

THE CCCSFAAA REPORT

Winter 2009



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California Community
Colleges Student
Financial Aid
Administrators
Association

President's Message We Made It!

By Brad Hardison, 2009 CCCSFAAA President

What a challenging year we have had! We should be proud of all we have accomplished. The work we do each and every day helps students reach their goals by assisting them financially. I realize that our work becomes more difficult with rising applications and no additional resources. I feel proud of our commitment to students in these economic times.

That commitment to students carries forward into the work that CCCSFAAA accomplished this year. Our advocacy efforts have been sustained and constant. Our team of CCCSFAAA volunteers (yes, we do this above and beyond our regular jobs), wrote letters and testified at legislative hearings all to stave off cuts to our operational funding or the funding for our students in the form of Cal Grants. I look forward to sharing my

contacts and strategies with Jacque Bradley as your incoming CCCSFAAA President and Sherrie Padilla, your incoming President-Elect and State Issues Chair. I know they both will carry forward the high standards of CCCSFAAA leadership we have seen in the past.

I have made a concerted effort to try to encourage members to get involved in the volunteer opportunities of CCCSFAAA.

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President's Message (continued)

I am happy to report that we have brought in many new members to assist us with activities such as our annual conference. Even our board has seen new faces join. Three of our regional representatives are new – Yvonne Glashan from Sierra College (Region II), Janeen Beard from Ventura College (Region VI) and Gregory Sanchez from San Diego City College (Region X). Our other regional representatives are either finishing out the second year of their two-year terms or have decided to join us for another term on the board.

If you are still looking to get involved, we have committees you can serve on that require a few hours or less per month on a conference call at the convenience of your desk. You can simply sign up at the CCCSFAAA website under **Member Services** and **Volunteer Form**. We can certainly use your help.

Our premier training opportunity is just around the corner in San Jose from December 10th to December 12th. I am excited that many of you can join us. I know that some of you may not be able to attend for various reasons. I encourage you to talk with your colleagues who attend so you stay informed. You will also be able to download the financial aid presentations from the CCCSFAAA website soon after the conference. We will send out a notice when the majority are posted.

I would like to end this message with something I got from one of our members. It resonated with me. It said:

“This is a time of year when we all can slow down our fast paced lives and reflect on all the things for which we are thankful. I have so much for which I am grateful... I hope you all have a

wonderful and blessed Thanksgiving. Hug your loved ones, enjoy your time away from the job, and take time to reflect on for those things that make your own lives special.”

It has been a delight and pleasure serving as your CCCSFAAA President. Be sure to take extra time for yourself and the loved ones in your lives in the coming weeks. You deserve it!



Federal Issues Report

By Nancy Davis,
2009 CCCSFAAA Vice President
and Federal Issues
Committee Chair



Well, here we are at the start of December and we still do not know the fate of the FFEL Program. Perhaps Santa will bring us good news, whatever that means to each of us (FFELP survives, Direct reigns, etc.). At this point, knowing what the future brings would be great.....yes, I do believe in Santa Claus.

Also, many of us are still trying to figure out Year Round Pell in anticipation of the summer sessions. My region (Region IX) continues to try to wade through all the information provided and to decipher the charts to determine how this is going to work. Here is a list of resources that may help you:

- <http://ifap.ed.gov/presentations/attachments/26FederalPellGrantProgramUpdateV1.pdf>
- <http://ifap.ed.gov/presentations/attachments/1208C0608v2.ppt>
- **Volume 3** of the 2009-10 Federal Student Financial Aid Handbook
- PowerPoint Presentation from CCCSFAAA Spring Training (available on the CCCSFAAA website)

I have enjoyed serving as the Vice President and chair of the Federal Issues Committee, getting to work with great committee members (Margie Carrington, Rick Rams, Heidi Granger, Jacque Bradley, Tim Bonnel, Richard Quintana, Noemy Ornelas, Pat Hurley and Vernon Bridges). Thanks to all for their input and help.

CCCSFAAA Scholarships And the winner is...

By Reina Branum,
2009 CCCSFAAA Scholarship
Committee Chair



CCCSFAAA is proud to announce the 2009 Scholarship winners:

Region I

Kambrya Blake – Feather River College

Region II

Scott Wilson – Mendocino College

Region III

Tecia Rose – Santa Rosa Junior College

Region IV

Anh Thu Hoang – De Anza College

Region V

Sonjya Marie McCallister – Columbia College

Region VI

David Perez – Antelope Valley College

Region VII

Tafari Gonzalez-Aird – Los Angeles Valley College

Region VIII

Juan Aviles – Fullerton College

Region IX

Tammie Alston – San Bernardino Valley College

Region X

David Gallardo – Mira Costa College

Being the 2009 CCCSFAAA Scholarship Committee chair has been a great experience, and I would recommend others to participate in such a rewarding experience!

Thank you for everyone's continued effort and support. Without you, these scholarships would not be possible.

Notes from Sacramento

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

Hi Everyone!

The end of the calendar year is quickly approaching and, if you are like me, you don't know where the year went! I imagine this is quite the norm when we are so busy that our concentration on activities and work transcends time. We in Sacramento are fully aware of how busy our financial aid staff in our community colleges have been!

Needless to say, the recession with which we have had to deal has significantly impacted our California residents. In addition to our usual clientele of recent high school graduates, our community colleges have seen large numbers of recently unemployed persons returning to our colleges seeking additional or new skills and/or career changes. Some have returned wanting to further their education by transferring to a four-year college. In addition, our colleges are seeing enrollments of recent high school graduates who would have ordinarily enrolled in four-year colleges only to be informed that no room was available for them. In 2008-09, the last complete academic year for which data is available, statistics show 2.9 million students enrolled in our system. We fully expect that record number of enrollments will be surpassed when we review enrollment numbers at the end of the 2009-10 academic year. A significant number of these students are seeking financial aid to help support their decision to seek the opportunities available to them by our educational programs.

A brief survey of financial aid statistics asked of our Financial Aid Directors show that a vast majority of those responding reveal that our colleges have either exceeded or are at about the same number or are slightly under the number of ISIRs received for the ENTIRE 2008-09 year...and the survey was taken in early October. We still have quite a few months remaining in which our colleges will see continuing numbers of ISIRs arrive. As you would imagine, the number of BOGs and Pell

Grants awarded have also significantly increased. We have seen the number of recipients for each of these awards increase dramatically over the past couple years...with 2008-09 data showing that BOGs increased 16% and Pell Grants increased 18.5% over the number reported for 2007-08. We fully expect the statistics for 2009-10 (when available) to reflect continued growth in these "backbone" financial aid programs. The huge increase in ISIRs means large numbers of financial aid files that still need to be reviewed, analyzed and awarded. We are thankful you are there doing what you do best. You all are appreciated...especially by the students (although we realize that many do not think of communicating this to you!). However, know that this feeling exists and your work is very important in helping students reach their educational goal.

Unfortunately, the latest fiscal report from the Legislative Analyst's Office indicates that we Californians will have to live with deficits for a few years longer. The expectation is that we will have approximately a \$21 billion deficit facing the state for the 2010-11 fiscal year. The Governor essentially stated the same thing recently. Our state constitution doesn't permit our government to adopt a deficit-ridden state budget so consequently spending reductions, revenue enhancements or a combination of both must occur. What does this mean? In my opinion, it means we have to do more to get our story listened to...and especially heard...by the Governor, legislators, Department of Finance staff and your local communities. I know the CCCSFAAA Officers and CCCSFAAA State Issues Committee members will do their part in trying to protect the financial aid allocations. They will be contacting you at the appropriate time to ask for your help in a letter writing campaign to your local legislative representatives. It would also be helpful to have our community colleges develop a...

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Sacto Notes...

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...PR plan to tell their story (enrollment numbers of recently unemployed, vocational/ educational programs in which they are enrolling, success stories or impacts to economy when educational goals realized, etc.) to the local communities in hopes of developing a “groundswell” of local support and having that support directed to your local legislative representatives as well, to encourage sufficient community college appropriations. You can be assured that many other recipients of state funding are already planning similar strategies and we also have to do whatever we can do to remain competitive.

The alternative Cal Grant delivery system is still on the front burner. CSAC has scheduled a task force meeting for December 3rd to develop the technical and data requirements necessary to implement the pilot program. The pilot program will allow qualifying Cal Grant institutions to participate in administering Cal Grant A, B and Transfer Entitlement awards for their students. Unfortunately, the funding of the pilot program may prove to limit participation. Those institutions desiring to participate in this pilot program will need to pay all costs, including CSAC’s costs. We will keep you apprised of how things progress.

Our Financial Aid Regional Representatives (FARR)/CCCSFAAA Executive Board transition meeting was just held in late October. The even-numbered regions were scheduled to elect or re-elect new representatives for a two-year term. **The 2010 FARR/CCCSFAAA Representatives are:**

Region I

Shirley Kossow, Feather River College

Region II

Yvonne Glashan, Sierra College

Region III

Brenda Jerez, Diablo Valley College

Region IV

Rita Grogan, Mission College

Region V

Gary Nicholes, Fresno City College

Region VI

Janeen Beard, Ventura College

Region VII

Calvin Rankin, Los Angeles City College

Region VIII

Greg Ryan, Fullerton College

Region IX

Lesia Navarro, Mt. San Jacinto College

Region X

Gregory Sanchez, San Diego City College

In 2011 the odd-numbered regions are scheduled to elect or re-elect new representatives. Consider volunteering for this worthwhile experience. The knowledge you gain is immeasurable.

I will be distributing the revised 2010-11 Student Budgets, Supplemental Forms, BOGFW-B Income Standards and the BOG Application as early in December as possible. As soon as I deliver the 2010 COTOP data to the Franchise Tax Board in the first days of December (which almost doubled over the data submitted in 2009), all my attention will be focused on getting these documents revised and distributed via the cfao-all listserv. Please bear with me...just a little more patience is required!

Please remember my reminder: If you haven’t been receiving any emails from the cfao-all listserv, you most likely are disconnected. You will need to contact your campus or district IT staff and ask that you be made a “pointer” to the cfao-all listserv.

The CCCSFAAA Conference has arrived! I hope you are able to take advantage of a great training opportunity and have a little fun as well!

...and how was your week?

MySpace, Facebook, Twitter and Blogs... Oh My!

Submitted by the Diablo Valley College Financial Aid Office Staff

With the current economic situation, we all are forced to think outside the box in terms of providing services to our students. We here at the Financial Aid Office at Diablo Valley College have always believed in taking advantage of the opportunities provided by technology, and now is no different. With the recent popularity of Facebook and Twitter, we have included these venues to inform our students and potential students.

Our flirtation with social networking sites began at the peak of the MySpace craze in 2006. We heard our students talking about this site, and we believed that in order for them to use our services we needed to be where they were at. They no longer hung out at the quad the same way they did, they were now “hanging out” in this virtual quad called MySpace. Our decision to partake in this online quad provided many raised eyebrows from other departments, weary of the things that go on in the virtual world. However, we monitored our page and provided general information to our students that dealt with deadlines, events, reminders, and the offer to seek our assistance. Many posted questions about the process and those that asked specifically about their files are told to come by during our office hours to meet with a financial aid coordinator.

We then expanded our networking through Facebook and Twitter, which now collectively include over 2,600 friends. These social networking sites are used to disburse general information to our student followers/friends and to also provide them with news and developments regarding financial aid and higher education. Our contact information, mission and services are prominently provided on our pages and these allow students to find out quickly when our office hours are and what they can expect to receive. Prior to providing these updates online, newsletters, reminders, and general information were being sent out through regular mail. We now have a way to

inform our students without any cost through these social networking sites and have now a few departments on our campus following our example as many Facebook pages and Twitter accounts are being created. Our latest online endeavor: blogging! Local high school students, parents, and counselors have all asked for a newsletter, and what better way to provide that to not only that particular community, but to allow anybody in the world to see (over 2,800 hits since our first post in June 2009) the opportunities provided through financial aid and college.

Our use of technology to get the word out there about financial aid and college has helped us in cutting some costs down in our office and have found that people (students, potential students, parents, and professionals) are making the contacts with us virtually.

MySpace: www.myspace.com/money4college

Facebook: www.facebook.com/dvcfinaid or search “DVC FinAid” to join our group page

Twitter: www.twitter.com/dvcfinaid

Blog: dvcfinaid.wordpress.com



Looking Back at 2009 ... Looking Forward to 2010

By Jacque Bradley, 2009 CCCSFAAA President-Elect and State Issues Committee Chair

In October, the current CCCSFAAA Executive Board met with the incoming Executive Board. We have a great mix of experience and eager new members.

We spent one afternoon prioritizing a list of possible projects or goals for the upcoming year. Just like the crowds of students in your offices and the lengthy lists of things you and your staff need to work on, CCCSFAAA has a growing list of things to occupy our attention. The following are the top 5 in priority order:

- **Continue the training workgroup** to expand accessibility to trainings and increase the methods of delivery of trainings.
- **Establish a Cal Grant Decentralization Task Force** to represent community college interests as we implement AB 187.
- **Collaboration Think Tank** to expand the previous efforts of the Chancellor's Office to develop collaboration across touch points with the various categorical programs.
- **Blowing Up the Box Task Force** to bring together various stakeholders to define the new normal for community college education and student services. (This would need to be coordinated by the Chancellor's Office, but CCCSFAAA would definitely want to participate in such discussions.)
- **Establish a Centralized Library work group** that collaborates with partners to develop a Centralized Statewide Library of outreach materials that have a statewide look and can be personalized for various financial aid offices.

There will be more to come on these priorities as the year progresses. Remembering that shift happens, we will remain as always-flexible.

During transition we also established committees and discussed other opportunities

to become more involved with CCCSFAAA. It's not too late to express an interest in serving on a committee or being involved in a task force. It is a great way to increase your understanding about how everything works and to create a broader network for yourself. Most committees will be meeting with CCC-Confer, so there won't be a travel expense.

As I look back on my year as President-Elect, I cannot believe all that the CCCSFAAA leadership accomplished on behalf of its members. This was a very hectic year and CCCSFAAA members did an incredible amount of letter writing, phone calling and meetings. We focused on neg-regs, budget proposals, decentralization of Cal Grants, and simplification of the FAFSA. We kept all these balls in the air as we processed record-breaking numbers of financial aid applicants.

All indications are that 2010 will have as many pressing issues and even more financial aid applicants. Our students are counting on us to figure out ways to deliver aid while faced with a severe budget crisis. I'm counting on all CCCSFAAA members to participate. Complete surveys when asked. Send letters and make calls when asked. Serve on a committee. It really does take a village.

On an up note, we have 32 first-time CCCSFAAA Conference attendees signed up. I look forward to meeting each new attendee. See you at conference.



Guest Column: A Personal Story

By Bryan Dickason, California Student Aid Commission

My name is Bryan Dickason and I have worked at the Student Aid Commission for 19 years. As many of you know, I have been undergoing treatment for cancer for the last year. Since so many people have inquired, I wanted to share information on my illness and treatment with everyone. It's been an interesting year and I have greatly appreciated all the support I have received from my friends in financial aid. This support made the discomfort and indignities of my disease and treatment much more tolerable.

I was diagnosed with lymphoma (cancer of the lymph nodes) in October of 2008. At first, I wasn't sure on how much to share with people on my condition. I always felt bad when I told someone I was ill and saw how this affected them emotionally. After a time, however, I realized that most people need more information on cancer and cancer treatment so I was thereafter more forthcoming with what I was experiencing.

Many people have either had cancer or have had friends and relatives with the disease. I want to share with people that although cancer treatment is intensive and sometimes painful, it is something that can be endured. After talking to my doctor's, my case workers and fellow cancer patients, I know that each cancer experience is unique and each person's treatment carries its own experience. I hope you find reading about my experiences informative and helpful.

My initial cancer treatment involved six sessions of chemotherapy which lasted through January. It was given the R-CHOP drug regimen which is an acronym for the drugs Rituxan, Cyclophosphamide, Hydroxydaunorubicin, Oncovin and Prednisone. Cancer treatment involves learning many acronyms for drugs and treatment regimens so I won't mention every drug that I eventually took. To help understand my treatment, I

found looking the drugs up on Wikipedia was very helpful. The Leukemia & Lymphoma Society also has a large amount of information on-line at www.leukemia-lymphoma.org

My doctors were encouraged by how well I responded to the initial treatment so they recommended that I undergo a bone marrow transplant or BMT. BMT is currently the most effective long-term treatment for my type of cancer. In early May, I entered the Stanford Cancer Center to begin pre-transplant treatment leading up to the actual transplant on June 16. The first medical procedure was the insertion of a catheter into my chest to facilitate the administration of drugs and to allow easy taking of blood for testing. It was weird having a tube in my chest but this proved better than having hundreds of needle sticks to give drugs into my arm.

Mine was an autologous transplant, meaning that I had my own bone marrow stem cells removed from my blood to be reintroduced later. When the stem cells come from another person, it is called an allogeneic transplant. Using your own stem cells virtually eliminates the chance of any reactions or rejections that can occur when using someone else's tissues. After intensive chemotherapy, the stem cells are put back into the body to restart the growth of healthy blood cells.

A BMT starts with stimulating the growth of extra bone marrow stem cells then removing enough for transplantation through a process called apheresis. Apheresis is the removal of the blood from the body in order to filter out blood components that you want and then returning the remaining blood into the body.

When enough of my bone marrow stem cells were filtered out, I was given several powerful chemotherapy drugs over a one week period. This totally destroyed my bone marrow. It is in the bone marrow where blood is manufactured by the body. This was the worse part of the...

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a personal story... ..continued

...treatment. I was feeling very poorly. I couldn't eat and was extremely weak. After a few days to allow the drugs to leave my body, the harvested bone marrow stem cells were returned to the body where they would hopefully replant in the bones and begin to re-grow healthy blood cells.

Blood is made up of red blood cells that carry oxygen, white blood cells that fight infection and platelets that allow the blood to clot if you are cut or injured. These cells all float around in the blood plasma which is the liquid part of the blood. After the transplant, I had daily blood tests to measure when the reintroduced stem cells started growing blood cells again. There was a danger that the stems cells would not replant into my bones but the transplanted bone marrow stem cells did successfully replant and my blood counts began the return to normal. Initially, with no white blood cells, I was highly susceptible to infection. All persons entering my hospital room wore masks. With very low red blood cells, I was extremely weak. After every trip to the bathroom I'd have to rest for ten minutes before doing anything. Any strenuous or dangerous activity was to be avoided since a fall or scrape could cause me to bleed excessively.

After about a month after the transplant, my blood counts had returned to near normal which allowed me to be released back home. The primary long term side effect of a BMT is fatigue. Just after the transplant, I was very weak and scarcely able to walk. Over time, I have regained much of my strength but I still must take daily naps to counter being so tired. For exercise I was encouraged to walk a lot. Every day for the last three and a half months I've walked around my neighborhood gradually increasing my distance.

For two months after the transplant, with my immune system compromised, I had to avoid fresh, uncooked foods. Salads and raw vegetables were out. I could eat only cooked vegetables and meats. Also, I could not eat any restaurant food because who ever prepared it could have passed on a germ. With a compromised immune system you must be

very careful what you eat, what you do and where you go. What a relief when my doctor reported my immune system was finally healthy enough to eat all foods again!

I have now returned to work half-time on a trial basis. Working beats just sitting at home which is about all I could manage while initially recovering. Day time television is almost too much to bear! Hopefully, I'll be back to full-time employment soon.

My doctors have said I am doing very well. I feel great but can't let myself get too worn out. Thank you again for the many cards and letters. All the words of support are greatly appreciated.

Bryan



Brainstorming... ...Taken to a new level

By Brad Hardison

At our recent CCCSFAAA board transition meeting, members were asked to come up with a useful item that could be used by financial aid students.

Some of the ideas included: Cash Crane, Suckcess Kit, Financial Aid Survival Kit (FASK), and Fannie Finaid. Their creative juices were certainly flowing. You never know what you are going to get when you give financial aid administrators paper, lolly pops, pens, paperclips, rubber bands, post it notes and dots.



Guest Column: Certifying Additional Unsubsidized Stafford Loan Funds

By Jan Szymanski, USA Funds Services



When certifying the student's eligibility for additional unsubsidized Stafford loan funds, there are several factors in play: the parent's eligibility for Federal PLUS loan funds, the student's eligibility for additional Stafford loan funds and, sometimes, the way that those "eligibilities" change over the course of the loan period. You can simplify the process by lining up a few simple rules.

If any eligible parent is eligible for parent PLUS loan funds for a student, that student is not eligible for additional unsubsidized loan funds. If two eligible parent-borrowers apply simultaneously, and one is approved for the loan, but the other is denied, the "approved" loan application eliminates the student's eligibility for the additional unsubsidized Stafford loan funds.

If one parent is initially determined to have adverse credit, then the school may certify the additional unsubsidized Stafford loan funds up to the applicable annual loan limit. If that parent or another eligible parent-borrower is subsequently approved for a PLUS loan, the school may not deliver additional unsubsidized Stafford funds to the dependent student. The school is not required to return to the lender any funds that it delivered to the student before becoming aware of the parent's PLUS loan eligibility, but the school must include any of those "additional" funds already received in the student's EFA when calculating the parent's eligible loan amount.

If a parent is approved for PLUS loan funds for the first term, and then reapplies and is denied PLUS loan funds for the second term, the school may certify the additional unsubsidized Stafford loan funds for the dependent

student for the period during which the parent is ineligible to borrow.

Any PLUS loan disbursements that were delivered must be included in the EFA when determining the student's additional unsubsidized Stafford eligibility.

In some instances, the parent-borrower need not go through the process of applying for the PLUS loan. Although the school should not make an "adverse credit" decision on the lender's behalf, there are certain cases in which the school can obtain documentation that the parent is not eligible for the PLUS loan and then certify the unsubsidized Stafford loan for the dependent student. For example, the school may document the following circumstances and certify the unsubsidized amounts if:

- The parent is not a U.S. citizen or eligible noncitizen.
- The parent is involved in an active bankruptcy action and has an official communication from the bankruptcy court indicating that he or she is not permitted to enter into new debt.
- The parent is incarcerated.
- The parent is missing.
- The parent is in default on a Title IV loan or owes an overpayment of other Title IV assistance.

If you have questions regarding federal student loans, USA Funds can help. Please e-mail your policy questions to askpolicy@usafunds.org.

Guest Column: Five Ways You Can Put Social Media To Work For Your School's Outreach Efforts

By Kathy Palmer, TG Regional Account Executive

Social media: It's not just the latest Internet buzzword that's here today and then forgotten like yesterday's Twitter blast. Social media refers to any number of ways that people use the Web or related technology to meet, chat, entertain themselves, and even learn. Chances are you've jumped on the social media bandwagon without realizing it if, like a lot of people, you're a member of Facebook or a fan of YouTube, have shared photos or videos online, have a personal blog, or even just chat via an online message client like Instant Messenger.

The key distinction about social media is that the medium creates a dialogue among participants, unlike spam or newsfeeds, which are one-way communications. In this regard, social media can be a great vehicle for engaging high school students in college outreach. Many students are already veteran users of the online tools your campus could use. The tools themselves are dynamic in nature. Depending on the medium, you can post content, invite feedback and discussion, and even spur your readers to explore college admissions and planning for themselves.

If the tools are rich in possibilities, where to start in using them for college outreach may not be immediately clear. To help you begin that process, consider a few of the suggestions below. Each idea employs a particular social medium for a specific purpose or audience. In designing an outreach campaign, it's important to focus your message for the audience and emphasize the interactive aspect of the online experience.

First-year student blog: Invite a first-generation student to blog about his or her first year on campus, and offer a link to the blog to high schools or students you're targeting for outreach. You may be able to

collaborate with an instructor for a freshman course, and even offer extra credit to students who would be willing to blog about their experiences. For many future first-generation students in high school, that first year of college can be a source of anxiety. If these high school students can read about the lives of similar students negotiating the challenges of that first year, they may be more likely to enroll in college and continue their educational pursuits.

College admissions process by social networking site: Applying to college can seem intricate to someone just beginning that process. Enlist an admissions counselor to talk about the admissions process, and have the person document that effort through a social networking site such as Facebook or MySpace. Let photos, succinct captions, and embedded videos tell the story of what it's like to apply. You might also discuss ways that students can distinguish themselves from other candidates, provide essay-writing tips, or offer online campus tours.

Financial aid event live-cast: Financial aid events are some of the best ways to reach prospective students and interested parents. You can podcast or live-cast your financial aid outreach event, capturing common questions from students, offering a virtual way of understanding the process for completing the Free Application for Federal Student Aid, and inviting further interaction through your college's Web site.

Parent outreach via webinar: If you work with local high schools, you can invite parents of prospective students to listen in on a webinar on how to plan and prepare for college. The webinar could explore any number of college-related topics, but you might focus on areas that give parents initial anxiety about college, including the application process, financing, and the separation from their children.

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Using Social Media... ...for Outreach (cont'd)

Online video post for first-generation or at-risk students: Similar to the first-year blog, this idea explores the first-year student's college experience through multimedia, in this case a video that you could post to your college's Web site. The video could be a testimonial from first-generation students or students who are at-risk for dropping out of school, including low-income students. These testimonials could be handled as Q&As with a counselor prompting students with questions about their classes, campus life, and adjusting to college.

For more help

You'll find a rich assortment of information about the way colleges are already using social media through various online publications, including **University Business** (www.universitybusiness.com) and **Campus Technology** (www.campustechnology.com). Type "social media" into the search engines for either of these Web journals and you'll discover a wealth of information as well as a variety of ideas on how to use social media for your outreach efforts.

Kathy Palmer is a regional account executive with TG serving schools in California. She can be reached at (800) 252-9743, ext. 2506, or by e-mail at kathy.palmer@tgscl.org. More information about TG can be found online at www.tgscl.org.

Let the shredding start!

By Kim Thomas, NSLP Regional Director

January is the time when I shred all my old documents that I have been keeping. Before online bill pay, my file cabinet was filled with copies of bills which indicated when I paid the bill, the check number, and date the check was sent. Online bill pay has eliminated much of that, however, it can be difficult to determine what to keep and what to throw out. Separate your documents into three groups, keep forever, long term, and short term.



Items you keep forever:

- Birth and death certificates
- Passports
- Social security card
- Marriage licenses
- Adoption papers
- Military records and citizenship papers
- Your will

Long-term files – store these files for at least seven years

- State and Federal Income tax returns
- Wage/salary records and annual payroll
- Savings account records
- Monthly statements from the bank, brokers, mutual funds, 401(k) and other retirement plans
- Automobile, truck, and farm machinery titles

Short term storage – store these files from six months to three years

- Utility and telephone bills
- ATM receipts/deposit slips
- Papers confirming the sale or purchase of stocks or bonds
- Pay stubs

The **Utah State University Extension** has a publication (http://extension.usu.edu/files/publications/factsheet/FL_FF-21.pdf) that provides a detailed list of what documents to keep and what you can trash. Remember when you are spring cleaning this January, shred any unneeded documents with a cross cut shredder to protect yourself against identity theft.

Guest Column: CLFE Update

By Pat Robles-Friebert, CLFE Vice President and ECMC Senior Account Manager, Client Relations

Greetings CCCSFAAA Members!

There are daily changes occurring in the world of student loans, as you know. As of this writing, there is a new development – new bipartisan legislation to extend the Ensuring Continued Access to Student Loans Act (ECASLA) has been introduced. The legislation would extend for one year (through June 30, 2011) the Secretary’s authority to purchase, and to enter into commitments to purchase, Stafford and PLUS loans made on or after October 1, 2003. This effort, like the original legislation, would “maintain stability in the student loan market, providing students and colleges with confidence in the uninterrupted availability of federal student loans.” There is also talk that the final vote on the healthcare bill could be delayed to later in December or January. There is uncertainty as to how this will impact the pending student loan legislation. If there is not a student loan bill by mid-January, the Congressional Budget Office (CBO) will have to rescore the pending bill with new economic baseline numbers. The result would likely be that the current \$87 billion in savings would be reduced. The “Community Proposal” is still on the table and being discussed. This proposal saves and preserves school choice and services. It also allows schools to choose a service provider, including loans originated as Direct Loans.

While there is still much discussion and debate taking place, CLFE (California Lenders for Education) strongly supports advocacy by both the CCCSFAAA and CASFAA memberships. The key message that many schools are sharing is that they do not want conscription into Direct Lending. If you support a public/private option, you may still want to provide input to help guide our legislators. There continues to be much concern over the transition timeline, loss of debt management and financial literacy support services provided by lenders and guarantors, and loss of innovation and technological advances.

In our local world, on October 15th CLFE held an in-person CLFE Member Meeting in San Diego. We were pleased to welcome a panel of FAAs representing various education segments to our meeting for some interesting and lively discussion. We extend warm thanks to Brad Hardison from Santa Barbara City College, Tami Sato from Southern California College of Optometry, Greg Ball from Chapman University, and Mary Jane Towne-Denton from University of San Diego. Their attendance and participation in our school panel discussion is much appreciated by our membership! We also discussed current events and made the decision to have our current CLFE Board Members extend their terms into 2010.

The CCCSFAAA and CASFAA conferences are coming quickly and CLFE plans to be involved. CLFE is sponsoring the lanyards that attendees will be wearing for both CCCSFAAA and CASFAA. We are sponsoring two sessions at CASFAA – one on Legislative and Regulatory Student Loan Changes and one on Future Products, Services and Opportunities from current FFELP industry participants. Additionally, we will partner with the Grad/Professional Committee to present a session on Private Loans. We will also have a CLFE booth in the Exhibit area during CASFAA. We look forward to a successful conference and the opportunity to meet with CCCSFAAA members at both conferences!

As always, your guarantor and lender partners continue to be available to assist you with legislative updates, entrance and exit interviews, financial literacy and debt management training and support. We look forward to continuing to work with you, even as our environment changes.

About CLFE: CLFE (California Lenders for Education) is a mutual benefit, non-profit organization. CLFE members are comprised of lenders, servicers, guarantors, and other student loan related service providers that do business in California. CLFE strives to positively represent the lending community as we partner with our financial aid associations to provide well-balanced information about student loans.

Region I Update

By Shirley Kossow, CCCSFAAA Region I Representative

Congratulations to **Diann Jackson of Lassen College** for celebrating 30 years of service in Financial Aid.

Congratulations to **Kambrya Blake** for being selected to receive the 2009 CCCSFAAA Region I Scholarship.

Reina Branum, of Lassen College, has been assigned to the Marketing/Outreach for the college, as well as continuing her outreach efforts for financial aid.

College of the Siskiyous is implementing the new campus-wide Banner software. Financial Aid will go live in early February 2010 for the 1011 academic year.

The new president of **College of the Siskiyous**, **Randall Lawrence**, is restructuring the organization. The positions of VP of Student Services and VP of Instruction will be combined into one position titled Chief Learning Officer.

Feather River College has welcomed **Lisa Kelly, PhD. as the interim CSSO.**



Reminder: Get your H1N1 flu shots! Brad Hardison, The Terminator, got his shot at Halloween time!

...And That's a Wrap! (at least for 2009!)

By Dennis Schroeder, CCCSFAAA Newsletter Editor

As we come to the end of 2009, I wanted to pass along a some thoughts and comments to all of our newsletter readers:

First, I want to send a big THANK YOU to all of the CCCSFAAA Executive Board members, regional representatives and liaisons who provided articles for the 2009 CCCSFAAA newsletters. Your contributions made every issue a worthwhile read.

Also, I want to thank all the guest columnists who submitted such a wonderful variety of articles. Our newsletters would not be as well-rounded without your contributions.

For everyone attending this year's conference in in San Jose, please send me your conference photos for inclusion in our post-conference **Special Edition** newsletter.

Thank you all for being part of the 2009 CCCSFAAA Newsletter. Keep submitting your articles!!!

The CCCSFAAA Report

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