be eligible for a Pell Grant is 4617.

**Federal Work Study** – \$200 million additional funds

**Hope Scholarship** replaced with a new \$2500 tax credit for tuition and other expenses including textbooks.

## Negotiated Rulemaking

The DOE is required by law to use negotiated rulemaking to develop NPRMs (Notice of Proposed Rulemaking). Five negotiated rulemaking (negreg) committees have been established by the DOE and the process began at the end of February with a Team IV (Discretionary Grants such as Trio and Gear Up) meeting. The other teams (Team I Loans–lender issues, Team II Loans–school issues, Team III Accreditation and Team V General Issues) meet at least once each in the recent weeks. Pat Hurley (Glendale College) and Linda Michalowski (Chancellor's Office) are serving this year.

## FAFSA

In a recent article in The New York Times it was mentioned that President Obama is looking at eliminating the FAFSA and replacing it with something else. Arne Duncan, the new Secretary of Education, was quoted as saying “you basically have to have a PhD to figure that thing out.” The article noted that in a recent attempt to streamline the FAFSA, seven questions were added.

It was also mentioned that the DOE is considering two approaches to simplifying the FAFSA: (1) cutting many of the financial questions and (2) letting taxpayers direct the IRS to share tax return information with the Department. Of course this is an oversimplification of what would need to be done to simplify the form, but at least they are beginning to look at it and the GAO will have an analysis of the effects of the different options by August.

# Guest Column: Do You Hear That Noise? Cool your jets!

By Kim Thomas, Regional Director of NSLP

This is the sound of the **American Dream**. The pursuit of instant gratification. We want it yesterday! Buy now, pay later. Retire in 10 years!

We are constantly on the move, looking for ways to make a quick buck so that we can support our gratification addiction. **SLOW DOWN!!!** Take time to decide what you need to do with your money.

**SET AND PRIORITIZE GOALS.** Goals should guide your decisions about money. For example: If your goal is to reduce your debt it would be counter-productive to simply make minimum payments on your credit cards and put money into your mutual fund. Instead, direct the money that is used for the mutual funds towards your credit cards and loans. However, if working on your retirement is your goal, then directing as much money towards that will help you get to your goal faster. Understand that all these options are good ones financially, but having goals will help you to decide the “best” option for utilizing your money.

**EDUCATE YOURSELF ABOUT YOUR OPTIONS AND EVALUATE THEM.** Learn about the systems involved. If your goal is to increase your FICO score because you are looking to purchase a car, how do you increase your score? What do you have to do? Learn how your score is calculated in order to evaluate your next move. If your goal is to save for retirement, learn what your employer has to offer. Will they match your contribution? Why put your money into an individual mutual fund when your work will do it for you and contribute as well?

**BE PATIENT.** Take time to complete your goal and then make new ones. If you have money in a mutual fund, Let it ride! Mutual funds are most effective when they are in a fund for a long period of time. Many people are moving money from fund to fund and are basically buying high and selling low. This is not what you want to do. Don't be fooled by the consumer reports that you see showing the best funds available. These reports are showing you what happened in the past. No one can foresee the future. If you leave money in a selected fund over time the lows and highs will average out giving you the best return possible.

Today, we have so many options and what you choose will be based on where you want to be in the future. Money is an essential part of life, so take time to make the best decisions for you.



# Chancellor's Office Update

## Notes from Sacramento

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

### Hi Everyone!

Well...the crisis has been averted, the pain has eased somewhat, but it could come back at any time. What am I talking about? Ulcers? The heartbreak of psoriasis? No...why the state budget, of course! What else? This subject has had everyone speculating for such a long time.

After a "lockdown" of 45.5 hours, the State Senate was finally able to overcome the impasse and passed the state budget with the State Assembly quickly following suit. The budget was finally approved by the state legislature on Thursday, February 19 and signed by the Governor the next morning. As part of the agreement for passage of the budget, there will be 6 elements that will go before the voters on the special election ballot on May 19.

Per Erik Skinner, Vice Chancellor for Fiscal Planning, the package covers both the current year (2008-09) and the next budget year (2009-10) and contains significant budget cuts and new taxes impacting every sector of the budget. However, all things taken into consideration, the community colleges could have fared much worse than we did.

#### A brief synopsis for the current 2008-09 CC budget is as follows:

- \$39.8 million cut which eliminates the 0.68% COLA.
- \$3.6 million reduction to capture unspent prior-year funds.
- \$4 million cut to mandate payments.
- \$340 million in apportionment funding deferred from January, February, March, and April payments to be repaid in July (this replaces the existing \$245 million deferral that was added to the CC budget in 2008-09). This is likely to be permanent.
- Delayed repayment of existing \$200 million June-to-July deferral, now to be repaid in October. Likely to be permanent.

#### The 2009-10 budget:

- Contains no COLA.
- Includes a \$185.4 million augmentation increase to fund 3% enrollment growth.
- Does NOT include categorical flexibility provisions for the colleges.
- Does NOT include student fee increases.
- Does NOT include other policy changes that have been recently discussed (property tax shortfall protection, lowering funding rates for certain courses, etc.) Such policy proposals will be heard in policy committees or budget hearings during the Spring.
- Maintains funding for the Cal Grant program. The proposal to eliminate new Competitive Cal Grants was rejected.

#### To fund the two fiscal year package listed above, Californians will assume:

- \$15.8 Billion in expenditure reductions, including \$13.3 billion in cuts and \$1.8 billion in other reductions (delays, fund shifts, etc.).
- \$14.4 billion in temporary tax increases
- \$11.4 billion in borrowing
- \$1 billion to be kept in reserve

Understand that this state budget is only as good as the income/expense projections initially made. If our state's economy worsens and the expected income/expenses are out of whack, the state will once again incur a deficit (who knows how large?) that will need to be resolved. If the Governor and legislature guessed correctly and deficits don't occur, we won't have to deal with budget issues again until preparations begin for the 2010-11 budget in January, 2010. Hope for the best!

A friendly reminder that our April Financial Aid Awareness Month is quickly approaching. The Chancellor's Office has \$1,500 available to every college to be used to help plan, develop, and implement a Spring financial aid awareness event(s). All that has to be done to receive the \$1,500 is for the college to hold one or more

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outreach/inreach activity(ies) on your campus your campus or in your communities some-time between March 1 and May 15. Since April is Financial Aid Awareness Month, it would be best to have most of the activities held during the month of April, however events held during other months are certainly appropriate also. These events MUST BE listed in the Outreach Spreadsheet distributed to everyone on February 5 via the listserve and sent to Arie Cross ([ariecross@sbcglobal.net](mailto:ariecross@sbcglobal.net)) with a cc to Paige Marlatt Dorr ([pmarlatt@comcast.net](mailto:pmarlatt@comcast.net)) for posting on the ICAN web site. Please feel free to schedule as many events as you wish throughout the year, but to receive the funding, at least one outreach event must occur between March 1 and May 15. Your event(s) must be sent to Arie Cross (with a cc to Paige Marlatt Dorr) for posting by March 31 if possible. If you can't make this date, please send your spreadsheet ASAP! If you do not have the Outreach Spreadsheet, please contact Paige or myself and we will send you another copy.

The ICAN campaign is about to begin radio advertisements informing students and parents about the opportunities available at our colleges and that financial aid is available year round. These ads will undoubtedly attract the attention of hundreds of thousands of students and their parents and 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. Take advantage of this advertising opportunity by having your campus or community events listed.

.....and how was your week?



## Regional Update: Region IX

By Lesia Navarro, Region IX Representative

Things are very busy in Region IX. With the start of the Spring 2009 semester enrollment is up 18% and growing larger everyday with students still registering for late start classes. More students have been applying for Financial Aid and the workload has doubled at most schools in Region IX.

Our January 30<sup>th</sup> meeting was hosted by Riverside Community College. We invited Leila Khoury from Sallie Mae and Joe Behike from Higher One to give presentations and talk about their debit card products. The information from both was very informative on how their debit cards work and the cost to both the schools and students. Most of the schools in Region IX are looking to go to debit cards in the future instead of sending out paper checks to our students as this will cut cost to the schools.

**Mt. San Jacinto College** Would like to welcome Dr. William Kevin Vincent who is a veteran educator and college administrator as its Vice President of Student Services. Dr. Vincent joined Mt. San Jacinto College on March 1, 2009.

On February 7<sup>th</sup> we hosted one of our Financial Aid Saturdays on the Menifee Valley Campus. Even with the heavy rains that day we had 206 future financial aid students in attendance. Staff was a little wet to say the least but the workshop was a great success. Our next Financial Aid Saturday was held on February 21<sup>st</sup> on the San Jacinto Campus.

**Victor Valley College** Is very busy with enrollment being up 15% for the Fall. They are in the process of streamlining some of their systems. In the past two months they have rolled out Financial Aid TV and online workshops.



LEFT: Karen Micalizio, 2006 CCCSFAAA President, presents the CCCSFAAA Special Recognition Award to Tracy Fried, Foster Youth Advocate.

BELOW: Kris Shear presents the 2008 CCCSFAAA Leadership Award to Dr. Diane Woodruff, Interim Chancellor of the CCC System in 2008.



## 2008 CCCSFAAA Awards Congratulations!!!

By Kris Shear, Past President

Each year at our December conference, CCCSFAAA acknowledges the contributions of some outstanding members of the financial aid profession, as well as recognizing key individuals that support the financial aid profession. In Anaheim this past December, several 2008 CCCSFAAA Award Winners were announced.

A **Special Recognition Award** was given to **Tracy Fried**, foster youth advocate extraordinaire, to recognize her strong commitment to supporting foster youth as they transition to and through the community college system.

To recognize ongoing, sustained and solid service to CCCSFAAA through the years, a **Special**

**Recognition Award** was given to **Judy Cohen**, FAD at Laney College in Oakland. Judy has been the CCCSFAAA Secretary twice (and is now for 2009!), has served as the Region III Representative three times, and has served on four conference committees.

The CCCSFAAA Executive Board has several liaison positions from other entities: CSAC, CLFE, EOPS and the Chancellor's Office. A **Special Recognition Award** was given to **Bryan Dickason**, the 2008 CSAC/CCCSFAAA liaison, to acknowledge his service, his professionalism, his open communication style, and his strengthening of the relationship between the two organizations during the year. [\(article continues on next page\)](#)

## 2008 CCCSFAAA Award recipients

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To acknowledge her guidance and mentorship of new professionals in her financial aid office, **Vickie Mack**, Student Services Advisor at El Camino College, was honored with a **Special Recognition Award**. To quote a colleague, "Ms. Mack provides me with the time, and the information. She gives 110% to students as well as to staff employees."

Leadership Awards are given to individuals that have assisted in "moving things along" in community college financial aid arenas. In 2008, a **Leadership Award** was given to **Michael McPartlin**, Special Services Manager at City College of San Francisco. Michael's leadership and tenacity in advocating for foster youth and their rights to timely receipt of grants is commendable.

**Dr. Yasmin Delahoussaye**, Vice President of Student Services at Los Angeles Valley College and our CCC Commissioner at the CSAC, was also honored with a **Leadership Award**. Yasmin communicated with our segment regularly and openly, and represented our segment and our students extremely well during the year.

**Margie Carrington**, FAD at Canada College and 2008 CCCSFAAA Vice President, was given a **Leadership Award**, to recognize her extraordinary efforts in chairing CCCSFAAA's Federal Issues committee during the reauthorization process. Margie made sure that CCC issues were heard at the federal level.

**Dr. Diane Woodruff**, Interim Chancellor through 2008, was given a **Leadership Award** to acknowledge her commitment to serving and supporting the low income students in our CCC system. During her time as Chancellor, Dr. Woodruff listened to the challenges faced by the CCC financial aid community, and supported her staff in advocating for the continuation of the competitive Cal Grant program and the continued funding for staff and outreach in our offices.

**Dennis Schroeder**, FAD at Los Angeles Mission College (previously Assistant Director at Glendale Community College), was honored in CCCSFAAA's **Hall of Fame**. Dennis has served as the Webmaster for CCCSFAAA for three years and continues serving the organization in 2009 as our newsletter chair. The **Maureen Martinez Making a Difference Award** is an award that honors the memory of Maureen Martinez, former FAD at San Bernardino Valley College. This award is given to a financial aid

professional who truly makes a difference, not only in the work they do within their financial aid office, but also within the community in which they live and/or work. The recipient this year was **Trang Hang**, Financial Aid Specialist II at City College of San Francisco.

CCCSFAAA conferred a **Lifetime Membership Award** to **Dr. Toni DuBois**, to acknowledge her significant contributions to higher education and to the financial aid profession over an extended period of time. Toni has held the office of both CCCSFAAA and CASFAA President, has held every CCCSFAAA office (except Treasurer-elect because it wasn't created yet), and has chaired seven CCCSFAAA conferences. Toni is now Vice President of Student Services at Fullerton College.

The highest CCCSFAAA award bestowed is that of **Outstanding Service**, given to an individual who has made an outstanding contribution and provided outstanding service to the financial aid profession. This year's recipient was **Beth Asmus**, Dean of Special Programs at College of the Canyons.

Congratulations to Tracy, Judy, Brian, Vickie, Michael, Yasmin, Margie, Diane, Dennis, Trang, Toni, and Beth!

A thank you note from Dr. Woodruff:

*Dear Kris,*

*I wanted to thank you so much for traveling all the way to Sacramento to present me with the wonderful award from the Financial Aid Administrators Association. The award means so much to me and I appreciated your tribute and the words you spoke so much. I am particularly proud of receiving this award from your association because I have so much admiration and respect for all of you who work in financial aid. You make the difference for thousands of students in helping them understand the financial resources that are available to help them attend college. Without you extending your warm, friendly hand and helping them in your respective offices, many would leave our colleges and not know all the resources that are available to them and never receive a college education. Bless you all for the important work you do with our students. Thank you so much for this award that I will always treasure.*

*Sincerely, Diane*

# California Student Aid Commission Update from the Director

By Diana Fuentes-Michel, Executive Director of CSAC

The California Student Aid Commission (Commission) has worked diligently to enhance the technology supporting our financial aid programs to provide better service to students, 1,800 high schools and 400 postsecondary institutions. Since 2001, the State has invested \$17 million to enable the Commission to implement and enhance the Grant Delivery System (GDS) and WebGrants for students.

Through GDS and WebGrants, we process awards, distribute payments, and track eligibility for more than 300,000 new and renewal students annually, including more than 110,000 new Cal Grant Entitlement and Competitive awards and more than 3,000 Chafee recipients. We process more than 1.8 million Free Application for Federal Student Aid (FASFA) applications and approximately 8 million Cal Grant GPAs each school year. In 2008–09, the Commission will distribute more than \$800 million in Cal Grant awards.

As the number of students and institutions participating in the Commission's programs increased and program requirements changed, workload within the Commission and institutional financial aid offices increased. Commission staff, in consultation with the Commission's Grant Advisory Committee, members of CASFAA and CCCSFAA, representatives from each of the higher education segments, and financial aid administrators, has worked to identify ways that the Commission's automated systems could be enhanced to minimize the increased workload. Many of the recent technical enhancements noted below were developed as a result of collaborative efforts.

We want to thank you for your continued support assisting the Commission efforts to advance its technology. We will continue to update you on future enhancements which allow us to achieve our shared goal of providing students quality and efficient access to financial aid for education.

## Enhanced WebGrants Screens and Services for Students and Schools

### Students

WebGrants for Students provides students the ability to request and report information through the web, reducing paperwork and processing time so students receive information faster. WebGrants for Students' main page and screens have been

enhanced to make it easier for students to use, resulting in their ability to keep their data current and the capability to learn the status of their grants through the internet 24/7.

### Schools

To reduce workload (and protect the environment via paperless communication!) for high schools and postsecondary institutions, the Commission developed innovative web-based applications that allow institutions to use electronic processes rather than deal with up to 6,000 pages of paper a month. These applications allow high schools and postsecondary institutions to submit GPA's and other information online.

WebGrants screens were upgraded to simplify how institutions enter updated data for individual students. Additional upgrades were added to allow institutions to customize computer capabilities, such as creating reports that meet unique information requirements for each institution. Through these streamlined functions, institutions can better manage Cal Grant payment information, including payment reconciliation, and changes to student award eligibility status. For some institutions, WebGrants is the only electronic system for maintaining Cal Grant data for their students.

### **Interactive Voice Response System**

The Commission's Interactive Voice Response System is accessible 24/7 and provides students instantaneous Cal Grant award status. The Commission upgraded its Interactive Voice Response system so callers get up-to-date information regarding Cal Grant processing status.

### **Completion of the High School Graduation Verification Project**

To prevent additional workload at institutions and reduce paperwork for students, the Commission developed this centralized verification process so students, high schools, and postsecondary institutions can submit final high school graduation dates online.



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### GPA Upload Training

In January and February, the Commission held on-line GPA upload training to instruct high school counselors on how to submit Cal Grant GPAs through WebGrants. Several postsecondary institutions also participated in this training. As a result, we continue to observe increases in on-line Cal Grant GPA submissions, reducing workload at high schools, postsecondary institutions and the Commission.

### Roster Enhancements

Based on requests and suggestions from institutions, enhancements to the Roster Data File and the online Roster now allow institutions to easily query and post transactions for students. These enhancements also accelerate the processing time for the transactions.

### System and Infrastructure

The Commission's upgraded system and infrastructure allows institutions to process transactions securely and rapidly and has increased availability, capacity and response times. Batch transactions and processes that previously took more than 48 hours to process can now be completed within an average of 12 hours, reducing processing costs.

### Grant Delivery System Enhancements on the Horizon

The existing and in-process real time changes to our Grant Delivery System have and will further increase our online flexibility, provide quicker turnaround from inputs to results, reduce workload for high schools and postsecondary institutions and ultimately provide students and schools more direct access to information.

For high schools and institutions, this means a greater ability to integrate with participating postsecondary automated financial aid management systems and high school student information systems. The real time transaction restructure of our system also makes it 'Web Services ready' for future enhancements that will essentially automate communication of data between institution financial aid systems, GDS and WebGrants. The first Web Service to be delivered will be the GPA Web Service in Spring 2009.

## Embracing Challenges and Choices CCCSFAAA Annual Conference 2008

By Toni DuBois, 2008 CCCSFAAA Conference Chair

From December 3<sup>rd</sup> thru 5<sup>th</sup>, 2008, 335 financial aid professionals gathered in Anaheim, California for the 39th annual CCCSFAAA Conference. **Embracing Challenges and Choices** began with an outstanding presentation by Juliet Funt. Ms Funt's message of talking on purpose was inspirational as well as entertaining.

Twenty-two separate interest sessions were available for attendees. For the first time, attendees had the option of joining the conference for one day only and approximately 30 individuals opted to register for Saturday only at a reduced conference rate.

Drs. Philip Day, the NASFAA president, and Helen Benjamin, Chancellor of the Contra Costa College District and Member of the Advisory Committee on Student Financial Assistance, spoke at a general session on Saturday. On Sunday morning attendees heard a state update from Vice Chancellor of Student Services at the California Community College Chancellor's Office, Ms Linda Michalowski. Mr. Jeff Baker, from the U. S. Department of Education Financial Aid Policy Division then provided a federal update.

A few changes were made to the 39th annual conference to save some money for CCCSFAAA: The president's reception was held in two of the complimentary hotel suites instead of a ballroom, Friday night's dinner and entertainment event was held off-site, Saturday morning breakfast was not provided, and no "big screens" were used at the opening session. Anyone who visited the Exhibit Hall at the conference surely noticed a much smaller representation from vendors. The sponsorship for the 2008 conference was the lowest the association has received more than fifteen years.

Once all the registration fees were counted, the sponsorship added and the bills paid, the income over expenditures for the conference exceeded \$30,000. This revenue will allow CCCSFAAA to provide services to its members thru training, advocacy, and other worthwhile activities.

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LEFT: Dr. Philip Day, Jr; NASFAA President, addresses the CCCSFAAA membership on the NASFAA National Conversation Initiative.

BELOW: John Muskavitch, FA Director at Crafton Hills College and past CCCSFAAA president, and Judy Cohen, Financial Aid Director at Laney College and CCCSFAAA Secretary, enjoy a break from the bustle of the annual conference held in Anaheim this past December



BOTTOM: Toni DuBois, newly anointed VP of Student Services at Fullerton College, shows off her CCCSFAAA Lifetime Membership Award, which comes with a crown fit for royalty.

## Conference wrap-up

*(continued from page 11)*

THANK YOU again to the conference committee, my former colleagues from Long Beach City College, for working together to organize and manage the 2008 annual CCCSFAAA Conference: Marianne Allen, Jason Avila, Susanna Duran, Arda Eksigian, Dorothy Gutierrez, Farsio Kottab, Janice Lim, J. Franc Menjivar, Steve Skille, and Lydia Turner.

Toni M. DuBois, Ph.D.  
Vice President of Student Services  
Fullerton College

AND...  
**CCCSFAAA's newest Lifetime Membership Award Recipient!!!**



# Guest Column: Blogging about money and life

## Personal blogs tackle financial issues that matter to students

By Amy Kasper, Regional Account Executive for TG

Blogs aren't only for spreading the latest celebrity gossip and staying current with the newest fashion trends. Many bloggers write about serious issues and share personal experiences and advice that can be useful to a wider audience.

Personal finance is a popular subject on many blogs. It's also an important subject for students, and they can learn from the information and tips discussed on many personal finance blogs. Because students are more likely to get information from their favorite blogs rather than the daily newspaper, financial literacy educators might want to guide their students to some of these blogs.

From budgeting tips to advice on how to live more frugally, personal finance blogs cover a wide variety of topics that students can take to heart. Most are written in a casual tone, and the content is relatable, useful, and often entertaining.

These blogs are typically maintained by average people with common money problems — not by financial gurus with loads of cash. Some are written by recent college graduates or current students. After reading these, students might be inspired to write about their own personal finances as an effective way to help keep their finances in order and maintain their money goals.

Below is a list of seven of the most-visited personal finance blogs on the Web and the titles of some popular posts from each.

### The Simple Dollar: Financial talk for the rest of us

[www.thesimpledollar.com](http://www.thesimpledollar.com)

According to its author, **The Simple Dollar** is for people fighting debt and bad spending habits while building a financially secure future and still affording a latte or two. The blog is an exploration of personal finance from the perspective of a reformed spending maniac that realized he needed to get a grip on his money.

Popular posts:

- The Road to Financial Armageddon
- 31 Days to Fix Your Finances
- Battling the Convenience and Cost of Fast Food

### Get Rich Slowly: Personal finance that makes cents

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

**Get Rich Slowly** — recently named “most inspiring money blog” by Money magazine — is devoted to sensible personal finance. The author shares stories about debt elimination, saving money, and practical investing. Readers will also find links to personal finance tools and articles.

Popular posts:

- Building a Personal Finance Library: 25 of the Best Books About Money
- Alternatives to Cable Television

### My Money Blog

[www.mymoneyblog.com](http://www.mymoneyblog.com)

As the name suggests, this site is about the author's money — how he makes more of it, tries to spend less of it, and invests it. The author has been documenting his progress toward financial freedom since 2004.

Popular Posts:

- 100 Credit Card Sign-up Bonuses
- Top Online Savings Accounts
- Best Rewards Credit Cards

### Grad Money Matters — Musing about money matters

[www.gradmoneymatters.com](http://www.gradmoneymatters.com)

The author started blogging soon after graduating when he or she was struck by the realization that in the real world, money matters.

Popular posts:

- What I Do to Live Frugally
- How to Properly Pay Down Your Credit Cards
- 11 Things You Do Not Learn in School

(article continues on the next page)

## Blogs... ...continued

### Blueprint for Financial Prosperity — Earn more. Save more. Live more. Enjoy more.

[www.bargaineering.com/articles](http://www.bargaineering.com/articles)

**Blueprint for Financial Prosperity** is a personal finance blog where the author discusses all kinds of money matters. Readers will enjoy the posts from this personal finance novice who struggles to understand some complex and confusing financial topics.

Popular posts:

- 2008 Tax Rebate Stimulus Package Explained
- Your Take: Your Best Money Saving Tip
- How To Deal With Job Rejection

### Wise Bread — Living large on a small budget

[www.wisebread.com](http://www.wisebread.com)

**Wise Bread** is a community of bloggers that can help its readers live large on a small budget. Among other things, the blog claims to help readers discover career and money-making ideas that'll add zeros to their bank account, and general adulthood know-how their parents forgot to tell them.

Popular posts:

- Six Horrible Financial Products You Should Avoid
- Treasury Bills for Ordinary Folks
- Our Worst Financial Mistakes and What You Can Learn from Them

### Neville's Financial Blog — Tracking the road to financial success from the age of 22 (now 25)

[www.nevblog.com](http://www.nevblog.com)

The author, a recent college graduate, originally started this blog for the sole purpose of keeping track of his financial goals and status. He uses the blog to reflect on financial events in his life and often tries to help others learn something new.

Popular posts:

- Advice to a Soon-to-Be College Grad
- How Gas Prices Do and Don't Affect My Life
- What It Costs to be Alive

**Amy Kasper**

[amy.kasper@tgsllc.org](mailto:amy.kasper@tgsllc.org)

## CCCSFAAA Business Treasurer's Report

By Sherrie Padilla, Treasurer

What a year of learning it has been! I have enjoyed my year as Treasurer-Elect and want to thank the CCCSFAAA membership for approving the Treasurer-Elect board position.

There are many things to learn as an upcoming Treasurer, so the year of practice really helps. I want to thank Debbie Soria, 2008 Treasurer, for being such a great mentor. I will do my best to fill her shoes this year! I am in such a great position as you have re-elected Debbie to be Treasurer-Elect for 2009 and Treasurer for 2010. Debbie and I will be working together all year to fulfill CCCSFAAA's treasurer needs.

It seems as though everyone is feeling the financial crunch of our current economic situation and CCCSFAAA is no exception. Although we had to dip into our reserves for 2008, we used much less than initially expected when we established the budget in early 2008. Your CCCSFAAA leadership did a great job minimizing costs for 2008.

The Fiscal Planning Committee established the 2009 budget and presented it to the Board at the February 2009 meeting. The 2009 budget, as projected, will need to utilize some reserves again this year. However, the projected need is much less than last year's projection. The Board is dedicated to minimizing costs again this year while maintaining the commitment to serve our membership.

If you have any questions about fiscal issues related to CCCSFAAA, please don't hesitate to contact me. I'll be happy to help!



# 2009 WASFAA Conference

## BIG Wild 40

By Colleen MacDonald (EdFund) and Ted Malone (University of Alaska, Anchorage)- 2009 WASFAA Conference Registration Co-Chairs

We invite you to the **“BIG Wild 40”** WASFAA Conference in Anchorage, Alaska on April 26–28, 2009.

The WASFAA Conference is the premier training event of the association that provides essential training through relevant sessions to enhance participants' professional development. By attending training with other aid administrators from a broad range of states and types of institutions, the conference creates an environment in which participants can increase their professional growth by networking and collaborating with fellow participants. We are planning a range of training topics, including the latest federal update, financial literacy options, and technical Title IV instruction. Check out the WASFAA Conference website to review the agenda. The registration fee is \$375 after February 13, 2009.

In order to give conference attendees a sense of the diversity of Alaska, several of the keynote speakers and entertainment will include a local flavor. Mr. Whitekeys, a humorist, author, and entertainer based in Anchorage, will open the conference with his brand of Alaskan commentary and native lingo. Also, Father Michael Oleska, a Russian Orthodox priest, distinguished scholar, and storyteller based in Alaska, will speak about diversity in order to foster greater understanding across boundaries of race and culture. In addition, the conference will include demonstrations of some traditional Alaskan Native Games, which teach balance, cooperation, strength, agility, concentration, endurance, and speed. In addition, each state association in the region will field a team to compete in modified Alaskan Native Games.

WASFAA 2009 Conference attendees have the opportunity to travel to Alaska – a state with 586,000 square miles of beautiful scenery. While you are in Alaska, we hope you take advantage of the numerous possibilities. Choose from wildlife viewing, sea kayaking, and guided glacier hikes. Relax aboard a one-day cruise, pan for gold, or bait a rod for Alaska's world famous King salmon fishing.

Spring begins in late April and early May, when days are warm and sunny, nights are cool, and precipitation amounts are exceedingly small. In late

April, expect over 15 hours of daylight to brighten your days while in Anchorage.

In the heart of downtown Anchorage, the conference hotel, the Hilton Anchorage, stands out for its convenience and comfort. The Anchorage Airport Hotel is a 10 minute drive from Ted Stevens International Airport and a block from the Alaska Railroad Depot. This hotel is two blocks from Ship Creek fishing opportunities, flight-seeing businesses, tour companies, the Alaska Museum of History and Art, Nordstrom, The Ulu Factory, 5th Avenue Mall and many unique Alaska-themed boutiques. The conference hotel rate per room is \$145 for single or double occupancy with absolutely no city, county, or state tax. Remember that the conference room rate is valid from April 21 through May 1, 2009.

To register for the conference and make hotel reservations, go to [www.wasfaa.org](http://www.wasfaa.org), and click on **Conferences** for the appropriate links.



# Roving Reporter Dateline: Anaheim

By Jacque Bradley, President-Elect



The recently held CCCSFAAA Conference, “Embracing Challenges and Choices,” was filled to the brim with useful information and timely updates. I don’t know how the conference planners pulled it off but those who made it to Disneyland were very impressed with how even the Disney rides related to the financial aid profession.

**Mr. Toad’s Wild Ride:** Just the name invokes drastic changes to our process and loads of students show up trying to get a Fast Pass.

**The Mad Tea Party:** The faster we worked at turning the dial, the dizzier we got. We never seemed to get caught up.

**It’s a Small World:** What a diverse group of little people. All we could think of was how all the various groups of students, no matter what language they spoke, were having a wonderful time. It didn’t look like anyone was planning ahead, but come January they will all be in our offices looking for money to go to school. And, they will all be singing the same tune!

**The Nightmare before Christmas:** OK, most of us got this right away. Everything is a blur between our office Halloween celebration and the much needed break for the holidays. When the ride is over you just take a big sigh. Then there were all those wispy visions of problem students. They just kept coming back; even after you thought you had finished with them and buried their file in the file room.

**Big Thunder Mountain Railroad:** This reminded us of all the regulation changes in the last two years, because every time we thought we had the hang of it we went around another blind corner, threw our hands up in the air and just screamed (sound familiar?).

**The Indiana Jones Adventure:** OK, this one gave us some insight into where all those lost documents go when they mysteriously disappear. Rather than track through the Amazon, I think I’d rather have students submit more documents.

**Space Mountain:** More of the wild, unexpected turns and throwing up the arms and screaming.

**Pirates of the Caribbean:** Now this was the final insult or vindication—depending on how you viewed the ride. Everyone is going along in the boat, visiting the various Pirate hangouts. It seems like most of the Pirates are partying pretty well no matter which way you look. They are firing cannons across our bow, suggesting we lighten up a little and just have a great time. There are way too many Pirates in the rum. Many of them are busy pillaging (think categorical programs). Then we come around the bend to what is OBVIOUSLY the financial aid office (for Pirates anyway). There is no rum and no frolicking. The place is clearly understaffed when you consider all the treasure they are guarding. They have various piles of funding and two Pirates working tirelessly.

That was all we could take. We decided to head back to the hotel and rest up so that we are better prepared for the coming semester.

**The 2009–10 year is almost here. Buckle up! It’s going to be a wild ride.**



# Guest Column

## Using Communication to Develop a High Performance Operation



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

What distinguishes a high performance operation from others? What are the reasons for its consistent excellence in performance? This is the second in a series of six articles which will outline actions that you can take to move your operation forward and increase your stature within your organization. To read the first article in this series, “How Does Defining Purpose Help You Develop a High Performing Operation”, go to [www.regenteducation.com/files/6686Defining\\_Purpose.pdf](http://www.regenteducation.com/files/6686Defining_Purpose.pdf).

**Communication.** Once you have clearly identified your operation’s purpose, you must effectively communicate that purpose to everyone involved so that it can be well understood and implemented as needed. As a leader, one of your most important tasks is to communicate effectively. It is important that you project a professional image as you communicate with others.

**Sender.** The audience’s perception of your competence and credibility can be negatively affected by misspelled words, disjointed arguments, rambling sentences, and poor grammar, layout, structure and appearance.

**Example:** The purpose of the office of financial aid is to assist students and prospective students in obtaining the financial resources necessary to enroll in the institution so that they can complete their educational program and enter the workforce.



**Audience.** Instead of attempting to communicate to all constituencies with a single message, customize and personalize the message to your audience. Why should they listen? How is it relevant to them? Customers, supervisors, coworkers and employees long to be treated as special and important individuals.

**Message.** In organizing your message, make sure that it is clear and concise. Don’t attempt to address multiple issues. Focus on a single topic or issue and keep it short.

In the opening statement, you should answer the question as to “why it is important to me” (your audience)? If you don’t catch their attention in the first statement, they are unlikely to continue reading or paying attention to what you have to say.

Next, you should summarize or concisely articulate the issue or problem that needs to be addressed. In doing so, avoid using acronyms and be careful to explain terminology or details that the audience may not understand.

Now that you have their interest, you should communicate what action should be taken. Be specific as to who, what, when, where, why and how. Also, insure that they understand any consequences of not responding in a timely manner.

Finally, provide them with contact information. You should offer to provide additional details or include them as appendices, URLs, or attachments.

**Delivery.** The vehicle that you use to convey the message to the audience is often as important as the message itself. Today, there are many options to utilize to deliver your message. Should it be verbal, letter, email, internet or text message, video or a combination of these mediums? Again, which of these vehicles is your audience most comfortable with using? While email works well for students in their 20s and 30s, younger students may prefer text messages and older students may prefer letters.

**Feedback.** This is probably the most important step in the communication process. Without feedback, how do you know if the message was received and understood. Have others review and edit your work. Check the grammar and spelling. Read aloud what you have written. Do they understand the message that you are attempting to convey? How effective is your delivery vehicle? What percentage of the audience received your message? What percentage of them responded to it?

**Summary.** This may sound like a lot of work but the return is worth the investment. It is not often that you get a second change to persuade an audience, so it is critical that you get it right the first time when you contact them.

## What's New With... Rio Hondo College

By Elizabeth Coria, Director of Financial Aid, Scholarships & Veterans at Rio Hondo College

The Rio Hondo College Office of Financial Aid located in the City of Whittier has been diligently conducting Financial Aid Information Sessions during the month of January. These important workshops are geared to inform current and new financial aid students on all types of financial aid resources that are available. As well as an overview of how financial aid is processed at Rio Hondo College and educate the students from the application process to disbursement and meeting SAP requirements. These workshops also prepare the students to either renew or apply for financial aid for the 2009–2010 year and meet the priority deadline to be eligible for all available aid. Students also have the opportunity to meet and ask financial aid staff one on one questions at the end of the sessions. A total of 9 information sessions were held and total attendance was 1,866 students. During these tough economic times our students need all the Financial Aid resources they can get to be successful in their education endeavors.

## Mea Culpa...

From Dennis Schroeder, Newsletter Editor-in-Chief

Beth Asmus, 2008 CCCSFAA Newsletter Production coordinator, wants to offer a public apology to all of the Financial Aid Directors in Region II who submitted news and updates to be included in the Fall 2008 CCCSFAA Report. Unfortunately, Beth omitted the Region II Update from the newsletter, and now asks for your forgiveness in this oversight.



## What's New With... USA Funds

By Jan Szymanski, USA Funds Services

USA Funds has introduced a new component of its suite of online counseling programs for federal education loan borrowers. USA Funds Parent PLUS Guide<sup>SM</sup> entrance counseling is designed to help inform parent-borrowers about the use of Federal PLUS loans to help finance their children's college studies.

Parent PLUS loan borrowing has grown to nearly \$7 billion annually, and parents should be aware of the unique terms and conditions of PLUS loans before they borrow. Colleges can offer this new counseling to parents to help them understand their rights and responsibilities as PLUS loan borrowers, and even integrate the program into the loan application process.

USA Funds Parent PLUS Guide offers the following features:

- A glossary of loan terms and a list of items parents should consider before taking out a PLUS loan.
- A description of the PLUS loan Master Promissory Note, the adverse-credit check and the alternatives for parents with adverse credit.
- PLUS loan terms and conditions and borrower rights and responsibilities, including the responsibility of the parent to repay the PLUS loan.
- PLUS loan repayment plans and options for PLUS loan borrowers who need payment relief.
- The definition and consequences of default.

USA Funds Parent PLUS Guide is part of the USA Funds Loan Counselor<sup>®</sup> suite of online loan counseling tools, which includes the Stafford Loan Guide<sup>SM</sup> entrance counseling for undergraduates, the Student Loan Transition Guide<sup>SM</sup> exit counseling for undergraduates, and the Grad Guide<sup>SM</sup> entrance and exit counseling for graduate and professional students.

For more information about these USA Funds guides, please visit [www.usafunds.org/financial\\_aid](http://www.usafunds.org/financial_aid) and select **Debt Management** and **USA Funds Loan Counselor**.



# Update From the President-Elect

By Jacque Bradley



**Dateline-02/19/09 --Great news!**  
The California State legislature finally broke the gridlock and passed the new budget. Lots of things to celebrate for community colleges—we saved the competitive Cal Grants; the community colleges get 3% growth funding; the categorical programs were not cut; AND the flexibility for using categorical funds was not included!!

Take a few minutes to do a little budget dance in your office. Get your blood flowing and then start getting ready for the tough work ahead. Many Financial Aid Offices suffered under the large increase in financial aid applications for 2008–09. Mendocino College, for example, is still up 30% in the number of students receiving aid!

2009–10 is going to produce even larger enrollment numbers. We will have the students diverted from UC and CSUs; the students who are returning to college after experiencing job loss; and the students whose families could not afford their first-choice college. There won't be any additional funding to find these students and get them in the pipeline early. There won't be any additional funding to process them once they do apply. Many of the students will be desperate and will have incredible hard luck stories to share with our staff.

On top of the increase in numbers, we will have dramatic changes to our processes created by the passage of reauthorization. Have you figured out the Year-Round Pell process for your college? Have you started to tell students about the 18 full-time equivalent semesters of LIFETIME financial aid? Have you had the discussion with your counselors? This is an opportunity to start a dialog about the necessity to use the Education Plan and the Matriculation process to help students focus on the goal and move in a timely manner towards the degree.

Then there are the normal struggles of a community college: changes in administration; lack of staffing and/or funding; accreditation; audits; and integrated data systems implementation or process problems.

It is important that we support each other and our staffs during these difficult times. Think creatively about how to take care of your staff and reinforce the good work they are doing. If you come up with a good idea, share it with your region and your colleagues. We discussed this at the CCCSFAAA Executive Board transition meeting in October and some of the FAOs indicated that they had offered overtime or comp time to staff, but for most the incentive of that wore off as staff realized there was no end in sight to the onslaught of students. Some offices negotiated time for the FA department to be closed to students. My office is closed on Fridays, which gives the techs a day to focus on the processing of files. We wouldn't survive without it. We initiated a new test this week to have their phones on "Do Not Disturb" and have them return calls after 3pm. We'll see how this works. There is no money in the budget for food, but potlucks work wonders! So do doughnuts from the boss.

**Hang in there. It's going to be a wild ride!**

(Save May 11th for the Day at the Capitol).



# What's going on in Dennis's World

## Closing words from the editor

By Dennis Schroeder, Newsletter Editor-in-Chief

This certainly is an interesting time in recent history, considering the state budget issues, college enrollments, elections, stock market implosion, HEOA, ECASLA, and other random combinations of capital letters. Oh, and I have a new job!

I started as Financial Aid Director at Los Angeles Mission College in August 2008, after spending 8+ years as Assistant Director of Financial Aid under the tutelage of Dr. Pat Hurley at Glendale Community College. The LA Community College District went on a hiring spree this past fall by adding three new FA Directors to its ranks. I am joined by Vernon Bridges at LA City College and Lindy Fong at East LA College, who also started this past fall. With three new directors in a nine college district, it's been a great learning experience shared by all.

I want to impart my heartfelt thanks to my former boss, Dr. Pat Hurley, for whom without her guidance, leadership, energy, and ethic towards volunteerism (she made sure I had ample opportunity to volunteer for CCCSFAAA and CASFAA over my 9 years with Glendale Community College), I don't think I could have achieved all that I have. She has been more than a boss; she's been a real inspiration to me.

As for other transitions underway, I've made the choice to move from a Windows notebook PC and Palm Treo phone to a MacBook and iPhone combination. It's been a good learning experience, as I had to take the time to decide what data (contacts, documents, pictures, etc.) would need to be moved to my new computer. Spring cleaning came early this year, as I found I had old passwords and documents I couldn't remember the last time using or reading.

My last transition has been from CCCSFAAA Webmaster to Newsletter editor. I've left the webmastering to Andi

Schreibman of Las Positas College, a superb talent in the making, having served on the Web Oversight Committee for the past three years.

In closing, don't forget to send **YOUR TRANSITIONS** to us for inclusion in the next CCCSFAAA newsletter. You can email them to Dennis Schroeder, Editor, at [schroedj@lamission.edu](mailto:schroedj@lamission.edu).

### CREDITS

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### NEXT ISSUE

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