

# THE CCCSFAAA REPORT

Summer 2009

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



## President's Message Advocating for Financial Aid in California

By Brad Hardison, 2009 CCCSFAAA President

Just when we thought California's budget crisis could not get any worse; it seems to have done just that. Each day we read the paper or read a new email, we are confronted with more proposed cuts including some far reaching ones in higher education and financial aid in particular.

As someone shared with me recently, they just want to throw the covers over themselves as to somehow forget it is happening. We all know that will not work. These assaults

on the funding for the California Community Colleges and statewide financial aid programs are serious and need the attention of all of us who care about access to education.

As a volunteer professional association, CCCSFAAA plays a big role in advocating for financial aid programs on behalf of our membership and ultimately the students we serve. How does CCCSFAAA do this on a statewide level?

- We send letters to legislators in support or opposition to particular state bills.

- We speak at legislative hearings in support or opposition to bills or particular proposals.
- We monitor the status and content of legislative bills to determine which ones might affect our segment and/or our students.
- We educate our membership on how to be effective advocates.

The most immediate issues of concern to the CCCSFAAA Board are, of course, the state budget situation and proposals to either eliminate the...

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

## President's Message (continued)

...Competitive Cal Grant Program or even eliminate all new Cal Grant awards starting in 2009–2010. Community college fee increases are being discussed as are cuts to categorical programs such as EOPS.

As financial aid professionals, I believe we can agree access to higher education for those without the financial resources is crucial. Proposals to reduce and/or eliminate the Cal Grant Program would fundamentally change access.

At a time when we are seeing more families applying for aid as parents lose their jobs or encounter a reduction in hours, we should be talking about how we increase opportunities for financial assistance, not reduce them. While some families with new circumstances will qualify for Pell Grants, many do not. Cal Grants can be an important funding source in those cases.

We all know that the state budget situation is serious and may require some difficult and painful decisions. In bad budget times, is not an investment in education an investment in our state's future? Would we not want an educated population rather than one that is not? I know these may seem like rhetorical questions to those of us who have devoted our profession to higher education and financial aid in particular.

I am calling on all of you to help spread the message to your friends, neighbors, and your local legislators what state financial aid programs mean to your students at your college. If you need help in finding data or understanding it in statewide context, CCCSFAAA is here to help. I personally offer my services for that cause and look for calls to action on the CCCSFAAA and CASFAA list serves.

Of course, getting students to speak up will be most important in advocacy efforts for state financial aid programs and attempts to curtail access. Anything you can do to help in those regards can only be beneficial.

We all know that better budget times will return in the future. Is dismantling the Cal Grant Program the best approach to deal with current budget shortfalls? I think not.

CCCSFAAA will continue to be the voice and be present with discussions about financial aid programs. I feel that working together, our message will be heard. Please join me in these efforts.

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



Not a CCCSFAAA member yet?  
Why not?

Membership has its benefits.  
And it's not expensive.  
Sign up at [www.ccsfaaa.org](http://www.ccsfaaa.org)

# Spring Trainings 2009

By Kris Shear, Past President

CCCSFAAA's annual set of spring trainings were held on April 7 at Las Positas College, on April 8 at Cuyamaca College, and on April 9 at Pierce College. The series was a success with nearly 300 folks attending! Over 180 new members joined CCCSFAAA for the Spring Trainings—WELCOME to all new members. Our CCCSFAAA membership now stands at 521 for the 2009 year.

Each one-day drive-in workshop included a CCCSFAAA and Chancellor's Office update, an HEOA update, and smaller break-out sessions on the new BOG manual, Frontline Communication Skills, Understanding Returning Veterans, Managing Excessive Student Debt, Dealing with Difficult Situations, New CDRs and Managing Them, and the Osher Scholarship Program.

Thank you to each of our presenters; the workshop series would not have been possible without your participation: Tim Bonnel (CCC Chancellor's Office), Jacque Bradley (Mendocino College), Margie Carrington (Cañada College), Michael Copenhaver (Grossmont College), Laura Gomez (Veterans Administration), Mark Gotsch (EdFUND), Brad Hardison (Santa Barbara City College), Elizabeth Hilton (Riverside Community College), Mike MacCallum (Long Beach City College), Ruby Nieto (EdFUND) and Anafe Robinson (Pierce College).

And, a HUGE thank you to our site coordinators and their college colleagues, for opening their campuses to us: Andi Schreiberman (Las Positas College), Ray Reyes (Cuyamaca College) and Anafe Robinson (Pierce College).

Training and learning was not all that happened those days. \$1858 was raised for our CCCSFAAA Scholarship Fund. Thank you to everyone who purchased raffle tickets and supported our student scholarships!

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



# Federal Issues

By Nancy Davis, Federal Issues Chair

A lot has been going in Washington since the last edition of the CCCSFAAA Newsletter and the Federal Issues Committee has been trying to keep up with all of the news. The Committee met by phone and what follows is a summary of our meeting.

## ACG Form

The ACG form created last year has been revised by adding a box that can be checked if the student has not met any of the requirements of a rigorous program, a statement about the requirement to pass 2 or more advanced placement tests and a statement regarding the A-G requirement that clarifies that students do not have to be admitted to a CSU. A revised copy has been sent to the membership via the list serve.

## Neg Reg Update

Team II (School Based: Loan Issues) – reached consensus on all issues  
Team IV (Discretionary Grants) – concluded without consensus  
Team V (General and Non-loan Issues) – concluded without consensus

Pat Hurley reported that the team she served on (Team II) did not agree to the Cohort Default Rate exemption, but that talks will continue regarding how rates are published so that schools do not receive negative publicity.

Year Round Pell – Team V is discussing the nuts and bolts of year round Pell including the concept of acceleration, comparing one year's Pell eligibility with the next, etc. It appears that there is much work still to be done on this.

## CCCSFAAA's Position on Obama's Plan

The group discussed whether CCCSFAAA should take a position on the proposed elimination of FFELP. We may want to make the same assumption that CSAC has (legislation is going to pass and we now need to try to influence the outcome).

We decided that we would send out a survey to the membership and then determine where our members stand before we consider taking a position.

## Code of Conduct

Past President, Kris Shear had asked the Committee to come up with a Code of Conduct "template" for community colleges to use since many do not yet have one. After much discussion, we are recommending that members discuss this with their HR and/or Fiscal Services offices to determine if a code of conduct exists on their respective campuses. In the meantime, we will put together a template for the loan issues component that can be incorporated with any document that exists on their campus.

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

## Federal Issues... ...continued

### FAFSA Simplification

Pat Hurley asked the group for input as she will be attending a meeting with some “heavy hitters” to discuss FAFSA Simplification. The participants at this meeting will discuss simplification including such ideas as requiring verification only the first time the student applies. The IRS match would have to be a major component of the simplification changes and this involves using “prior prior year.” Nancy mentioned a concern about simplifying the front end only to complicate the back end. Regulatory relief is necessary to mitigate this.

### Other Federal Issues News

#### Student Loan Reform

The House Education and Labor Committee will conduct a hearing on May 21<sup>st</sup> to examine proposals for student loan reform. Those expected to testify included five witnesses for the Democrats and two for the Republicans. Robert Shireman, Deputy Undersecretary, Dept. of Education; a Sallie Mae representative; a school representative and a student representative were scheduled to testify on the Democratic side of the panel.

#### Higher Education Regulations Study

The Advisory Committee on Student Financial Assistance will be conducting a Higher Education Regulations Study as ordered by HEOA 2008 to determine whether regulations affecting higher education are “duplicative, no longer necessary, inconsistent with other federal regulations and/or overly burdensome”. The Advisory Group will convene at least 2 panels of individuals who have experience with federal regulations affecting all sectors of higher ed, will provide periodic updates to Congress and ultimately provide a report to Congress no later than 2 years after the neg reg process is complete. The report will detail the review panels’ findings and recommendations for changes to regulations prescribed in statute.

The Committee encourages all CCCSFAAA members to offer their opinions and provide input when requested in order to make sure that our voices are heard.



## The Good, The Bad, and The Ugly: DATC

By Jacque Bradley, State Issues Chair

**The Good:** On May 11<sup>th</sup> CCCSFAAA and CASFAA Executive Board members gathered in Sacramento, California to advocate on behalf of students and student aid. The agenda was packed full of speakers, panel discussions and staff visits.



**Day at the Capitol (DATC)** was moved from March to May in hopes of being in Sacramento at a time when there could be more legislative visits and when we knew more about the budget. Who knew that the budget for 2009–10 would be in place and ready for revision!

CCCSFAAA members delivered the following message to legislators:

- CCCSFAAA urges fully funding Competitive Cal Grants.
  - CCCSFAAA is deeply concerned about eliminating new competitive Cal Grant awards. Elimination of Competitive Cal Grants would result in 22,500 students not receiving much-needed aid.
  - 75% of Competitive Cal Grant awards go to Community College students. The CCCs cost less than other segments and help a larger number of students.
- CCCSFAAA supports an enrollment fee policy that is moderate and predictable. The Community College enrollment fee should not continue to be added to budget proposals as a quick fix approach. If fees are increased the revenues should be kept within the CCC System to fund support services to students.
- CCCSFAAA supports the continued discussion of decentralization. CCCSFAAA would like to provide input into the design and development of the proposal, timelines for implementation and the structure of program administration at the campus level after implementation. Any proposal must include compensation for increased workload.
- CCCSFAAA encourages support of AB669 (Fong) which simplifies residency determination to support former foster youth in pursuing their educational goals.

**The Bad and the Ugly:** All of the speakers, panelists and legislators had a message of their own—the news is bad. Whether the Proposals on the ballot for May 19<sup>th</sup> passed or not, the 2009–10 budgets will need to be revised. The choices for budget cuts are either bad choices or worse choices. It is a foregone conclusion...

(article continues on next page)

## Day At The Capitol... ...continued

...that any bill which has a cost attached will not reach the floor this year. Recently, the governor released a new budgetary shortfall estimate of \$21.8 Billion. Almost everything will be on the chopping block. By the time this newsletter arrives we will probably all be in the middle of budget meetings, furloughs and layoffs. This all comes at a time when California Community Colleges are projected to experience large enrollment increases which translate to more FAFSA applications, more files to process and more students waiting for aid.

CCCSFAA and CASFAA leadership has already started planning a collaborative Day at the Capitol for 2010. A "save the date" message will be sent as soon as a decision is made on the date.



## CSAC Update

By Diana Fuentes-Michel, California Student Aid Commission

### Cal-SOAP 30-Year Anniversary

At the April 16, 2009 California Student Aid Commission (Commission) meeting, Chair Barry Keene, his fellow Commissioners and I were pleased to present a resolution to the Project Directors from one of the state's most longstanding educational outreach efforts, the California Student Opportunity and Access Program (Cal-SOAP), commemorating their 30<sup>th</sup> anniversary.



Established in 1978, the program improves the flow of information about postsecondary education and financial aid while raising the academic achievement levels of low-income, elementary and secondary school students, or students in geographic regions with documented low-eligibility or college participation rates, and those who are first in their families to attend college.

Cal-SOAP projects operate in 17 areas throughout the state and offer a diverse scope of services, including academic tutoring and guidance, college and career awareness training and Cash for College workshops.

The Cal-SOAP infrastructure is an inter-segmental union of school districts, public and private colleges and universities, and community-based organizations. In 2007, partners included: 126 public school districts and high schools; 9 University of California campuses; 18 California State University institutions; 42 California Community Colleges; 16 Independent California Colleges and Universities; and 53 community-based organizations.

Approximately 83 percent of Cal-SOAP participants enrolled in a California public college or university after high school graduation in 2007 compared to the statewide rate of 47 percent.

In 2008-09, the Cal-SOAP consortia served more than 135,000 K-12 students throughout California.

In 2008-09, funding was shifted to the College Access Challenge Grant, which included a \$1 million allocation, in partnership with the California Community College Chancellor's Office and the California Department of Education, to provide Career Technical Education (CTE) awareness as defined in SB70, Governor Arnold Schwarzenegger's initiative on strengthening CTE.

Linda Doughty, of San Diego Cal-SOAP, addressed the program's success: "As a 15-year Cal-SOAP Project Director, I feel I can speak for all of my associates that our mission, and passion, is to make a difference in the lives of students. With the support of dedicated staff...

(article continues on next page)

# CSAC Update...

## ...continued

...and institutional and community partners, we feel privileged to work within a world that provides the unique ability to offer educational assistance, witness achievements and play a supporting role in the creation of California's future leaders."

### **Commission Endorses President's Obama's Student Aid Proposal**

During the April 16, 2009 Commission meeting, the Commissioner's voted to endorse President Obama's plan to reform student financial aid. According to the Congressional Budget Office, replacing subsidized loans made by private banks with direct government lending would save \$94 billion over the next decade. Under the Obama plan, a portion of those funds would be used to expand Pell grants for California's most needy students.

Commission Chair Barry Keene issued the following statement:

"The President's plan would end existing subsidized loan programs with the removal of banking institutions from the Federal Student Loan Program. This action provides an unprecedented opportunity to redirect billions of dollars in profits to benefit students. Thousands of more students would be eligible for the financial aid for the education they need to advance in this struggling economy. Given the cutbacks at the state level to our colleges and universities, the President's proposal couldn't come at a better time."

President Obama's Education Secretary Duncan responded: "It's great to have an ally in the lending community who recognizes the larger payoff to society from sending more young people to college. Under this proposal, everybody wins - taxpayers, students and the lending community."

### **Governor's Proposals to Revise the 2009-10 Budget**

The Governor's 2009-10 Budget proposed to decentralize the Cal Grant program and consolidate the California Student Aid Commission (Commission) and California Postsecondary Education Commission (CPEC) for a proposed savings of approximately \$2 million. The Governor also proposed to reduce the Cal Grant program by \$87.5 million. While these proposals were not included in the 2009-10 Budget Act, they were re-introduced in an April 1, 2009 Finance Letter.

### **Consolidation/Decentralization**

As of this writing, the details of these proposals have not yet been released to the public or to Commission staff. However, some information can be found in the Legislative Analyst's Office 2009-10 Budget Analysis Series "Higher Education" at [www.lao.ca.gov](http://www.lao.ca.gov).

In an effort to solicit open discussion on the implementation of a decentralized Cal Grant program and consolidation with CPEC, participants from the following organizations were invited to attend the Commission's April 16, 2009 meeting:

- Governor's Office - Office of the Secretary of Education
- University of California
- California State University
- California Community Colleges
- Association of Independent California Colleges and Universities
- California Association of Private Postsecondary Schools
- California Association of Student Financial Aid Administrators
- California Community Colleges Student Financial Aid Administrators Association
- California Postsecondary Education Commission

Testimony from attendees resulted in agreement that all shared the following goals with the segments affected by the projected recommendations: the improvement of access and degree attainment and the desire to make education beyond high school financially accessible to all Californians.

As a result, the Commission voted to organize a taskforce in partnership with stakeholder representatives to address the delivery of Cal Grants.

We will continue to keep you informed regarding the progress of the task force and any updates pertaining to the Governor's proposal.

### **Cal Grant Program Reduction**

The Governor's proposed \$87.5 million Cal Grant program reduction includes:

- **\$7 million:** Freezing of income eligibility limits at the 2008-09 level, resulting in 2,110 fewer new awards.
- **\$11 million:** Reducing the maximum award for new students attending non-public institutions from \$9,708 to \$8,322, affecting 9,600 new Cal Grant recipients.
- **\$16.6 million** (which reflects approximately one-third of the undergraduate fee increases assumed for UC and CSU in 2009-10): Partial decoupling of awards to public institutions from fee increases affecting 116,860 new and continuing Cal Grant recipients.
- **\$52.9 million:** Eliminating the Cal Grant Competitive Program and the loss of 22,500 new awards.

These proposals require legislative approval to implement.

# What Made The Difference

## What CCCSFAAA Means to Me



By Calvin Rankin, Region VII Representative

Nine months ago in October of 2008 I was elected to the post of CCCSFAAA Region 7 Representative for 2009. At the time I was asked to run for the position I was told of certain advantages and opportunities I would gain by operating as Regional Representative.

I was told that becoming a member of the CCCSFAAA Board would be a great career move because of the unparalleled networking opportunities it presented. It indeed, is true. In the time since accepting the position of Regional Representative I have met some of the most influential and powerful people in the California community college community. The members of the CCCSFAAA Board are leading members of our community and I have the privilege of working with them on an ongoing basis. There are other very important people who, though not members of the Board, interact regularly with the Board and I am now on first name basis with them because of my position. But this is not why I ran.

I was told that becoming a member of the CCCSFAAA Board would be a great way to learn of the things that would affect the financial aid community before anyone else knew. This is undeniably true. It's always fun to be the first in your neighborhood to know something before anyone else. A position on the CCCSFAAA Board puts me at the pulse of federal and state issues that both change and determine the way we all conduct the business of financial aid at our institutions. I cannot overstate how thrilling it is to watch policies develop or to see them come as newborns before anyone else even knows that they exist. It is almost like being at the dawn of time and watching history unfold before anyone else knows what's going on. But this is not why I ran.

I was told that becoming a member of the CCCSFAAA Board would be a great way to learn of promotional job opportunities long before they were announced publicly. What person, seeking to advance in their field, wouldn't want to have advance knowledge of promotional job opportunities? As a member of the CCCSFAAA Board I hear all of the time about positions that are open not just at my institution or within my district but at institutions and districts across the state. Best of all I hear of positions straight from the people in the positions doing the hiring, before they've announced the hiring, and I have relationships with these same people because of my position on the CCCSFAAA Board. So this reason is also definitely true. But this is not why I ran.

So if these wonderful opportunities (and there are more that I haven't mentioned) were not enough to motivate me to run in and of themselves, then what did? Simply put, it was the thought of something much simpler, yet much greater and more wonderful, than the obviously fantastic opportunities for personal gain. The reason was...my students.

Every day I see students who struggle to make ends meet. They couldn't meet their needs without the financial

assistance I help them receive. Every day I see students who struggle to pursue a much needed education while at the same time balancing the needs of daily life. They couldn't maintain that balance without the financial aid I help them obtain. They struggle through obstacles that I could never even dream of. Some are single parent moms and dads. Some have been homeless for years. Others have been abandoned or abused by their parents. Still others are immigrants struggling in a strange land with a strange language and yet they want desperately to belong here. All of these have two common threads. First, their situations will not change without the education they are working to obtain. Second, they will not obtain the education that they need without financial assistance.

I said the reason I ran for CCCSFAAA Board membership was "my students" rather than simply "students." This is because I recognize that "my" students rely on me. They rely on me to help them in ways that they cannot possibly manage themselves. While it is true there is such a thing as student responsibility and the need for people to do the things they are capable of, every one of us in the financial aid field can relate hundreds of stories of students who would not have received the assistance they needed without our assistance. Perhaps our assistance was in the form of information. Perhaps it was in the form of advocacy. Perhaps it was in the form of guidance and direction. Regardless of the form it took it was clear that the students would have been stopped without us. I recognize this very clearly and understand "my" students need me. Because of their need I recognize my obligation to assist them in any way that I can. To accomplish this I need all of the tools possible. This is why I chose to run.

For me, being a CCCSFAAA Board member is not a way to advance my career through networking or getting advance notification of possible job openings. Nor is it a way to get an early scoop on the latest financial aid news. It is a way to get the tools that I need to help "my" students. From my position on the CCCSFAAA Board I have a hand in affecting the laws and regulations that affect "my" students and, in doing so, I can help give them the assistance, and the protection, they need. From my position on the CCCSFAAA Board I can obtain insight that I need from people across the state and country that are much more knowledgeable than myself and use that insight to help "my" students in ways I never before thought possible. I can join in a network of financial aid professionals whose accumulated experience, knowledge, expertise, and influence can be brought to bear on the issues and problems "my" students face, the same issues and problems "your" students face.

Being a CCCSFAAA Board member takes time, energy, and effort. But "my" students are worth it. Are "your" students worth it? Maybe you don't have the time, energy, and effort to be a CCCSFAAA Board member, but there are so many other ways that you can help. Find out what you can do to join with the CCCSFAAA Board in helping "our" students. I think they're worth it.

# News from the President-Elect What a Year!

By Jacque Bradley

Whether you are looking back at 2008–09 or forward to 2009–10, the statement fits.

2008–09 brought us the 219 page **summary** of HEOA. NegRegs are still in progress to determine the regulations for some of the changes mandated to take effect in 2009–10. Year-round Pell, 18 FTE semesters of Pell, and 3 year calculation on Cohort Default Rates are just a few of the more exciting parts of the reauthorization.

Last year rumors started about Simplification (FAFSA) and Decentralization (Cal Grants). There are multiple published proposals for Simplification. The Financial Aid Advisory Committee is working on a proposal for a one page FAFSA using prior–prior year tax information, the GAO is considering simplification. College Board/Lumina published a study in September, Rethinking Financial Aid, which proposes looking at an average of prior 3 years (starting at prior–prior and looking back) provided by IRS. Read the reports or at least the executive summaries. Discuss simplification in your regional meetings and/or your staff meetings. Let your Regional Reps know what you think. What would work best for the students? We have an opportunity to provide input in a dramatic shift of how the student progresses through the FA process. Don't be afraid to take part.

Californians are moving to Washington. In early 2008 Dr. Phillip Day, former Chancellor, City College of San Francisco began his position as CEO and President of NASFAA. Dr. Helen Benjamin, Chancellor, Contra Costa Community College District, has been appointed to the Advisory Committee on Student Financial Assistance. She is the first appointee from a Community College. Martha Kanter, former Chancellor of the Foothill–De Anza Community College District and Robert Shireman from The Institute for College Access and Success (TICAS) have both been nominated Under Secretaries of Education for the Postsecondary sector.

Looking into the crystal ball, 2009–10 will be a year full of drastic state budget cuts, HEOA implementation, debates on simplification and discussions about decentralization. There may be a definitive decision on Direct Loans. The coming year will bring more students, more ISIRS, more BOG fee Waivers and more programmatic changes than ever. Some of us will add implementations or upgrades of computer systems to our list. Our students are more desperate than ever. They are broke, unemployed, homeless, returning vets, foster youth and all of the above. As the paperwork piles up and our students get more anxious and our staff starts to stress from the workload and the students' needs. While all of this is going on your college administration and your legislators will be asking everyone to make dramatic cuts to budgets.

As we progress through the year, please remember to look at the larger picture. Look for solutions and opportunities to collaborate. We are all in this business to help students. Remember to take care of yourself. Breathe (gasping doesn't count). Your students, staff and all of the departments you interact with are probably a little shell–shocked because of all the changes in FA processes and regulations.



# “Sounds Like a PLAN” A New Way to Approach Retention

By Brenda Jerez, Region III Representative and FA Director at Diablo Valley College

The Diablo Valley College Financial Aid Student **Progress, Learning and Nurturing (PLAN)** Retention program was first developed and implemented in Fall 2007 in response to the huge number of students being placed on financial aid probation, suspension and maximum time frame.

The main objective of the retention program is to connect with students individually and personalize retention interventions, in order to ensure that the students better understand the financial aid Satisfactory Academic Progress (SAP) policies and the benefits of campus resources and, overall, to help them understand the important relationship between meeting SAP requirements, receiving financial aid, and attaining academic success. Through the utilization of group workshops, individual advising sessions, action plan development, academic progress reports, and other follow-up methods, the program works to personally communicate with the students and encourage them to seek the resources and proper academic guidance, assistance, and support necessary to attain good financial aid standing and academic success.

In the fall of 2007, 52% of PLAN students were removed from financial aid probation status compared to only 38% when the program was not in effect. Since then, similar positive results have continued by term. Based on surveys conducted in the workshops, 95% of the students who participated in the program found the workshops informative and helpful towards better understanding the SAP policies and coming up with personal action plans to carry out through the semester. The program works to open our doors even more at the Financial Aid Office, showing the students that we truly care about their success, and works to ensure students continue to receive their financial aid and pursue their educational goals, without having to focus on their financial concerns.

In April 2008, the Campaign for College Opportunity invited California educators to share the strategies and programs they use to help expand college opportunity for California students and to expand access and success. The Campaign encouraged educators from K-12, Community Colleges, CSUs, UCs, private universities, and staff from research, foundation, civic, and community organizations to submit in submissions of successful programs that focused on the any of the following themes: middle school students, high school students, college completion, articulation, assessment and placement, basic skills, financial aid, workforce preparation, administrative systems, and regional collaboration.

In response to the campaign, the DVC Financial Aid Office decided to submit our Student PLAN Retention program. We received news in September 2008 that the submission had been selected as one of fifteen finalists out of over one-hundred submissions from around the state. The

program has since received recognition at such events as the Community College League of California Conference in Anaheim, the Contra Costa Community College District Governing Board Meeting, and the Practices with Promise Recognition Ceremony at the Capitol Building in Sacramento. We are very pleased about the success of the program and its efforts to serve our students. More information about the Student PLAN Program and the Practices with Promise Campaign can be found at: [www.collegecampaign.org/practices](http://www.collegecampaign.org/practices).



## Let's All Shine in 2009

Submitted by Robin Darcangelo of Shasta College

The Shasta College Financial Aid office kicked off the new year with a vision of connecting as many students as possible to the resources available through outreach endeavors. The goal to meeting this plan for 09-10:

### “It's all About We!”

Meaning, it takes a group effort to make this happen. The entire staff was part of the process of making these goals become a reality. The Financial Aid staff organized, presented, and was the site contact for many of the Cash for College events in the Northern part of the state. The hard work and dedication to the Cash for College events resulted in five events, with 12 schools attending. The actual dollar amount awarded to recipients from the Shasta College sponsored events totaled \$125,000.00. The PBS scholarship promotion has come to fruition and many students will benefit from these scholarship opportunities. Currently, Shasta College has experienced an increase of 21% of FAFSA applications from last year's total. The outreach efforts continue to evolve through organized training and workshops held both on and off campus, and at local high schools. We would like to thank the Director Benna Starret and staff, Robin Darcangelo, Barbara Stuffelbeam, Joanne Hughes, Lorelei Hartzler, Alan Ulrey, Angela Nava, Renee Garcia, Shiloh Williams, and Lai Saelee for their hard work and dedication to making it happen.

# Notes from Sacramento

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



## Hi Everyone!

Well...the pain is back and much more intense this time! (...referring to my last article written for the CCCSFAAA Spring Newsletter regarding the state budget). I just knew it was too good to last. Our state budget is back on center stage once again...with more devastating implications!

As you all are well aware, the California economy has continued to "tank" and we find ourselves with a \$21.3 billion deficit (now that the special election results are known)...with rumors that it could grow to as large as \$30 billion before economic recovery begins to take hold.

What should the state citizens expect? The Governor was quoted in a newspaper article the morning after the election as stating that the people have spoken and the direction is clear...spending will be reduced and we will live within our means.

What does this mean for the community college segment? A few days before the special election, the Governor released two scenarios of what his administration would propose containing fiscal details if the propositions passed and another if the propositions failed at the ballot box. Since they didn't pass, that specific scenario shows the administration initially intends to cut the community college budget by almost \$950 million over the 2008-09 and 2009-10 fiscal years. However, be advised that these large cuts are only projections at this point. A thorough review of the state's fiscal condition and the priorities of the community college segment and the various programs will all be taken into consideration before a final determination is made. And the legislature will also have input into what the revised budget will contain.

Our office has distributed the details of the proposed cuts to the cfao—all listserve as we have been notified. We will continue to provide budget updates as they become available.

I did want to emphasize that our Chancellor, Dr. Jack Scott, has been working diligently, having discussions with the legislative leaders and the 2 chairs of the Assembly and Senate budget committees and their committee members, emphasizing that the proposed cuts are placing the community colleges at a severe disadvantage, considering what the public and our fragile economy needs. We are hopeful that these discussions will lead to more detailed conversations in what is expected from our system as its fair share in absorbing reduced spending...balanced with its mission and efforts to help rebuild the California economy.

Stay tuned for more updates as they occur...things can only get better (I hope!)

As of the writing of this report, it appears that the Student Financial Aid Administration allocation for 09-10 MAY be approximately the same amount as we received for the 2008-09 fiscal year. Although all the other categorical programs have significant proposed budget cuts on the table, SFAA and CalWORKs currently do not (but be advised that things can change rapidly!). We have received questions as to when the Financial Aid Offices can expect to see their program allocations for the upcoming year. Tim will distribute them once he has received word that the administration/legislative budget discussions and fluidity of the allocation funds amounts has stabilized...but be advised that these allocations must be considered preliminary until the state budget is finalized. At that time, depending upon whether adjustments were made to the SFAA amounts, official allocations will be distributed which may contain a revision in the amounts the Financial Aid Offices eventually receive.

The CCCSFAAA Executive Board, joined by the CASFAA Officers, held their annual "Day at the Capitol" event about a week before the special election. We had an opportunity to hear from Chancellor's Office Vice Chancellors Marlene Garcia (Governmental Relations) and Linda Michalowski (Student Services and Special Programs) as well as several legislative committee staffers and assistants to the legislative leaders. A candid conversation was had on the financial aid picture in view of the state's growing fiscal deficit. Time was made available for the CCCSFAAA/CASFAA participants to visit their legislators to discuss financial aid issues and be available to answer any questions the individual legislators and staff may have had. A more thorough report on this event is found elsewhere within this newsletter.

One of the important topics discussed that day was the proposal to decentralize the Cal Grant program. This idea has been continually discussed over the past few years and the concept has been studied by the CA Postsecondary Education Commission (CPEC), the Legislative Analyst's Office, the CA Education RoundTable as well as the Department of Finance. A task force has been formed to develop some details on implementation and will be working over the next few months to ensure that a workable model be developed for consideration. Chancellor's Office staff has been participating in the initial discussions and we will have a FAD join in the discussion to bring a campus perspective to the dialogue.

A quick reminder that if you are not receiving emails sent to the cfao—all listserve at least once a week (in actuality...

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



**ABOVE:** Students and staff of San Bernardino Valley College listen to a speaker at their campus Financial Aid Awareness Day.

**BOTTOM (LEFT):** Student Ambassadors prepare to feed students who attended the SBVC event.

**BOTTOM (RIGHT):** SBVC Financial Aid Office staff enjoy a quiet lunch after a busy FA Awareness Day full of fun.



## Notes from Sacto... ...continued

...many more times than that based on our recent funding crisis traffic), you may have been dropped from the listserve. If so, immediately contact your campus IT staff and inform them you want to again be a "pointer" to the cfao-all listserve. Your campus IT staff will have you connected.

You all survived another academic year! Congratulations! Now, that wasn't so hard...was it? Just wait until next year!

.....and how was your week?

## Senior FA Awareness Day at SBVC

by Nancy Davis, FA Director

The San Bernardino area has one of the lowest college going rates in the state and reaching out to these students regarding the opportunities available to them in higher education is critical.

The Financial Aid Office sponsors a Senior Financial Aid Awareness Day each year to make students aware of the possibilities. This year, the morning began with 5 buses rolling up to the San Bernardino Valley campus with over 250 high school seniors. As they came into the auditorium they were given a drawstring backpack which contained a pen, a note pad, a visor, a Fall schedule of classes, a Federal Student Guide, a FAFSA Worksheet and other financial aid materials.

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

## SBVC... ...continued

They listened to a short presentation from the Admissions and Records Office on how to apply on line and how to register for classes. Then it was time for the Financial Aid presentation. Many students indicated that they planned on going to college and they were an attentive group.

The day continued with a tour of the campus, information about EOPS and some key instructional programs. After a great hot dog and hamburger lunch, the students boarded the buses and returned to their campuses, hopefully excited about the possibility of going to college and the many financial aid programs available to them.

## Moola Madness

By Robin Darcangelo of Shasta College

### Financial Aid Awareness month 2009!!

**Moola Madness** was the theme created to inspire students to apply for FAFSA and get the resources from the federal and state government, and to increase awareness. The two-day event took place on stage in the Student Center, April 29th & 30th. The financial aid staff posed for a picture of tug-a-war using a dollar bill stretched between the two groups with a caption "Financial Aid Helps Stretch Your Dollar." The two-day event gave students the opportunity to ask questions, get assistance with filing their FAFSA on-line, and receive several free gifts. The students were also given a bag of popcorn, bottled water, and chocolate coins as a token of appreciation for stopping by.

Flyers were sent out to all faculty, staff, and departments around campus inviting students to come to this event. The financial aid staff wore t-shirts with the theme of Moola Madness both days. The event was a success and was highly attended; it also created a sense of unity for staff and students. The Financial Aid staff did a great job thanks to Director Benna Starrett, Robin Darcangelo, Joanne Hughes, Barbara Stufflebeam, Lorelei Hartzler, Alan Ulrey, Renee Garcia, Shiloh Williams, Angela Nava, and Lai Saelee.



**ABOVE:** Shasta College Staff show off their artwork for Moola Madness, held April 29<sup>th</sup> and 30<sup>th</sup>.



**LEFT:** The "Stretch Your Dollar" banner gets the point across to students about the importance of applying for and knowing about financial aid options at Shasta College.

# Guest Column: How Does Innovation Help You 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 third 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.

**Innovate.** Never be satisfied with the way things are. As you take a look at the operations of your organization, continue to ask questions. "Is there a way to do this differently?" "Can we simplify the process?"

All innovation should be focused on improving the experience for the student or simplifying the work for the staff. Listening to your students and understanding their needs and concerns is one of the best ways to start.

Why did it take so long to complete the verifications for Fall semester? Was it because students did not turn in the requirements until the last minute? What can we do to get them to turn the requirements in sooner? Is there anything we can do to speed up the verification process once all of the documents are received?

**"The important thing is to never stop questioning."** – Albert Einstein

It is important to spend time tending to how things happen. Processes need to be kept simple and easy to understand in order for them to work. As you review your operational policies and procedures, continually ask these questions "Can this be done differently? What can we do to make it simpler and easier?"

Don't be caught by surprise! Teach your staff to continually scan the environment around them and to look for where it may be changing. The students that you serve change every year. Are your methods of communication with them still working or do you need to update them? Technology is also changing. Are there new technological solutions which can make it easier for your staff to do their work? The one thing that you can always count on changing is regulatory requirements. Will recent regulatory changes make your job easier or more difficult?

Staff is often afraid to suggest new ideas due to fear that the ideas will be rejected or fail. If they fear failing, they will not innovate. Encourage innovation by making it part of your performance measurement system. When you review and evaluate your procedures and publications each year, challenge the staff to make them better and easier to understand.

Once someone has come up with a great idea, the hard part begins. It now has to be accepted and implemented.

That generally means that you need to spend time and resources to get the new process to work. If the leader of the organization has not bought fully into the new project, then it generally will not succeed.

Never wait to get a perfect plan. Don't let staff or committees over analyze it, complicate it, or debate it to death. Your mission orders should be "do it, fix it, try it".

There are individuals in all organizations that are determined to stop change. One of the major reasons that new ideas never get implemented is having a toxic environment which kills ideas before they can be considered. How often have you heard something like: "We've tried that before. We don't have time to do that. How are we going to pay for it? We have always done it this way. What if it doesn't work? We need to study it some more."

**"Even if you're on the right track, you'll get run over if you just sit there"** – Will Rogers

**Summary.** High performance organizations try it. Do it, then adjust. Help the staff understand that to continue to be a high performance organization, you must continue to innovate.





## Treasurer's Report

By Sherrie Padilla

I hope all of you are having a happy and healthy spring! Things are going well with the financial business of CCCSFAAA. The Spring Trainings went smoothly and were successful in their goal to be self supporting. Any additional funds gained from the trainings will go to the scholarship fund per the CCCSFAAA bylaws.

The CCCSFAAA Board has instructed me, as your treasurer, to investigate ways to get a better return on our assets. In the next few weeks, I will be gathering information related to CD's and money market investment opportunities that would best fit the association's needs. I will report the information I get back to the Board.

CCCSFAAA is on target with our annual proposed budget. The association is being very mindful of minimizing cost whenever possible in order to maintain our fiscal stability. If you have any questions related to the financial matters of CCCSFAAA, Debbie Soria, treasurer-elect, or I will be happy to answer your questions.

## Shout Out: Thanks!!!

By Reina Branum, CCCSFAAA Scholarship Chair

Thank you to everyone who helped in the fundraising efforts for the "CCCSFAAA Annual Scholarships." By purchasing raffle tickets prior to and at the 2009 CCCSFAAA Spring Trainings held at Las Positas College, Cuyamaca College and Pierce College, we were able to raise over \$1900! Our three grand prize winners were Maureen Mason-Muyco from Solano Community College, Kari Crawford from Cuyamaca College and Keith Cobb from Cypress College. Congratulations! There were also some door prize winners who won some fabulous items that were donated by different business in northern California. "It's very rewarding to help students pursue their dreams of going to



college and helping them do so with the assistance of the CCCSFAAA Scholarships." Thanks, and please help us continue the fundraising efforts at the 2009 Annual CCCSFAAA Conference in December. We have some great prizes lined up!

## Update from Region VIII

By Greg Ryan

### Greetings!

My name is Greg Ryan and I am the new Director of Financial Aid at Fullerton College. I have worked in the financial aid profession for the past 16 years. Previously, I was the Director of Financial Aid at Victor Valley College, the Interim Director and then Associate Director at Victor Valley College, and then a Financial Aid Specialist at Fullerton College. Before coming to Fullerton College, I worked as a Financial Aid Counselor at Marymount College and as a Financial Aid Technician at California Institute of the Arts, where I began my FA career as a FWS student!

I am thrilled to be returning to Fullerton College where I worked for many years and where I make my home. I grew up in North Orange County and, apart from stints living in the United Kingdom as well as Hollywood, I have always resided Orange County.

I completed my Bachelor's degree at California Institute of the Arts and my Master's Degree at the University of Liverpool (UK.) I have written for the CASFAA Newsletter since 1999 and have been a staff columnist for the past several years. For the past three years I have also served as Copy Editor for the CCCSFAAA Newsletter and previously served as the Region IX CCCSFAAA representative on the Executive Board. I have also served for one year as the Region IX alternate.

When not working I love traveling by train. I also love theme parks, roller coasters and music! I look forward to meeting everyone within Region VIII and want to give a shout out to my former colleagues in Region IX - you are missed!



## News from Region VIII Changes in FAO @ OCC

By Melissa Moser, Orange Coast College

With the growth in financial aid applications, we've joined with the Enrollment Center to develop improved services to students. A service window in the Enrollment Center as well as a "drop box" for forms were created; both of which are located on the first floor of Watson Hall. An Answer Center was created by the VP of Student Services to assist student with telephone queries. Last but not least, OCC is moving into the Direct Loan Program for 2009-10. So, if you have advice - let us know!

During 2008, the financial aid directors at Golden West College, Coastline College, Orange Coast College, and district human resources were successful in updating and rewriting the financial aid classified series and supervisor job descriptions. We were successful in increasing the salaries as well. If you are interested in the job descriptions, let Melissa or Kathie know and we'll email those to you.

The Financial Aid Office at OCC welcomed Kathie Suarez, Katherine Marasigan, Rosalind Campbell, and Nancy Ramirez.

- **Kathie** is our newest Student Financial Aid Technician. She is currently working with the TEACH Grant and Federal Work Study Programs - Golden West College was kind enough to let her come to OCC. Kathie has added a new dimension to our outreach efforts.
- **"Kat"** is the newest Student Financial Aid Specialist and is currently working with CalGrant and the TEACH Grant. "Kat" and IT were successful in implementing a direct download from WebGrants to PowerFails. We thank Santiago Canyon College for training "Kat."
- **Nancy** is the Student Financial Aid Outreach Specialist and is coordinating our outreach processes. Nancy has been a significant contributor to our outreach efforts with the Newport-Mesa Unified School District and under-represented students within our District.
- **Rosalind**, Accounting Clerk II, joined our accounting team. "Ros" has updated and streamlined the accounting process as well as completed a procedure manual for all fund reconciliations.

Two of our hourly staff - Tina and Phuong - became permanent employees at Saddleback College. We miss them, but wish them well at their permanent positions within financial aid.

Tina Vu and Anna Hong applied for and accepted new positions at Golden West College. It has been a busy two years regarding personnel hiring and realignment of the job descriptions.

### On a personal note -

Rina Padilla now has a healthy son and Angela Dorman has a healthy daughter. We look forward to Angela and Rina returning to the office during summer.

Joe Velasquez received the "Classified Member of the Year Award" at Honors Night for his service to students! This was a total surprise to Joe - until that evening he thought he was just presenting a scholarship!

Have a great summer and we'll see you at CCCSFAA / CASFAA.

## Guest Column: Reducing the Time to Distribute Refunds From 2 Weeks to 1 Day

### A NEED FOR CHANGE

Antelope Valley College, a college in the California Community College System, is dedicated to providing services to a broad range of students with a variety of education goals. AVC is dedicated to providing educational programs and services as expressed in the California Master Plan for Higher Education.

Prior to partnering with Higher One, AVC issued paper check financial aid refunds by mail. An electronic file was sent to the Los Angeles County offices where the paper checks were produced. They were then sent to AVC to be stuffed into envelopes and mailed to students. Administrators at AVC knew the process could be improved. In their eyes this procedure was not only inefficient and costly, but, in addition, students had to wait until they would receive their checks in the mail.

AVC began to explore other ways of disbursing refunds to students. The College, like many in California, is experiencing significant enrollment growth. In addition, since the beginning of the year, AVC has experienced a 45% increase in student loan applications. As the amount of refunds increases drastically to accommodate the influx of new students, it becomes challenging for administrators to focus on daily initiatives.

"My task force team presented our struggles to the President of the College," explained Sherrie Padilla, Director of Financial Aid at Antelope Valley College. "We needed to investigate other ways to disburse refunds to students."

Running an internal ACH program was not feasible due to staffing restrictions. AVC explored using another company to issue their refunds, but ultimately decided they were looking for a partnership for refund distribution where students would not be exposed to credit bearing products.

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

## Guest Column... ...continued

After a presentation given by a Higher One sales representative, AVC learned that Higher One's OneDisburse® Refund Management® program was exactly what they were looking for. Based on an internal study, AVC anticipates saving an estimated \$25,000/year.

### LAUNCHING

"It was the smoothest implementation process I have ever been through. With Higher One's process and schedule, there is a Higher One representative there from the beginning until the end, keeping us on track," stated Padilla.

Higher One's marketing campaigns educated students on the new service. Banners were hung on campus and information was posted on the AVC student portal for students to learn about the new service.

AVC students were mailed co-branded debit cards and given three options for receiving their refunds: Direct Deposit to their OneAccount, ACH transfer to a bank account of the student's choice, or a paper check.

Students electing to have their refunds disbursed into a OneAccount can use their Debit MasterCard® for purchases wherever MasterCard is accepted. Students can access cash at an on-campus ATM maintained by Higher One. OneAccount holders can withdraw money from the ATM free of charge.

Higher One disburses the refunds, educates students on the new service, collects, maintains, and protects student banking information and refund preferences, distributes refunds to each student based on his or her refund preference, handles bounced ACH payments and returned checks, and fields any refund related inquiries from students or staff.

### POSITIVE RESULTS

AVC issued their first refunds to students in January 2009 through Higher One's OneDisburse Refund Management. Administrators at AVC have already noticed a positive impact.

Prior to the adoption of OneDisburse, AVC was distributing 100% of refunds via paper check. AVC has distributed about 7,700 refunds through Higher One. To date, 92% of these refunds have been distributed electronically. Of these 87% have been direct deposited into the OneAccount.

AVC now issues refunds more frequently and can get them out faster than planned. Students and staff are pleased with the program and have acclimated to it well.

"The process is so seamless that it is like nothing has even changed," stated Padilla. "I think it has been wonderful. Higher One is always there if we need something. They have been really good at being responsive to our needs and the needs of our students."

## Guest Column: IBR- Not Just Another Repayment Plan

By Sylvia Espelage, TG Regional Account Executive

By now, many within the financial aid community have heard of Income-Based Repayment (IBR), the new student loan repayment plan available to FFELP and Direct Loan borrowers beginning July 1, 2009. Financial aid administrators may be aware that IBR will benefit certain borrowers by minimizing monthly payments and providing loan forgiveness in some cases, but the full potential of IBR to assist in default prevention has yet to become fully apparent. Educating borrowers about this repayment plan and its benefits, through the loan counseling process and other information dissemination efforts, will prove to be the key to realizing that potential.

### How IBR works

IBR is available for borrowers with Stafford, Grad PLUS, and Consolidation loans, as long as the Consolidation loan does not include a parent PLUS loan. Parent PLUS loans and any type of non-federal student loans do not qualify for IBR.

IBR will provide repayment relief to borrowers experiencing "partial financial hardship" (PFH), which is determined using a calculation that takes into account the borrower's family size and adjusted gross income (AGI). Specifically, PFH occurs when the annual payment amount for all of the borrower's eligible loans (as calculated under a standard 10-year repayment plan) exceeds 15 percent of the difference between the borrower's AGI and 150 percent of the poverty guideline for the borrower's family size.

The repayment term under IBR can exceed 10 years regardless of the amount of the borrower's loan debt. After 25 years (or 300 payments) in IBR, any remaining balance and accrued interest will be forgiven. As shown in the third example below, depending on the borrower's circumstances, the monthly payment amount could be \$0 — and even those \$0 "payments" count toward the required 300 payments.

- **Example 1:** A single borrower with no dependents, \$40,000 in eligible student loan debt at a 6.8% interest rate, and an AGI of \$30,000 would have a monthly loan payment of approximately \$170 under IBR. Under the standard repayment plan, that borrower's monthly payment would be about \$460.
- **Example 2:** A married borrower (and no spousal income or spousal student loan debt) with two children, \$80,000 in eligible student loan debt at a 6.8% interest rate, and an AGI of \$60,000 would have a monthly...

(article continues on next page)



## Guest Column... ...continued

...loan payment of approximately \$340 under IBR. Under the standard repayment plan, that borrower's monthly payment would be about \$920.

- **Example 3:** A borrower who is married with no other dependents, \$65,000 in eligible student loan debt at a 6.8% interest rate, and an AGI of \$20,000 would have a monthly loan payment of \$0 under IBR. Under the standard repayment plan, that borrower's monthly payment would be about \$748.

### Why IBR is so important

Now more than ever, with rising student loan debt levels, the current economic climate, and the upcoming transition from two- to three-year cohort default rates, schools are concerned about identifying borrowers at risk for loan default and proactively assisting those borrowers in addressing their difficulties. While it will not be a universal remedy for repayment difficulties, it is clear that IBR can provide enormous relief to borrowers in financial distress and could make the difference in a borrower's successfully fulfilling his or her repayment obligations.

Aside from concerns about cohort default rates, if a borrower defaults, his or her credit record is damaged and other consequences may result, such as wage garnishment, collection costs, and ineligibility for additional federal student aid. Although it may be most beneficial for borrowers with high student loan debts and relatively low incomes, IBR will also be an important tool for borrowers in adverse economic circumstances in avoiding default.

### More information

Borrowers interested in IBR should be directed to contact their lender for more information and application forms. Prior to the July 1, 2009, implementation date, borrowers experiencing financial difficulties may wish to discuss other options with their lenders, such as the Economic Hardship Deferment or forbearance.

[www.IBRinfo.org](http://www.IBRinfo.org) is a borrower-oriented site provided by the Project on Student Debt that offers a wealth of information about IBR in plain, understandable terms. It also offers an informative, downloadable IBR brochure and a calculator to assist borrowers in determining their eligibility for IBR.

The National Council of Higher Education Loan Programs (NCHelp) has developed a series of general as well as focused training sessions on IBR for school and lender audiences. Recordings of these sessions are available free of charge at [www.nchelp.org/elibrary/index.cfm?parent=1985](http://www.nchelp.org/elibrary/index.cfm?parent=1985).

Sylvia Espelage is a Regional Account Executive with TG serving schools in CCCSFAAA.  
E-mail: [sylvia.espelage@tgscl.org](mailto:sylvia.espelage@tgscl.org).  
Additional information online at [www.tgscl.org](http://www.tgscl.org).

## Let's End on a Happy Note...

At this newsletter goes to press (well, as much as you can "go to press" in an age of electronic newsletters), we are inundated by gloomy news, information, opinion and rhetoric portraying the state budget crisis as if it was the end of the world. So, **FORGET** about the "clouds of doom" looming over us and let's end this Summer Newsletter on a high note...

*"One sunny day in March, I got a big bunch of tulips delivered, with a small handwritten note reading "Thank you for helping me, Juanita xxxx". I couldn't read the last name as the ink had smeared and at first I didn't know who had dropped off these beautiful flowers.*

*Then it hit me. This was a mother from my Cash for College workshop. Her family was very low income, but completing her FAFSA was not an easy task. She was intimidated by forms. She had separated from her husband and had filed taxes jointly for the last time. She had been afraid to split from her husband as she wasn't sure how she was going to afford college for her oldest son. He is the first in their family to go to college. As I stood next to her she submitted her FAFSA and her son had a zero EFC. I explained the Pell Grant and Cal Grant. She and her son understood that thousands of dollars would be available to help pay for his education. He smiled a sly grin and played it cool. Juanita was overcome with emotion, threw her arms around me and started to cry. She said that they would not have been able to do it without me and her son wouldn't have been able to go to college without help paying for it.*

*A month after our Cash for College workshop, I suspect today is the day Juanita learned that her son will have a Cal Grant B. I don't remember his name, but I remember his smile and that he wants to be an engineer. Now he can afford to reach for his dream. On the days when I am overwhelmed, I will remember these beautiful orange tulips. I will remember the work we do that changes lives."*

–Margaret Mann  
Financial Aid Outreach Coordinator  
Santa Rosa Junior College

## CREDITS

Editor, Graphic Design and Layout  
Dennis Schroeder

Copy Editors  
Calvin Rankin and Greg Ryan

## NEXT ISSUE

Fall 2009  
Article Submission Deadline: August 21<sup>st</sup>  
Publication: Early September

**THE CCCSFAAA REPORT**  
Summer 2009 | Volume 8 | Issue 2