

THE CCCSFAAA REPORT



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

Greetings CCCSFAAA members! It's "Back to School" Time!

By Jacque Bradley, 2010 CCCSFAAA President

Back to School for the fall semester and I think we have all survived the various permutations of Two Pell's in a Year. No matter how your college decided to process summer, I bet it was a wild ride. I met with my staff after we had all attended more than one webinar in how to process the extra Pell. We had a discussion about our options and my staff (drum-roll

please) decided they wanted to pay from both years this summer, because we could pay more students. I explained that it would also mean more work, but they were all about the students. We decided this would be a good time to move from Formula 3 to Formula 1, so 6 units were full-time for some students and half-time for others.

Well, we are here to tell you that it is more money for students AND more work, but for summer 2010 we paid 172% more students than last year! We also benefitted from an unexpected side effect. Our college did flyers and emails to students. We told them the rules were changing and it was important that they complete their 2010 FAFSA as early as...

(article continued on next page)

Greetings... ...from the CCCSFAAA President

possible and get any documents to us we requested. All the communications stressed that we would calculate the best way to pay them, so they should enroll ONLY in units they thought they could successfully complete. Since many of the students did their 2010 FAFSA to get paid for summer, when the staff crushed the summer processing, we ended up with a record breaking increase in students ready for first disbursement in fall.

It was a stressful summer. It was difficult to explain to students and parents, but we survived it. We are now trying to prepare for the disappointed students we anticipate in spring semester who will not be Pell eligible because they did not reach their 25th unit. But spring is several months away and lots can happen before then.

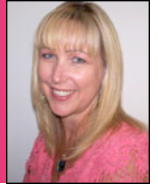
I want to thank Tim Bonnel, Brad Hardison and Sherrie Padilla for taking the helm for me at the July CCCSFAAA Board meeting. My mother was hospitalized July 1 and passed away on July 22nd. It was a difficult month, but a precious gift to be able to be there with her. Everyone who is reading this and still has a mother or a mother figure should call her and tell her you love her. In May when we celebrated mom's 83rd birthday, I had no inkling that she would not be here for her 84th.

Summer is over, fall is near, negotiated rulemaking looms around the corner and there's work yet to be done??!

Financial Aid never gets dull.



CCCSFAAA State Issues A Full Plate



By Sherrie Padilla, 2010 CCCSF AAA President-Elect

Budget Issues

Although there have been some proposals regarding BFAP/SFAA funding and its calculation, the Chancellor's Office is continuing to use the current funding model. So far, there has not been any move to make cuts to the funding. However, the budget has yet to be passed and anything can happen.

SB 1382

On July 1, 2010 CCCSF AAA sent a letter of support for SB 1382 to Governor Schwarzenegger and Bonnie Reiss, Secretary of Education. SB1382 is legislation that aligns state and federal financial aid laws regarding need analysis for Veterans. The bill was approved by the Governor and Chaptered on July 15, 2010.

AB 187

On July 29, 2010, CCCSF AAA submitted comments related to the emergency regulations regarding the Cal Grant Alternative Delivery System Pilot Program. CCCSF AAA made several comments related to the emergency regulations. The following are 4 major areas where CCCSF AAA focused comments. First, the emergency regulations include a section on the withdrawal of a Cal Grant for students who fail to meet institutional Satisfactory Academic Progress requirements. This section appears to apply to all Cal Grant recipients. CCCSF AAA believes this is outside the scope of the project and has not been discussed fully with all constituents. Second, CCCSF AAA felt the section of the regulations related to CSAC's costs that would be passed on to schools who wish to participate in the pilot project was ambiguous. CCCSF AAA commented that clarification needs to be

included in the regulation that addresses the following; when costs would be determined, a detailed breakdown of costs, a clear formula for costs and, how costs would be distributed amongst colleges. Third, the proposed regulations included a section on a conditional approval process. CCCSF AAA commented that we do not believe the authorizing statute provided for a conditional approval process. Fourth, CCCSF AAA requested that proposed regulations defining the steps required for a pilot school to withdraw from the Cal Grant Alternative Delivery Pilot Program be developed.

AB 1997

Due in part to CCCSF AAA's efforts, AB 1997 has been amended to be a voluntary pilot project. The original legislation would require all students to complete a FAFSA in order to receive a BOG Fee Waiver with some limited exceptions. CCCSF AAA sent a letter of opposition to AB 1997 on June 7, 2010. CCCSF AAA's letter was the only official opposition to the bill. Our letter of opposition prevented the bill from going "on consent" to the Senate Floor without discussion. As currently written, the bill would require a pilot program conducted by the Chancellor's office, to increase student participation in state and federal financial aid programs. The legislation will require the Legislative Analyst's Office to report to the Legislature on the results of the pilot program and make recommendations for its statewide expansion.

Special Guest Column: Embracing Accountability

By Justin Draeger, NASFAA President

The term “gainful employment” has taken on a life of its own in recent months. The Department of Education has released proposed regulations to gauge whether for-profit schools are offering programs that will ultimately help students get a job. But it’s a mistake to believe that this is solely a for-profit issue. Missing from most news articles, Congressional hearings, and many other discussions is the fact that the proposed regulations may have far-reaching effects.

Community colleges and all other institutions offering programs that do not lead to a degree would be required to meet, for these non-degree programs, the same standards as for-profits would have to meet for virtually all of their programs, under the Department’s proposed rules. In addition, calls that all institutions of higher education be held to the similar gainful employment regulations seem to be growing daily.

Taken together, the newly proposed gainful employment regulations, additional scrutiny, and calls for accountability in all higher education sectors, even for degree programs, should make all schools take note and make a considered response.

Newly Proposed Gainful Employment Regulations

Current law specifies that certain educational programs are Title-IV eligible only if they prepare students for gainful employment in a recognized occupation. Degree programs at an institution of higher education (as defined in current regulations) would not be subject to newly proposed gainful employment regulations. Eligible non-degree programs,

including certificate programs, that are at least one academic year in length at these institutions would, however, be subject to the proposed gainful employment requirements. Postsecondary vocational institutions would also be subject to the proposed regulations for virtually all of their eligible programs, as defined in CFR 668.8(d), which may be less than a year on length. (An institution of higher education can also be a postsecondary vocational institution. In fact, if an institution offers programs less than a year in length, those programs constitute a postsecondary vocational institution.)

Under the Department of Education’s Notice of Proposed Rulemaking (NPRM), a program would be considered to provide training that leads to gainful employment in a recognized occupation if—

- The program’s annual loan repayment rate is at least 35 percent;
- Using the most recent three-year period (3YP), the program’s annual loan payment is 30 percent or less of discretionary income or 12 percent or less of average annual earnings; or
- Using the prior three-year period (P3YP —i.e., the three years prior to the most recent three-year period, which would be the 4th, 5th, and 6th most recent years), the program’s annual loan payment is less than 20 percent of discretionary income or less than 8 percent of average annual earning.

ED would establish a program of study’s eligibility to participate in the student aid programs—ranging from full participation to limited participation to no participation—based on how well a school’s program meets those criteria. Full participation would be free of any...

(article continued on next page)

Embracing Accountability... ...continued

...additional requirements if higher standards are met, or would be conditional on issuing debt-related warnings and additional disclosures if only minimal standards are met. (For a full analysis of the proposed regulations, visit the NASFAA website at www.nasfaa.org/PDFs/2010/NASFAAGainfulNPRM.pdf). The Department has also released repayment rate data which is only an approximation not based on program-specific borrowing, and cannot be used to predict the effect of the proposed rule on any particular institution (see www.nasfaa.org/publications/2010/eagainfuldata081610.html).

It is vital that all schools that would be impacted by these regulations submit NPRM comments on the availability and accuracy of the data being used by the Department, and whether these tests are appropriate measures of gainful employment.

Accountability for All

Even beyond the proposed rules, all schools have a stake in the current debate. Consider a recent editorial in the Washington Post “New Rules on Student Debt Shouldn't Be Limited to For-profit Colleges” where the editor asks “[W]hy don't we take [gainful employment regulations] further and require every college that receives federal financial aid to discuss with incoming students who are applying for loans how much they can expect to earn in the degree areas they are pursuing?”

“The administration is on to something,” she continues. “But it's not just career colleges that leave students with a heavy debt load and no gainful employment to service that debt.”

Resentment and concerns about the costs of a college education and subsequent debt levels have been around for decades. But these concerns have been amplified in recent years

by students who have faced an economic recession and a dismal job market. The call to hold all colleges and universities accountable for student loan indebtedness, college persistence, and academic success is picking up steam with lawmakers.

Recent Senate hearings on a Government Accountability Office (GAO) report describing deceptive and fraudulent practices in the for-profit sector prompted the Department of Education to send a letter to all college presidents (not just for-profit presidents) urging them to ensure their institutions were in Title IV compliance. Secretary of Education Arne Duncan also told the Senate education committee that ED would be increasing its program reviews by 50 percent and would be instituting a “secret shopper” program. It is unclear whether these will be targeted at one sector or instituted across all sectors.

At the same time, articles in the New York Times and other major news publications have been asking who is to blame for record-setting debt levels, student loan defaults, and college drop-out rates. The media has taken aim not only at institutions, but at financial aid administrators as well. And as the higher education community knows all too well, when the fiscal year 2008 cohort default rates are released on September 13, local newspapers will be quick to accuse local colleges without regard to the myriad reasons students default. It is not inconceivable that in short order, all institutions could be subject to metrics that limit their participation in the Title IV programs based on factors that largely fall outside the control of the financial aid office.

Financial aid administrators recognize that some students will inevitably fail in their higher education pursuits. Far from turning away from accountability, aid administrators embrace...

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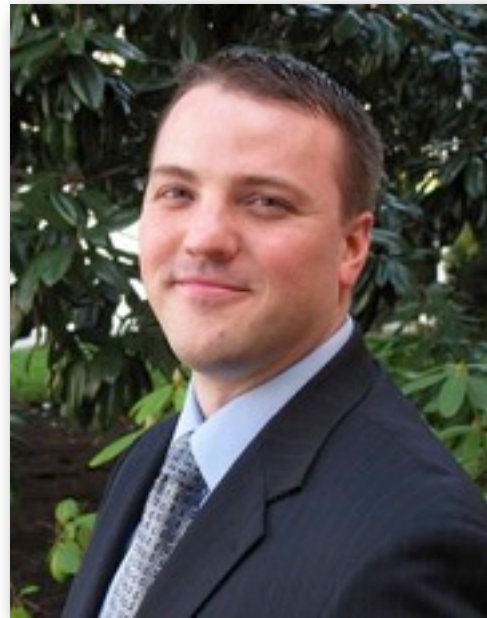
Embracing Accountability... ...conclusion

...the idea that counseling students can have a positive impact on keeping student indebtedness at a minimum. We also embrace the practice of disclosing placement information, average loan indebtedness, and future loan payments and salary expectations to help students make good decisions about how to pay for college. And we embrace the concept that student loan indebtedness and default prevention is not a financial aid office issue, but an institutional and student success issue.

Clearly aid administrators do not reject accountability; we gladly accept it. However, we have concerns about the way we are held accountable. We need to ensure that this distinction is clear in our advocacy and in our actions. Financial aid administrators can strike that balance in several ways. In its response to the proposed gainful employment regulations, NASFAA will focus on specific requirements in the proposal rather than rejecting the entire notion of accountability. We will not reject rules proposed to increase accountability in reaction to a perceived insult to our effectiveness as aid professionals.

We can also remain proactive in finding ways to be accountable. The best way to avert new, burdensome regulations is to preemptively find ways to address issues prior to regulation. Proactively disclosing pertinent information to students is a good way to stem future regulations that may create additional workload for schools and delays for students. Being proactive also means experimenting with data to identify best practices that can help students and be adopted into future legislation or regulation. Proactive measures allow schools to find what works for students and taxpayers, rather than allowing inside-the-beltway bureaucracies and legislators to tell schools what works best for students.

In the end, our goal is to never shy away from scrutiny or questions about the effectiveness of the aid programs or financial aid administrators. NASFAA supports proposed legislative and regulatory initiatives that cast light on the work we do. Transparency and light, when it comes to federal funds and students, is always a good thing.



Treasurer's Report

By Deborah Soria, 2010 CCCSFAAA Treasurer



Greetings! This will be my last article as CCCSFAAA Treasurer.

It has been a pleasure to serve as CCCSFAAA Treasurer for 2010 and work with so many talented and wonderful financial aid administrators who care so much about the financial aid profession and student success.

The CCCSFAAA Executive Board diligently works to keep costs down in order to protect our reserves as much as possible. In an effort to protect our reserves and get a higher return on our investments, the Executive Board authorized the transfer of some money from a no-risk Bank of America CD to two 28-month Wells Fargo CDs.

Michael Copenhaver, Treasurer-Elect, and I have been working together this past year and soon we will be busy preparing for the annual conference by writing checks for various expenditures and receiving checks for registration and vendor's fees as well as receiving payment via credit card.

I want to thank the membership for giving me the opportunity to serve the CCCSFAAA organization for the past 3 ½ years.

I hope to see you in San Diego at the CCCSFAAA annual conference in San Diego!



Chabot College, Hayward –

Interior (above), Exterior (right)



Region IV Update

By Rita Grogan, Region IV Representative



As you all know, this is the busiest time of year for financial aid office staff. Everyone is immersed in reviewing and packaging for the start of Fall term. However, some of our luckier colleagues are reviewing and packaging in new surroundings – some have new buildings they have just moved into within the last few months. When you visit our region, make sure you have an opportunity to tour these new buildings! The following is just a sampling of these new structures in our beautiful region:



Hartnell College, Salinas



Ohlone College, Fremont

Updates from around the State

Region VIII: Deep in the Muck!

By Greg Ryan, FA Director, Fullerton College

What a semester it's been, and it's just started! As if we thought 09/10 was busy, 10/11 appears to be even busier so far. First we had students in droves returning due to unemployment and the economy, now we have students that would normally be at UC or CSU on our doorstep trying to get in to already reduced class offerings.

At Fullerton College, our longtime Office Coordinator Nancy Larson retired in June after thirty some years, and to date I have been unable to fill the position. I (and our office) have been swamped this year. We currently have over 30,000 ISIR's, and are approximately three weeks behind in packaging students. Although we were on a four day work week in the summer, most of us worked five and six days to keep up, so summer is over now without having ever really started.

Cypress College bucked the trend by being able to hire a new Financial Aid Technician names LaQuita Jones. The Los Angeles Community College District reported to me that they have now converted to the Higher One Debit Card for fall disbursements for all their colleges, but apart from that, "there was no other good news to report."

Golden West College hired a new Interim VP of Student Services names Stan Francus who will be there until February. They have received 13,123 ISIR's to date for 10/11. By comparison they ended 09/10 with 14,828 ISIR's, so they will clearly exceed that! Golden West is also currently without a Director of Financial Aid.

Irvine Valley College reported that they are deep in the muck of things! They are currently behind by approximately 6700 applications. By comparison, they only processed 3900 in 07/08 so the volume has grown significantly. IVC is trying to reduce service hours to devote more time to file processing, and they are seeing an increase in loan applications, in addition to reduced FWS monies that do not nearly meet student and college demand. If the new BFAP funding formula is passed, it will most likely manifest itself in position reductions there. IVC reported they are finding the conversion to Direct Loans and Year Round pell "problematic"....well that's not the exact word used, but hey this is a family publication!

I assume everyone else in the region is so swamped, they have yet to read my email soliciting updates.

Region II

Submitted by Yvonne Glashan, FA Technician, Sierra College

Congratulations to Roy Beckhorn for advancing to Los Rios District Financial Aid Supervisor. American River College will be posting an opening for a Financial Aid Supervisor to replace Roy's previous position. Los Rios School district (Sacramento City; Folsom Lake; Consumnes River; and American River) will be advancing Cal Grant awards to their students.

Sierra College would like to announce a new employee to the Financial Aid team. Patricia Hill comes to us from the EOPS office and has exceptional experience in customer service and is dedicated to student success.

With Fall 2010 classes starting, this is an extremely busy time for Community Colleges. Financial Aid staff is dealing with longer lines and a large increase in FAFSAs. Los Rios School District FAFSA applications are up 40%, and Napa Valley is at 84% compared to all of the 09/10 award year. With short staffing due to lay offs; furlough days; Year Round Pell; and Direct loans file completion is behind, everyone is trying to keep their head above water and continue to work hard so that students can receive their funding.

An Update from Imperial Valley College

Submitted by Lisa Seals, Director of Financial Aid

Hi Everyone!

I am the new Director of Financial Aid at Imperial Valley College, I was formerly Director of Southern California for EdFund. Janis Magno, formerly Dean of Financial Aid and State Programs was promoted to Dean of Enrollment Services, she oversees Financial Aid and Admissions here at Imperial Valley College.

Guest Column: New TICAS Report Looks at What Happens... After the FAFSA

By Laura Szabo-Kubitz, Policy Associate at The Institute for College Access and Success (TICAS)

Our conversations with many of you over the years have greatly informed our understanding of the types and amount of support that California community college (CCC) students need to get through the complicated financial aid application process. One interest that has emerged is how eligible students fare after they submit the FAFSA but before they receive any aid. To help us look into this, 13 CCCs located throughout the state generously shared their financial aid data and student communications (stripped of any individual identifiers). Our recently-released report, *After the FAFSA: How Red Tape Can Prevent Eligible Students from Receiving Financial Aid* (<http://ticas.org/files/pub/AfterFAFSA.pdf>), makes suggestions for colleges to evaluate their own student population and practices. It also makes recommendations for improvements to the federal process, which both TICAS (http://ticas.org/files/pub/TICAS_program_integrity_comments_June_18_NPRM.pdf) and NASFAA (www.nasfaa.org/PDFs/2010/NPRMComments.pdf) cited in their recent comments on the U.S. Department of Education's draft verification regulations (published in the Federal Register June 18, 2010).

Our initial exploration led us to identify three major barriers students might encounter after submitting the FAFSA but before receiving financial aid: reject codes, verification, and other procedural hurdles such as institution-specific requirements. While colleges have little control over some parts of the process – who gets a reject code or who the Department flags for verification, for instance – they do have some flexibility over which applicants and data elements to verify, and complete control over their own additional requirements and the ways they support and communicate with students.

Across the 13 colleges, the majority of all applicants with Pell-eligible EFCs were flagged for verification by the Department. Of those flagged, between 56 percent and 76 percent were successfully verified depending on the college. Students selected for verification were less likely to receive grants than students who were not selected, though their eligibility for Pell Grants changed little after verification. If the payment rate for selected students increased to match their non-selected counterparts, about 1,200 more applicants from these 13 colleges would have received Pell Grants. Overall, one out of three likely Pell-eligible applicants never received a grant.

Since most applicants selected for verification are likely Pell Grant recipients, verification disproportionately affects the lowest income students. The verification burden also falls heavily on resource-strapped financial aid offices, which spend significant time and money working to confirm student information. During 2007-08, we estimate that the 13 participating CCCs together spent between \$1.7 and \$2.5 million attempting to verify student information, yet very few verified applicants (2%) became ineligible for Pell Grants.

It is our hope that colleges will use this report to examine their own data, institutional requirements, and communications with students to inform their financial aid policies and practices. While every college has unique circumstances, the 13 colleges in our sample provide a reasonable range against which other schools can compare themselves. For example, only two of the 13 colleges explicitly told students they were likely Pell-eligible before verification was complete. While some administrators raised concerns about promising aid before students' eligibility is confirmed, notification of the probability of a grant can motivate students to complete the process. Moreover, our data show a nearly negligible share of students' eligibility changed as a result of verification, and nearly two-thirds of verified applicants saw no change in their EFC whatsoever.

Reevaluating office policies and practices is no short order, and CCC financial aid administrators work hard with limited resources. To that end, we underscore the need for increased and adequate funding of financial aid offices, so that administrators are able to increase their capacity to serve students in the best ways possible. To learn more about our findings and how colleges and the federal government can ease the burden on students and financial aid offices without putting taxpayers' money in jeopardy, please refer to *After the FAFSA: How Red Tape Can Prevent Eligible Students from Receiving Financial Aid* (<http://ticas.org/files/pub/AfterFAFSA.pdf>).

Chancellor's Office Update

So much news!

By Michael Dear, Specialist, Student Financial Aid, Chancellor's Office

Greetings! I hope that the start of a new school year finds you all safe and sane. Since starting in this position with the Chancellor's Office, for the first time in ten years, I do not find myself on campus during the first week of classes. I'm experiencing an odd mix of feelings. Mostly I feel relief for the lack of crazy stress! But, I must admit that a part of me misses the hustle and bustle and new energy that comes with the start of another school year, so I hope you're all enjoying some aspects of this busy time.

However, my life is not without hustle and bustle, especially at home where my wife and I have a new roommate in the form of our newborn daughter, Lily. She arrived on August 6th weighing in at 6lbs, 13oz. and she has quickly become the head of our household. Our esteemed colleague Rhonda Mohr has a granddaughter due to arrive in January, too, so we're both just bursting with baby excitement. (Our other esteemed colleagues, Tim Bonnel and Steve Arena, have no baby news to report!)

Regarding Chancellor's Office business, I'd like to share some important info:

As you know we are deep into a new fiscal year 2010-11 with no budget in place. While we don't know when to anticipate that a budget agreement will be reached we remain vigilant for any news and are always mindful of late stage negotiations that could affect our system's funding. As soon as we have information we will share it with you through the CFAO-All listserv. If you are not receiving our list postings you should check with the listserv manager for the Chancellors Office Alias Lists in YOUR college or District technology department.

There are also several bills (not yet signed into law) that are on or headed to the Governor's desk for review including:

- **SB 1460 (Cedillo)** the Dream Act would provide fee waivers and Institutional scholarship assistance to AB 540 students.
- **SB 957 (Price)** would require the Student Aid Commission to develop, and regularly review and update at least every 5 years, the areas of occupational or technical training for which students may utilize Cal Grant C awards. The bill would also require the commission to give priority in granting the awards to students pursuing occupational or technical training in areas that meet specified criteria.

- **AB 1413 (Fuentes and Coto)** would provide Cal Grant assistance to AB 540 students.
- **AB 1997 (Portantino)** would require the Office of the Chancellor, until January 1, 2014, to establish a voluntary pilot program, with specified requirements, to increase student participation in state and federal financial aid programs.

The time to submit MIS data is coming soon! We are holding a CCC Confer training (please click on or go to the following link for registration: http://governet.net/c4/wizards/surveywiz/take_survey.cfm?surveys_id=566) on Wednesday, September 22, 2010 from 10am to 11:30am. The initial deadline for submission is October 1st and the final deadline including any additional cleanup is December 1st.

BFAP Form 3, R2T4 and OSHER Scholarship reports have been mailed through the listserv recently. We will be holding CCC Confer trainings (go to the following link for registration: http://governet.net/c4/wizards/surveywiz/take_survey.cfm?surveys_id=563) on Wednesday, September 8, 2010 from 3pm to 4:30pm, Thursday, September 9, 2010 from 10am to 11:30am and Thursday, September 16, 2010 from 2pm to 3:30pm. Due dates vary; the OSHER report is due September 24th, the R2T4 report is due October 1st and the BFAP Form 3 report is due October 15th.

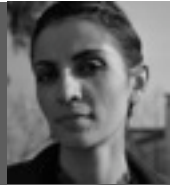
Also, please save the dates for New Director Training, it will be held in Sacramento November 1st, 2nd and 3rd. The training will be held in Sacramento and expenses for participation of all "new" and interim SFA Directors will be covered by the Chancellors Office. Registration forms and details will be released soon.

The Financial Aid Regional Representative Advisory Committee will be meeting with CCCSFAA on October 25-27 in Ventura for our last meeting of 2010 and to transition to the newly elected Officers and Regional representatives. This year odd regions will be electing their regional representatives so be sure to participate in your regional meetings.

That's it from the Chancellor's Office for now. Have a great fall semester! I'll be continuing my quest to learn the ropes and get settled in here at 1102 Q Street, I hope to be working with many of you throughout the weeks, months and years to come. Hope to see you at the CCCSFAA conference in San Diego in December, if not sooner.

Guest Column: Financial Aid Advisors Going the Extra Mile

By Sona Aslanyan, Financial Aid Technician, Los Angeles Mission College



As high school seniors begin their thought process of life after graduation, they can't help to wonder about all the costs and financial battles that will soon fall on their laps. As many dream to venture onto the college/university of their choice, a few limitations may come in their way. A hold up to their future shouldn't be an option since a lot of help is out there. Of course many resort to financial aid and loans for the extra hand, but realistically speaking, this doesn't always remedy the situation completely. A lot more can be done on the students' behalf to make the smarter decisions, which will soon open up doors to more opportunities.

Here at the financial aid office, it shouldn't just be a matter of disbursing funds to students, but we should rather try to dedicate our time to also help these students finance their lives a little more reasonably and strategically. Not to say that our job is so easy that we can pile on more duties, by far, it isn't; but helping these young minds on what options are available out there, we'd see less complaints about why their checks are coming in late, and more students satisfied with the fact that a little budgeting, some smart planning, and the extra financial aid check can go a long way. And, this shouldn't apply to only the high school seniors, this can apply to all students.

To begin, there's the issue with transportation. We keep hearing over and over that students' cars need to get fixed, gas prices are high and money is needed to take them to and from school, and insurance for the young adults is through the roof, but what surprises us is that public transportation is hardly ever considered. And, with different programs offered, like the I-TAP (Institutional Transit Access Pass, available in the Los Angeles area), some students can pay an incredibly low price for the whole semester and use their pass to go anywhere. Students can use it anytime transit is available

and can even commute to work with it. Some semesters in the past were as low as \$15, for full time students, and was valid for the whole semester, which is close to 3 ½ months. This will not only cut the expensive gasoline prices, but will eliminate costs associated with insurance payments, car maintenance, unnecessary traffic violation tickets, parking tickets and above all, you can even avoid the hassle of dealing with traffic if using the Metro Rail/ Subway.

Beyond transportation comes the second most complained expense, child care. Many students don't know that their campuses have child care services for either a low fee, or possibly no fee at all. They should apply early to be guaranteed of the services they offer. If that's not a resort, students can ask family/ friends for some assistance. When push comes to shove students can schedule their classes in such ways that meet their childcare needs. If they have family willing to watch their child during the day, they can take day classes, if the family prefers night instead, the students can take night classes. Options are available and vast.

Most importantly of all though is money spent on recreational activities which can include dining and entertainment. An occasional dinner out is nice, but students have become too used to stopping by the local fast food for a quick bite to eat. This shouldn't be the case. Students can buy a whole week of groceries with the money spent on breakfast, lunch, and dinner for one or two days of eating out. Cooking from home is fun, easy and convenient. You can bag a couple snacks, avoiding the need to always stop by a Quick Mart for a quick snack, or the cafeteria for a quick bite to eat. And, buying things in bulk (those that are not easily perishable) will go a long way rather than buying in individual,...

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Financial Aid Advisors... ...Going the Extra Mile

travel size portions. And, this includes other household items besides food like toothpaste, toilet paper, soap, shampoo, etc.

And, of course, there's the cost of books. With so many options out there from buying books online, to renting books, a student usually can find bargains around that will give them the best deal possible, and if not that, the option that will get him/her the book the fastest and most conveniently. Many of our students do not realize that there are book voucher programs out there that can cover most, if not all of the book expenses. They should always be advised to apply early and see if funding allows them to enter the program. At our campus it is the EOP&S, Extended Opportunity Program & Services, but different ones can be offered at the different campuses.

In all, financial aid staff could offer these helpful tips for their students. We see too many students come and argue and demand their financial aid checks, to later find out that they've dropped or failed their classes because even that help wasn't enough. When we hear our students cry for help regarding their expenses, we can simply offer these helping aids to lighten the situation at hand. Some informal advice can carry a long way, even when we don't realize it, whether it be directly dealing with school budgeting, or in general....life budgeting.

ELECTION INFORMATION

It's ELECTION TIME for CCCSFAAA! If you're a current member, you should have received an email in mid-August with a direct link to vote online. For your reference, here are the candidates running for office in 2011...

Calvin Rankin, candidate for President-Elect

Calvin is a Financial Aid Supervisor at Los Angeles City College.

STATEMENT:

I have a strong grasp of the importance and impact of federal issues upon financial aid. I am able to organize and direct individuals into effective groups to deal with important issues. I am an effective communicator able to convey necessary and important information and concepts to those who would have need of it. I feel I am very quick to grasp the "big picture" as well as the important details of an issue and act accordingly.

I have served as FARR/CCCSFAAA Region 7 representative (2009-2010); Financial Aid Supervisor (2007-present); I have 12 years experience in financial aid in both the private and public segments.

Saul Quiroz, candidate for President-Elect

Saul is a Financial Aid Advisor at Santa Barbara City College.

Melissa Moser, candidate for Vice President

Melissa is the Director of Financial Aid at Orange Coast College in Costa Mesa

STATEMENT:

I have been a member of CCCSFAAA since my direct involvement with financial aid began in 2001. As CCCSFAAA's Vice President, I would also assume the responsibilities as Chair of CCCSFAAA's Federal Issues Committee. I am fully aware of the need for a collaborative, coordinated effort that enables CCCSFAAA to fully address federal and state student financial aid issues that affect California's community colleges and bring these to the executive board and membership. Reauthorization and reconciliation are completed, but the negotiated regulations and interpretation of the legislation is ongoing. CCCSFAAA will need to be in the forefront of these issues in order to provide the best possible feedback to our legislators and policy makers. I realize this next year will be especially demanding - I am up to the challenge with your support.

candidate statements continued on page 14



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."

Kimberly Westby
Dean of Student Support Services
Cerritos Community College District

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ELECTION 2010

Candidate Statements

Linda Robison, candidate for Vice President

Linda is a Financial Aid Office at Oxnard College.

Rita Grogan, candidate for Secretary

Rita is the Director of Student Enrollment and Financial Aid Services at Mission College in Santa Clara.

STATEMENT:

Let me introduce myself - Rita Grogan, Director of Student Enrollment and Financial Aid Services at Mission College in Santa Clara which includes being the Director of Financial Aid as well as Director of Admissions & Records, the registrar, and coordination and oversight of our Outreach and Welcome Center. Previous to this position, I was the Director of Financial Aid, also at Mission College in Santa Clara. Currently, I am the Region IV representative to CCCSFAAA and participate in the Financial Aid Regional Representative meeting with the State Chancellor's Office. I enjoy being the regional representative and I think I will also enjoy being Secretary for CCCSFAAA. I try to be a good listener (essential for the Secretary position) and I can type really fast (also a good skill to have as Secretary)! One of the many reasons I am running for this position is that I enjoy learning from the great colleagues who volunteer their time and knowledge to allow us to have a great association of professionals. I hope to be given the opportunity to continue learning as your new Secretary.

Gary Nicholes, candidate for Secretary

Gary is a Financial Aid Assistant II at Fresno City College.

Maritza Cantarero, candidate for Treasurer-Elect

Maritza is the Financial Aid Director at West Valley College in Saratoga.

STATEMENT:

It is already an honor to have been nominated to represent you as the Treasurer-Elect for the CCCSFAAA board. This will provide me with the opportunity to get more involved in crucial state and federal issues. Being part of the CCCSFAAA board will allow me the chance to be part of the decision making process, of what all of you have voiced to the Board through your Regional Representatives. Serving students certainly has been

my priority all these years, however, now I also want to be able to serve you in a larger capacity. It will certainly be a challenge, but I firmly believe these challenges make us grow as professionals and as human beings. Thanks for this opportunity and I am looking forward to serve you at this new level.

Brian Heinemann, candidate for Treasurer-Elect

Brian is the Director of Financial Aid at Copper Mountain College in Joshua Tree.

STATEMENT:

I have been in Financial Aid for over 20 years although I am relatively new to the California Community College sector. I have been a treasurer in both MAFAA (Michigan Student Financial Aid Administrators) and in MASFAA (Midwest Association for Student Financial Aid Administrators). I am not good in the kitchen so expect no 'cooking of the books' and I am too lazy to keep a second set of books. I keep my own check book balanced.

VOTE NOW!!!

The polls close at 5pm on September 22nd

VOTE ONLINE AT:

www.cccsfaaa.org/Vote/memGenElectIntro.html

CREDITS

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