

THE CCCSFAAA REPORT



Clockwise, from top left: Jacque Bradley (l) and Sherrie Padilla (r) pose with NASFAA President & CEO Justin Draeger; 2010 President Bradley awards Anafe Robinson of Pierce College the CCCSFAAA Hall of Fame Award; Bruce Honer from the US Dept of Education talks about verification; new friends were made at the Newcomers Reception; Father Joe Carroll speaks to the membership about Father Joe's Villages and his organization's mission to serve the homeless of San Diego.

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What makes CCCSFAAA so Important to Me and You

By Sherrie Padilla, 2011 CCCSFAAA President

Wow! The President of CCCSFAAA! What an awesome responsibility! I am humbled by the fact that you have chosen me to lead a group of such intelligent, dedicated, accomplished professionals. As I have watched Jacque this year, I think leading this bunch up here is like trying to herd cats! However, just as Jacque did her best to keep CCCSFAAA moving forward, I'll do the same.

As I said before, what an awesome responsibility. An awesome responsibility—that

is how I see this position you have entrusted in me for 2011. So today, I'd like to explain to you why I see this challenge as CCCSFAAA President as an awesome responsibility!

First, if you had told me 22 years ago when I first stepped foot on the campus of Antelope Valley College that I would be standing here today; I would have thought you were out of your mind! You see, when I walked on to the campus of AVC 22 years ago, I was one of the students we help every day. I was a 28 year old, high school dropout,

stay at home mom of two small children. My Dad had an 8th grade education and my Mom had a 10th grade education. No one in my immediate family had even finished high school, let alone attended college. I don't ever remember college being discussed in my home when I was growing up. My self-esteem and my vision of what I could accomplish were so low that my only goal was to complete a typing class in order to gain enough skill to get a job as a receptionist.

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President Padilla... ...continues

Little did I know that my journey would bring me here when I accepted a work-study position in the Financial Aid Office my first semester at AVC. That I could go from there to here is awesome. And, just like my co-workers in the financial aid office back then who had faith in me before I had faith in myself, it's awesome that there are CCCSFAAA folks that mentored me and had faith in me before I did. I want to take this time to thank Beth Asmus, Kris Shear, Brad Hardison, and Jacque Bradley for having faith in me. As CCCSFAAA past-presidents, you leave big shoes to fill. I only hope I do this awesome responsibility proud.

Second, being CCCSFAAA President is an awesome responsibility because it gives me an opportunity to give back what has been given to me. The indirect training, being on the cutting edge of what is happening in the financial aid world, learning and exchanging ideas with peers, and the professional growth that I have gained has greatly outweighed the hours I have given as a volunteer for CCCSFAAA. If there is one thing I would like you to take away from today it is an understanding that what you gain from being involved in CCCSFAAA is so much more than what you give. And I just want to take a moment to remind everyone here that

CCCSFAAA is a totally volunteer organization. Everything you have experienced here at this conference was accomplished by volunteers. Conference planning and organizing, putting packets together, getting speakers is all done by volunteers—people who stepped up to the plate and said, “Yeah, I’ll do that” for our benefit. Everything goes so smoothly at these conferences that I think we have a tendency to forget that all the work to put on the conference every year is done entirely by volunteers. Let’s give our conference volunteers a big hand.

This brings me to the third reason being CCCSFAAA President is an awesome responsibility; because it gives me an opportunity to convince a whole new group to volunteer for CCCSFAAA. Just as I was afraid and unsure of myself when I started my first college courses, I was nervous and unsure of myself when I began volunteering for CCCSFAAA. If I had waited through all the excuses I had dreamed up for not volunteering, I’d still be waiting. You see, it is the action, despite how we feel, that makes us grow. People have the tendency to say things to themselves like, “When I have more time, ...

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Right:
2011 CCCSFAAA President enjoys time with other CCCSFAAA members at the 2010 CCCSFAAA Conference President’s Reception, held in San Diego.



President Padilla's thoughts on CCCSFAAA... ...concludes

then I'll volunteer for CCCSFAAA," or "When I have more confidence, then I'll volunteer." But, that is backward thinking in my book. You don't magically gain more time or confidence. You make the time, and then you have the time. You gain confidence when you do things outside of your comfort zone. Actions must come first, then the feelings follow.

The fourth reason being CCCSFAAA President is an awesome responsibility is because I'm sure 2011 will provide opportunities for us to stretch and grow more than ever imagined. The CCCSFAAA Executive Board set some important goals at our transition meeting held in October. The goals for 2011 include the following:

- Advocating for COLA and growth in BFAP/SFA funds.
- Establishing a communication workgroup to develop a communication plan.
- Increasing the CCCSFAAA membership by 10%.
- Providing training to membership and constituents in focus areas that include leadership, sensitivity and new regulations, to name a few.
- Building a bridge between CCCSFAAA and the Student Senate in order to educate and inform students so they can advocate on their own behalf.
- Strengthening organizational stability and sustainability.

Working toward these goals, along with the ongoing training and advocacy work CCCSFAAA is involved in benefits all of us—the members of CCCSFAAA—and ultimately, the students we serve.

Before giving you my final thought, I want to give thanks to my families for selflessly lifting me up to allow me to take on this awesome responsibility. To my work family, my staff—half of which are here today—you know it's because you are awesome you allow me to focus energy on CCCSFAAA. Thank you for being a joy to work with. And to my home family, especially Jose, my husband, thank you for being willing to sacrifice our time together because you know how much this means to me. You are the love of my life!

In closing, I want to leave you with these final words—when you take on an awesome responsibility you open yourself up to reap awesome rewards. So here's to an awesome 2011!



Greetings from your PAST President!



By Jacquie Bradley, 2011 CCCSF AAA Past-President

First of all, what a conference! Of course I didn't come out of the President's fog until mid-January. I heard from the Conference Committee that there were a few glitches, but they sure kept them quiet. I didn't notice anything go wrong. Mary SanAgustin and her crew of volunteers from Region X deserve a truckload of thanks. We raised a lot of money for Father Joe's charity and we were able to recognize all of the Past Presidents in attendance by having them join me and Father Joe on the dais (except for poor Mary SanAgustin who was making sure everything came off without a hitch). We had a very informative session with Jan Hines, the CEO of ECMC. Even though we put it together at the 11th hour, it was a great session which alleviated many of the concerns over the change from EdFund.

Chancellor Scott has already asked to be part of our conference next year and I don't think he will have trouble with fog at the airport, since we will be in Sacramento next year. Justin Draeger, President and CEO of NASFAA, expressed an interest in attending our conference as well. There is a good opportunity to redefine our relationship with NASFAA and utilize many of their training resources.

The President's Reception and dance were lots of fun, although I was unable to dance as long as many of you. In fact, I couldn't even stay up that late! The Silent Auction raised over \$2500 and many of my friends had a great time making sure I paid handsomely for the gorgeous financial aid quilt Toni DuBois made from all our favorite FA t-shirts.

I do have to say though, I think my favorite part of the conference was the moment Kris Shear pinned my lapel with the Past-President's pin. I have often heard the words, "Never has something so small represented so much!" In that moment I understood those words. I was transitioning from CCCSF AAA President to a Past President. The conference was ending. I could breathe again.

Last year was a difficult year for all of us. It was the second year of double digit increases in FAFSA applicants and we got to hear about the exciting new program Two Pell in a Year (which Obama just offered to end in order to save the Pell program). I couldn't have made it through the year without the support of Brad Hardison, Sherrie Padilla, Tim Bonnel and Kris Shear. They acted as my stand-in when I couldn't travel. They edited my letters and reports. They were a sounding board for my ideas. They helped me through the loss of my mother. My hope as I begin this year as Past-

President is that I can be there for some of you. This is, after all, a volunteer organization. It is only as good as the people we can get to volunteer. Serving on a CCCSF AAA committee or volunteering to help with a conference or Spring Training is a great first step in what could be an incredible journey of professional development.

Think about it.



ABOVE: George Boggs, Chancellor Jack Scott, and Jacquie Bradley



ABOVE: Kris Shear "Pins" Jacquie Bradley.

State Issues Report

By Calvin Rankin, 2011 CCCSFAAA President-Elect



My, what a difference a year makes! Last year, as we began 2010, the state legislative issues that we faced were mainly centered around policy (would all students need to file a FAFSA to obtain a Board of Governors Fee Waiver?) and organization (would CSAC continue to exist? Would the community colleges have to foot the bill to find a replacement?). These and other such issues dominated and overshadowed everything. As the year progressed CCCSFAAA channeled a good portion of its energies towards meeting these legislative challenges and I am very happy to say, it did so very successfully. In the background of all of this legislative activity, however, the state budget loomed like a threatening storm.

2011 brings the storm to the forefront. The budgetary crisis that we face this year is incredibly huge and brings everyone to the realization that something must be done this year. To this end, CCCSFAAA stands ready to assist the state's legislators in navigating what will assuredly be very tricky and, at times, very precarious waters.

Governor Brown has asked that the California legislature put together a budget package by March 1st of this year. This is a full 1-2 months earlier than is normal. This means that other issues have been pushed back as the legislature works to meet the governor's request. In discussions that are taking place in both houses of the legislature anything that affects the state budget has become a fair topic, particularly as to how it pertains to saving the state money. This means that cuts will be forthcoming, even in the area of education. This dictates that CCCSFAAA, both the Executive Board and the membership at large, will need to stand ready to guide the legislature in it's difficult task for the best benefit of California community colleges in general and for the students whom we serve in particular.

I am very proud of the fact that the membership of CCCSFAAA has played a vital part in guiding state policy through the years as it pertains to the segment of community colleges. I am very proud of the fact that we will continue to do so even in this turbulent budgetary environment with the end result being that California's community colleges will continue to be as strong and as vital a part of the California educational system as they have ever been.



Spring Training Update A Full Agenda Planned

By Jacque Bradley, 2011 CCCSFAAA Past-President

CCCSFAAA's annual Spring Trainings will be at:

April 19th- Folsom Lake College, Folsom

April 20th- LA Mission, Sylmar

April 21st- Mt. San Jacinto (Menifee Campus), Menifee

Each event is a one day drive in workshop beginning with check in and on site registration at 8am and ending with a general session which will conclude by 3:30pm. During the day there will general sessions that will include a CCCSFAAA Update by our President or President-Elect as well as a Chancellor's Office Update. Session topics and presenters are still being confirmed, but current plans for breakout sessions include:

- Cal Grant: Program Update and Changes, Web Grants Features
- CSAC Hands On for Custom Rosters and Roster Downloads
- Default Management and 3-Year Default Rates
- Consumer Information
- Satisfactory Academic Progress (SAP)

EXCITING NEWS!!! Long Beach CSU staff will be presenting the NET VET Ally Program at the two Southern locations. It is a four hour stand-alone track for Veteran's management and staff.

Please check the CCCSFAAA website www.cccsfaaa.org for updated program and interest session information under the Training Link. Also, NOW is the time to register online. The cost for the day's training which includes a continental breakfast and lunch is \$25 for CCCSFAAA members and \$75 for non members.

Fundraising for our annual CCCSFAAA scholarships for students will also be part of our spring training events. Raffle tickets will be sent to each college's financial aid office prior to the event. Raffle tickets will be available for sale at the events as well. The funds raised from this raffle allowed us to give TWO \$500 student scholarships to each of the ten regions in the state last year.

We understand that budgets are tight and travel funds may be limited. This cost effective one day workshop will be content filled and should not be missed. Organize a carpool! Our association is proud to offer this training to our members to aid them in being effective financial aid professionals.

We look forward to seeing you at one of our three training events throughout the state.

Greetings From the High Desert

By Sherrie Padilla, 2011 CCCSF AAA President

One of my favorite things about living in the high desert area and in the Antelope Valley in particular are the crisp, clear, blue skies against the backdrop of the San Gabriel mountains. Most mornings I am blessed with the view of clear blue skies as far as the eye can see. No fog, no haze, and no overcast mornings. I can clearly see everything in front of me and I like it that way. I wish I could say the same for my CCCSF AAA presidency, financial aid, my college, and the state of California.

The haze related to my CCCSF AAA presidency is probably the easiest to deal with. I'm new at it, and I'm still trying to get my legs under me. My biggest fear is forgetting something I'm supposed to do. I have lists, I make notes, and I think of CCCSF AAA in the shower. Luckily, I have a great group of CCCSF AAA mentors and helpers that will lend a hand and lead me through the haze. And, although it is hazy now, I am confident the haze will lift quickly and I will soon be an old pro at this presidency stuff!

The overcast related to financial aid is not so easy to overcome. We are socked in with record numbers of applicants and recipients. We cannot see the sun through Return to Title IV processing, default management, academic progress appeals, special circumstances and dependency overrides. The cloud looming over our heads is Two Pell Grants in a Year. The clouds in the distance are full of complicated, new regulations that we must find time to implement. The silver lining is that I work with a great team of people who care about students. We are overwhelmed with work but we still laugh and smile and take the time to celebrate each other.

Perhaps the most difficult to weather is the fog surrounding the future of my college and the state of California. The budget fog is so thick; no one can see a thing. We can't see if a \$3, \$6, or \$9 million dollar cut is coming our way. Swirling in the fog are rumors of layoffs, pay cuts, furloughs, more reductions in class offerings, and eliminating summer and winter inter-sessions. The lack of vision has California's need for an educated workforce bumping into an empty bank account. However, the one thing we can count on is that it can't be foggy forever. We will make it through the fog by holding hands and taking baby steps—one foot in front of the other. At some point the fog will lift and with the sun on our faces, we will handle whatever is on the horizon.

CLFE Corner We are Here for You!

By Kim Thomas, First Marblehead

Hello CCCSF AAA members! We are excited to announce to you that we are re-vamped, re-focused and re-energized to bring to the financial aid community more of what we have done in the past. As we move forward in a post-FFEL environment, our mission is still relevant and our members not only are passionate about this year but the level of dedication of those individuals coming together in 2011 will make CLFE even stronger to serve the financial aid community. CLFE (California Lenders For Education) has dedicated and extraordinary volunteers that comprise years and years of experience. We are pleased to introduce our new 2011 CLFE Officers to you:

This year we currently have membership representation from 23 different private loan lenders, federal servicers, guarantee agencies, and other lending support organizations:

ACS – Access Group – ASA – Brazos – Discover – Discover/CitiAssist – ECMC – ELM Resources – First Marblehead – Great Lakes – IHelp – NCHelp – NELA – NELNET – NSLP – NorthStar – Simple Tuition – Sallie Mae – USA Funds – Wells Fargo

Stay tuned this year... we are working on several initiatives including the launching of an updated website with helpful links and information & even more resources like webinars/trainings & conference support to the financial aid community.

CLFE Mission Statement

As a diverse coalition of industry participants, CLFE shall engage in activities that improve and preserve the quality and integrity of education financing products and services delivered to California students, parents and schools.

About CLFE: *CLFE (California Lenders For Education) is a mutual benefit, non-profit organization. CLFE members include 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.*



Updates... ...From Around the State

Chaffey's Financial Aid Family is growing

We are so happy to have our newest additions to our family here at Chaffey Community College



Andrea Cowser-Barnes has become the Financial Aid Coordinator. Prior to her transition, Andrea worked at Cal State Fullerton and Mt. San Jacinto College. She brings over 17 years of financial aid knowledge and experience to the Chaffey College team.



Amber Gallagher joins the Chaffey family in the position of Financial Aid Specialist. Before joining the Chaffey family Amber was employed at Concord and brings a wealth of financial aid experience.



Ruth-Ann LaBoy joined Chaffey College as a Financial Aid Specialist. Prior to Chaffey College she was employed at the University of LaVerne. Her plethora of financial aid knowledge will definitely be an asset to the Chaffey team.

Region VIII Update by Greg Ryan:

Like most of you, it's been a busy time in Region VIII. Some colleges are seeing an increase in identify theft issues with distance education and on-line students from out of the area. Some schools are experiencing student complaints about charges for the Higher One debit cards. Most schools are very busy and just trying to keep their head above water! But, there is some good news! Congratulations are in order for Mary Hall, Director of Financial Aid at Saddleback College, who will be retiring in April. Orange Coast College also has some new buildings coming on-line, including a new library and student center. Fullerton College just opened its new Field House and Science building for the spring semester. Mt. San Antonio College is in the midst of paper screening for a new College president. Mt. San Antonio College has also paid more Pell in the fall term than all of last year. Many schools are experiencing similar things. All of us are doing more with less and trying to find ways to serve students the best. Some schools are considering limitations on the number of times a student can petition, (or "life time" limits), to cope with the vast increase in students not meeting SAP or unable to transfer.

LEFT: Region VII and VIII at their meeting held on the Orange Coast College campus in Costa Mesa.



BELOW: View of the OCC campus and mountains in the distance.



CCCSFAAA awards Assemblymember Anthony Portantino its Leadership Award

By Jacque Bradley, 2011 CCCSFAAA Past-President

In December 2010, the 500+ members of the California Community College Student Financial Aid Administrators Association (CCCSFAAA) selected Assemblyman Anthony Portantino as the recipient of their Leadership Award. The association represents financial aid professionals at all 112 California community colleges.

Jacque Bradley (Past President), Sherrie Padilla (President) and Calvin Rankin (President-elect) met in Assemblyman Portantino's office to present him with the 2010 CCCSFAAA Leadership Award.

In the summer of 2010, The Institute for College Access and Success (TICAS) released a report that indicated California community college students were receiving Board of Governor enrollment fee waivers, but were leaving \$500,000,000 in federal aid unclaimed. Alarmed by the numbers, Assemblyman Portantino drafted legislation to require California community college financial aid offices use the Free Application for Federal Student Aid (FAFSA) to determine fee waiver eligibility. The premise was that if they completed the federal application more students would receive federal aid.

CCCSFAAA originally opposed the Portantino's legislation fearing it would adversely affect first-generation college students who are often late in applying. At a time when financial aid offices were seeing double-digit surges in FAFSA applications, they feared using the FAFSA instead of the four page short form might cause a hurdle that would stop a prospective student from completing the process for enrollment.

In these difficult economic times, more colleges have instituted systems that require payment or waivers at the time of enrollment. A delay in waiting for the FAFSA information to be available might cause students to be discouraged and give up.

After several meetings and negotiations, Assemblyman Portantino agreed to amend the bill to a Pilot Program. The hope from both Portantino and CCCSFAAA was that the challenges of processing fee waivers through FAFSA information could be resolved with the Pilot and the data could be evaluated before it was implemented by all 112 community colleges.

CCCSFAAA decided to honor Assemblyman Portantino because despite the differences in their approach, financial aid professionals never doubted his dedication to helping students in California access an affordable education. His work as on the Committee on Higher Education reflects his understand of the key role financial aid plays in the access to higher education and the success of at-risk students.

Past CCCSFAAA President Jacque Bradley remarked on the award. "In a political climate that has become filled with partisan discord, CCCSFAAA chose to honor Assemblyman Portantino for his leadership in bringing shareholders together in civil discussions." The current CCCSFAAA Executive Board has voted to again support the three year pilot program proposed in Portantino's AB-91.



Sallie Mae Report: How Are American Families Paying for College?

By Sallie Mae

Why go to college? Is it the allure of better pay or a more desirable job? Is it the personal benefit of academic enquiry and the shared experience of discussion with students who have differing viewpoints? Is it the chance to achieve a personal dream or realize societal ambitions? According to Sallie Mae's national study conducted by Gallup, *How America Pays for College*, any or all these reasons, to varying degrees, contributed to the decision by approximately 20 million Americans to attend college in academic year 2009-2010.

These students were the first to begin the decision-making process for an academic year in the aftermath of the economic setbacks experienced in late 2008. These setbacks changed the financial circumstances of millions of Americans and have certainly affected families' approaches and concerns about paying for college.

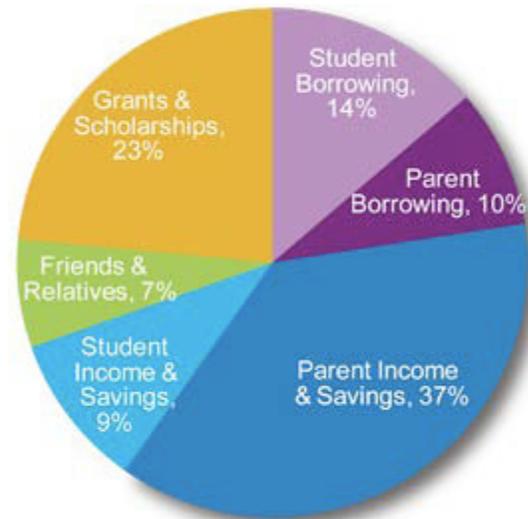
Now in its third year, the study illustrates why families prioritize the investment in college and, more importantly, how those with students ages 18-24 meet the rising cost of earning an undergraduate degree.

Most strikingly, this year's families report that they are facing rapidly escalating college costs, are reaching across all funding sources to meet those additional costs, and are very worried about future tuition increases. At the same time, high majorities of families strongly agree that college is an investment in the future and that a college degree is more important now than in the past.

The proportion of costs from the various funding sources used by families is virtually unchanged from 2008-2009. The significant change is the increase in funds used from all sources to meet additional costs. Despite these costs and worries in the aggregate, there is no statistically significant shift in the overall enrollment by type of college, the major determinant of college costs. Instead, practically all families report taking at least one cost-saving measure and 78 percent report taking two or more. Most families report student lifestyle changes including reducing student personal spending (73%) or increasing student work hours or earnings (48%), but a remarkable 43 percent of families report that their student lived at home in 2009-2010 to reduce costs.

The surveyed families report that their costs of attendance have increased 17 percent over last year and 28 percent above two years ago. Families across all income levels faced increased costs except, notably, the lowest-income families, earning less than \$35,000 a year.

The cost of attendance for those families has stayed relatively flat, indicating, perhaps, that choices can be made at the family level to help contain costs.



On average, parents pay the highest share of college costs, including 37 percent from parent income and savings and 10 percent from parent borrowing. Grants and scholarships remain the second most important source of funding for college, making up an average of 23 percent of college costs. Students borrowed another 14 percent of the bill, and used their own income and savings to cover an additional 9 percent. Friends and relatives paid an average of 7 percent of costs.

Increasing costs and the effects of the economic recession appear to influence strongly parents' economic concerns and cost considerations. One of the most striking differences from the past two years' results was the sharp rise in parents' economic concerns. Nearly half (49%) are extremely worried that schools will increase tuition compared to less than one-third of parents two years ago. One-third of parents are extremely worried that their income will decrease due to job loss, up from 23 percent last year. Only 10 percent of parents were extremely worried two years ago that their child wouldn't be able to find a job, but that has risen to 27 percent this year. Hispanic families are much more worried about almost all factors.

This year, more families reported eliminating schools during the college selection process based on cost after receiving their financial aid packages, steadily rising to...

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Sallie Mae Report... ...continued

...40 percent from 34 percent two years ago. Overall, 63 percent of families report eliminating colleges because of financial considerations at some point in the application process, compared to 56 percent in 2009. More families strongly disagreed (29%) than strongly agreed (26%) that they had a plan to pay for the desired college degree before enrolling.

Seventy-two percent of families completed the Free Application for Federal Student Aid (FAFSA), a similar rate as previous years. While the percent of freshmen completing the FAFSA has risen from 65 percent in 2008 to 80 percent in 2010, the percentage of seniors completing it has declined from 78 percent to 61 percent.

Despite the economic pressures of the past few years, parent and student attitudes toward the value of a college education remain very high. Eighty-three percent strongly agree (by rating 5 on a scale of 1 to 5) that college is an investment in the future, virtually unchanged over the past three years. Seventy-one percent strongly agree that a college degree is more important now than it used to be. Sixty percent strongly agree that they will stretch themselves financially to afford college. At the same time, families are looking for a practical return on their college education. Only 32 percent of students and 33 percent of parents strongly agree that they themselves or their children would attend college for the intellectual and social experience regardless of whether more money were earned with a college degree.

Considering all of the report data, important questions emerge: With families demonstrating a willingness to stretch financially to pay for value investments, can colleges and universities continue to demonstrate value in the face of countervailing financial pressures, such as reduced state appropriations and endowments? As the economic recession continues and the economic benefit of an undergraduate degree is increasingly scrutinized, will American families' worries about tuition increases translate into further cost-saving actions, including shifting enrollment to lower-cost institutions? Will the tolerance among families to continue to meet the increased cost of attendance abate if the economy fails to improve? The answers to these questions will have immense economic and social repercussions in the coming years.

For further information and a full copy of the report visit www.salliemae.com/HowAmericaPays.

Rethinking Good Customer Service

By Jacque Bradley, 2011 CCCSFAAA Past-President

I was a reentry student at a California community college in the 90s when the "Student as the Customer" phenomena hit academia. I had been in retail management for about 20 years before returning to college. I had been in food service before that, so I understood the idea of customer service. As a work study student, I helped some of the student service offices rethink how they delivered services. Now I think the pendulum has swung in the other direction. With limited resources and double-digit increases in student financial aid applications it is time to rethink how we define customer service.

Good customer service is delivering the product [classes, registration, aid checks] to the customer [student] in a manner that makes a profit [allocation] for the business [college]. It does not mean that every customer/student is happy all of the time, or that they are satisfied with the service that they received. At a time when every college is trying to maximize FTEs and ensure student success with limited staff and resources, how do you get the biggest bang for your buck and serve students well? We no longer have the resources to do all that we would like to do, so difficult choices must be made.

Many colleges have implemented portals and all colleges have web sites. These provide some services and information 24/7 to some of the students. The online Free Application for Federal Student Aid (FAFSA), the on-line college application (CCC-Apply), and the online Board of Governor's Fee Waiver (BOG) through CCC-Apply are just a few services available 24/7 to many of our students. Think about your bank. If you went to the manager and said, "Gee, I can't get in to the bank by 5pm, I think you should stay open until 7pm," the manager would most likely refer you to their online banking services or suggest that you try to come in on your lunch hour.

Most financial aid offices (FAO) are experiencing double-digit increases in FAFSA applications, BOG fee waivers and dollars disbursed. Few aid offices were able to hire this year and fewer still are able to find anyone already trained in the complexity of financial aid. Add to this drain on resources the fact that the Department of Ed has issued new regulations on Program Integrity and Two Pell's in a Year and you have the perfect storm for aid offices to implode or start to unravel. As lines start to form and procrastinating students start to call, the knee-jerk reaction is to expand the office hours.

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Good Customer Service... ...continued

Does an expansion of office hours truly “serve” all students better? Every college will have to answer this question for their student population, but there are a few things to consider.

When do the majority of your students complete their FAFSA? When does the office begin to import the FAFSAs for the new year? When do students turn in their documents? What percentage of aid recipients are making Satisfactory Academic Progress? How many students will request loans? Where does your college and Financial Aid Office (FAO) appear on the Green Light-Red Tape continuum?

Just before returning to college, I was a manager for Toys R Us. One year they attempted staying open 24/7 for holiday shoppers. They only tried the experiment at shopping areas that had another store, like a grocer or drug store that stayed open 24 hours a day. All Toys R Us stores have night crews during the holidays to restock, so the cost would be about the same. However, the more successful the store was in attracting late night shoppers, the less successful they were in serving them. Think about a large department store at Christmas. The only way they can make a good profit is to keep the shelves stocked and the customers turning over. When open 24 hours a day, there was no inventory on the shelves for the late night shoppers! It could be the same way at your college. It won't help to expand office hours if 80% of the questions the staff are answering are “Where are you with my file?” or “When will I get paid?” The staff time spent answering these questions with a polite and patient explanation of how behind the operation is might not be the best use of that staff member's time. Perhaps their time is better spent working on reviewing a file for payment.

Many student questions require someone to retrieve the file and determine whether the student needs a petition, more documents, an Ed Plan or something else to complete their file. Students should be able to get that information from your Portal or Web Based advising. Worst-case scenario, they would have received notification either in writing or by email from the FAO. Inefficiency and ineffective service is created when staff spends most of their day retrieving files and answering questions and they don't have time to actually process the file and award the student—by putting their training and expertise to good use. If you are not packaging and preparing students for payment, you are not truly “serving” the student by delivering the aid in an effective and efficient manner. Close the office enough to process the delivery of aid. The more students who get awarded,

the less ‘checking’ the students will do and fewer calls and complaints will move up the chain to higher administrative levels.

To really serve your students well, I suggest that you have a multi-pronged approach.

1. Refer students to the web to get documents and information. Increase what is available in this arena each year. Teach students what the processes are and how to know when they are complete. Hire a few work study students. Train them on how students can access information at your college. During the busy season and beginning of each semester set up mini-lab locations or kiosks where your work study students teach other students how easy it is to get information online.
2. Know what the traffic patterns are and staff accordingly. Some colleges have heavy student services traffic between 5pm and 7pm, others have very little student traffic after 4:30pm or 5pm. If you are going to limit the FAO's public hours, post it on the FAO door and multiple bulletin boards several weeks ahead of time. Post the hours on your college website and inform the entire college community. Have faculty make an announcement in class and change the message on staff's voice mail. The message to students should always be—we are reducing our hours to process more files and to better serve you by paying more students more quickly.
3. If you are not one of the colleges who subscribe to CCC BOG, think about moving one financial aid staff person to an open desk in Admissions, Counseling and/or the Career Center to input fee waivers. It reduces the lines at financial aid and reduces the associated stress. It also shortens the time a late BOG applicant has to wait to have the waiver input for his/her registration.
4. If your college's student population applies and completes the FAFSA process very late, brainstorm creative ways to motivate a change in behavior. Perhaps if on FA Satisfactory Academic Probation, a requirement to clear their status must be to reapply for next year by a priority deadline? Perhaps advertise SEOG and

(article continues on next page)

Customer Service... ..concludes

FWS as being limited, and available only to students who complete by a priority deadline. Perhaps publicize a priority deadline, and COMMIT to completing those files for payment prior to the start of classes. Close to the public prior to the start of classes to meet this commitment.

5. Be careful to not “reward” bad behavior. In an age of instant gratification, students have learned that if they make a lot of noise or threaten to go over your head that they can get what they want, and get it NOW. Help them accept responsibility. Sometimes students are standing in line because they are VERY LATE doing whatever needs to be done. When we are deluged with late applicants who filed late and submitted documents even later, we don’t pull a technician off processing files, instead we let the line form. Periodically, I walk past the line and apologize to the students by saying, “Gee I am sorry you have to wait today. Last week (or last month) there wasn’t a line at all.”
6. Finally, have a candid conversation (including sharing numbers) with your CSSO and President BEFORE the deluge begins. Explain the dynamics and explain your plan. Explain that a loud and complaining student doesn’t have any greater “need” than the quiet and respectful student who is waiting patiently. Explain that not everyone in need can get paid before the start of classes. Priorities need to be set, and your goal is to maximize the number of students getting paid as soon as possible, while maintaining the morale and sanity of your staff for the longest and busiest processing cycle you’ve ever had. Your executives are intelligent individuals who know that priorities have to be set. They are committed, as you are, to as much quality service and support of students as is possible. The discussion about what quality service is and what quality support of students is will be a rich and rewarding discussion, guaranteed.

New Rules Affect Enrollment Status

Submitted By: Carole Ann Simpson, USA Funds

Final regulations published by the U.S. Department of Education on October 29, 2010, provide a revised definition of the term “full-time student.” The new rules are effective July 1, 2011.

The related definitions for “less than half time,” “half time” and “three quarter time” use the full-time standard as their basis, so the change also affects schools’ determination of enrollment status for students enrolled less than full time.

Under the new rules, a school may count a repeated course toward a student’s full-time status when determining the student’s eligibility for Title IV assistance, with some exceptions. Under current rules, repeated courses generally do not count in a school’s tally to determine enrollment status.

Here are key points related to the change in the “full-time student” definition:

- The change in definition applies only to students enrolled in term-based programs of study.
- A school may count in the student’s enrollment status any repetition of a course that the student failed in the past and for as many times as necessary to receive a passing grade.
- A school may count only one repetition for any course that the student previously passed.
- A school may not count a repetition of any course that the student previously passed if the student is repeating the class because of failing some other class.

A school may continue to have its own policies that permit students to repeat classes more than once, even if the student previously passed the course, or to repeat previously passed classes when the repetition is due to students’ failing other course work. As with current regulations, however, these repetitions will not count toward the student’s enrollment status for the purpose of determining Title IV aid eligibility.

For more information, contact USA Funds **Ask Policy** at askpolicy@usafunds.org, or visit the **Federal Regulations** page on the USA Funds website at www.usafunds.org/schools/Pages/NPRM.aspx.

Managing Conflict The S-TLC Method

By Maria Gonzalez, Victor Valley College

In a Financial Aid office, the stress and pressures of meeting deadlines and serving a large number of students with staffing shortages can cause conflict within the department. Conflict is a life experience which every person must face at one time or another. Some people may view conflict as destructive, negative, and emotionally exhausting especially when their experience results in anger. However, conflict need not be a destructive or negative experience if a person learns to manage conflict. Occasionally, a person might simply not recognize the conflict present in a situation which can lead them to unknowingly cause the problem to escalate. In addition, a person who does not possess the skills and competencies to manage conflict may fail to understand his or her role in the escalation of conflict which can cause a repetition of the conflict later on.

The **S-TLC** (Stop, Think, Listen, and Communicate) system by Cahn and Abigail (2007) is an excellent tool to improve and develop a person's communication skills to resolve conflict. The S-TLC system incorporates the following steps to improve communication skills when addressing conflict:

- Step 1: Stop.** This first step is crucial; a person must take the time to control their emotions, thoughts, and actions before jumping to conclusions and taking things personally. Taking a few seconds to calm down will help immensely.
- Step 2: Think.** Although sometimes a person may become defensive and feel the need to respond before thinking, it will probably lead to a disaster. Thinking about the situation will help to focus on what is important and how to achieve the best possible outcome.
- Step 3: Listen.** Good listening techniques are highly important in resolving conflicts. Listening helps to place importance on the person being listened to and leads to empathy which in turn helps to build a trusting relationship. Listening with empathy assures the other person that he or she is being heard.
- Step 4: Communication.** Effective communication helps one to clarify the issue at hand and avoids the necessity of trying to place blame. Communication helps to identify the problem so that both parties can agree on shared goals and also understand the issues which have caused a disagreement.

The prevention of destructive conflict is a continual learning process. The more a person learns, understands, and develops conflict management skills the more they will be able to prevent conflict from escalating and becoming destructive. Implementation of the S-TLC system with others at work can be quite helpful in developing conflict management skills. As team members learn to utilize conflict management skills, resolving conflict can lead to a positive and productive experience.

S-TLC

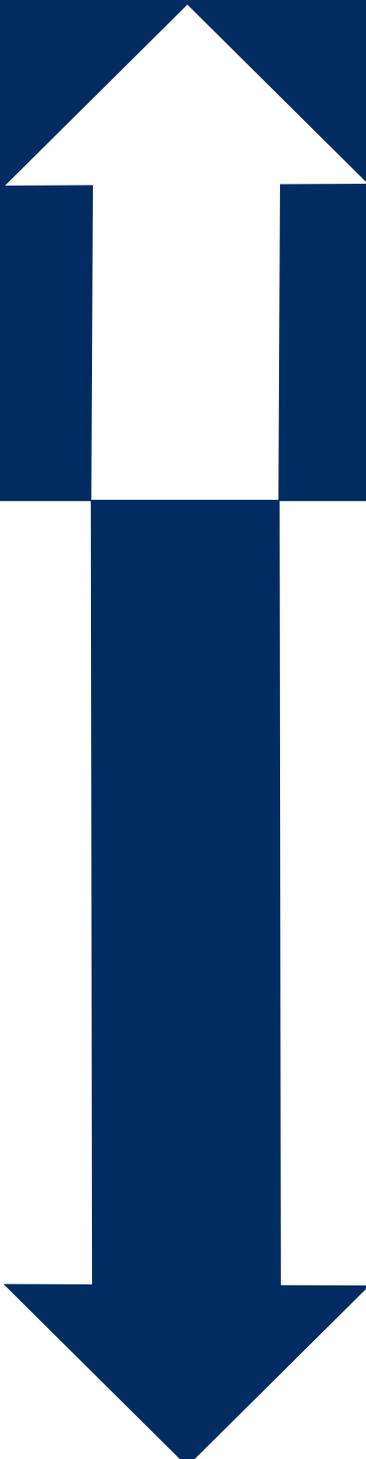
Get Answers to Financial Aid Policy Questions Within One Business Day

Submitted by: Carole Ann Simpson, School and Student Services

With an average of more than 31 years of student aid experience, USA Funds Ask PolicySM experts provide answers to your individual questions — usually within one business day, although some topics may require additional research. Responses focus on your specific concerns and include resources and citations that address your circumstances.

Policy experts also offer helpful summaries that highlight new regulations — including those related to the final rules published by the U.S. Department of Education in the fall — and other resources on the USA Funds[®] website.

Visit the USA Funds website at www.usafunds.org to learn more about USA Funds Ask Policy or send e-mail to askpolicy@usafunds.org for answers to your policy questions.



Enrollments are up

Resources are down

Higher One's OneDisburse® Refund Management® and CASHNet® Payment service suites allow you to accomplish more with less. Partner with Higher One: Turn Fall into just another season.

"Higher One customer service is top notch...they go the extra mile to make sure the refund process runs smoothly. Our students are happy that they can get their funds quickly and safely."

Mike MacCallum
Dean
Long Beach City College

"The program has been a success and students are happy to receive their disbursements immediately - with the ability to utilize their money the same day."

Sherrie Padilla
Financial Aid Director
Antelope Valley College

"We feel we are now providing great service to our students. Partnering with Higher One made it easy to get our students their refunds quickly and safely. We send an electronic information file and they pretty much do the rest."

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Dean of Student Support Services
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Rob Reach
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HigherOne.com

How to Make the Most of Your Calls to Delinquent Borrowers

By Heather Garcia, Senior Marketing Associate for Great Lakes Educational Loan Services, Inc.

In a time when many student loan borrowers are frustrated that their loans have moved several times or are split among multiple servicers, schools may be the only entity a delinquent borrower recognizes. That's why more schools are launching campaigns to call delinquent borrowers and guide them to the organizations and options that will get them back on track.

When planning a phone campaign, there are some easy steps you can take to make the most of your phone calls.

Before the Call

- Identify borrowers to contact. Use the **NSLDS Delinquent Borrowers** report and guarantor reports.
- Find phone numbers. In addition to the phone numbers in your records and from NSLDS and guarantor reports, check with your school's registrar and alumni offices for updated contact information.
- Consult with your school's legal counsel for guidance to ensure you are complying with federal and state privacy and debt collections laws.

During the Call

- State your name and that you're from the school.
- Verify that the borrower is speaking before disclosing private information.
- Motivate the borrower to contact their servicer and resolve the delinquency by letting them know what's in it for them. Examples include, "Protect your future credit," and "Save money in interest."
- Listen to the borrower as they voice concerns.
- Acknowledge the difficulty the borrower is having and let them know that you are there to help.
- Help. No matter the issue, encourage the borrower to contact their servicer and ask about available options.
- Verify the borrower's contact information. Ask for address, phone numbers, and email address.

After the Call

- Update your records with the date and outcome of the call and any changes to the borrower's contact information.
- Keep track of the borrowers you have called.

Schools that make the most of their calls to delinquent borrowers can make a difference, not only in the life of each borrower that they contact, but also, over time, in their cohort default rates.

Don't Forget!

CCCSFAAA Spring Training

April 19th @ Folsom College

April 20th @ LA Mission

April 21st @ Mt. San Jacinto

Attend Spring Training and we will demystify the 400+ pages of new regulations!

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THE CCCSFAAA REPORT

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As we start the 2011 series of CCCSFAAA newsletters, we want to put out the call to ALL of our members to submit your ideas, articles, updates, events, and artwork (any creative comics in the field?) for our upcoming Newsletters.