

THE CCCSFAAA REPORT

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



Is it Fall Semester Already? Musings on the start of the school year

By Sherrie Padilla, 2011 CCCSFAAA President

How could that be? It seems like it was just yesterday that I led my first CCCSFAAA Executive Board meeting. But that was early February. Now I just have one more meeting in October to lead before my Presidency is over. If you've ever thought about running for office but

are concerned about the amount of work involved, don't worry. The year goes by in such a blur that it will be over before you get a chance to fret about it!

Of course I still have all the annual conference activities to look forward to after our October Board meeting. The conference is shaping up

to be a great event! I am so blessed to have Brad Hardison as the conference chair this year. Brad has lots of experience as conference chair and as our former President. He knows how to put on a great conference. I am proud to say that CCCSFAAA has secured Justin Draeger, NASFAA President, as a speaker at this year's conference.

(article continues on next page)

President's Update... ...continued

I've been to every CCCSFAAA conference since 1990 and I don't remember if we have ever had the pleasure of having the President of NASFAA speak at our conference. I have heard Justin speak several times and I am always impressed with his passion for students and his down to earth manner of communication. The CCCSFAAA program committee is also working on a Veteran's track for the conference. We hope to be able to provide a training opportunity focused on veteran issues that will be helpful to FA staff as well as Veteran's Coordinators. And, there is always time for fun at the conference! The committee has secured a classic rock band, The Special Guests, to perform at the President's Dessert Reception. I hope you plan to come out after dinner for some delicious desserts, great music and dancing!

I am so grateful that I have an outstanding team of financial aid professionals that work with me in my office. We are a close group and work very well together. However, it never fails that when our stress levels get high at the beginning of the fall semester, things get tense in our office. We get so stressed that we begin to lose sight of what is important to us as a team. This year, we decided to post a list of our values along with our mission statement all around our office. So when we get tense or stressed out about things, we can look at our list of values and remind ourselves what is important to us and act accordingly. These are the values that we try to live by everyday in the Financial Aid Office.

The list includes things like compassion, honesty, integrity, loyalty, trust, teamwork, respect, patience, leadership, camaraderie, and diversity. When we behave in ways that are in line with what we value, it motivates us work well together and do a good job. We enjoy each other and the work we do to help our students because that is what we value. It also helps us keep our eyes off of any chaos that may be happening on our campus that is out of our control. We stayed focused on what we can control; our behaviors and our attitudes.

What's on your list of values? Do you try to live your values every day?



Greetings from the CCCSF AAA Past-President Some Parting Thoughts

By Jacque Bradley, 2011 CCCSF AAA Past-President

As I get older time flies even faster. It seems we only just implemented two Pell in a year and we have already eliminated it from our processes. We aren't quite finished with implementing the Gainful Employment reporting for the federal government and we will have to figure out how to expand the reporting to meet the new state requirements. Satisfactory Academic Progress processes are being tightened. In 2012 the Department of Ed will dramatically change how the verification process works. There are two constants in our world. One is that the students just keep coming. They are oblivious to the turmoil in our offices as we are challenged to meet deadlines and interpret new regulations. The second constant is that although we repeatedly think it cannot be done, we always seem to figure out how to find a way to deliver the aid to the students and remain compliant. I do think most of us are seeing a slippage in our delivery timelines though.

When you and your staff are overwhelmed by the numbers of petitions, appeal and issues that the students present you stop and take a deep breath and remember that these are really a minority of students. You do have hundreds, often thousands of students who apply for aid, submit their documents, register early, go to class and complete successfully. You seldom see them, but they are attending your college. They are the majority.

Celebrate your successes and milestones!

On another note, I have been attending the Task Force on Student Success meetings with Sherrie Padilla. The group is struggling with some difficult and sometimes controversial proposals. They are working hard to create a proposal that will reframe the focus for community colleges. They are determined to improve student success, while being mindful of access issues. Most of the discussion

focuses on matriculation processes that have been weakened or eliminated in recent years such as; orientations, placements, remediation, and ed plans. The CCCSF AAA Board has issued a position paper on some of the proposals and continues to be vigilant as the Task Force drafts their recommendations. There will be open Town Hall meetings once the draft becomes a proposal. I recommend you attend one near you.

This will be my last article as the Past-President. At the end of the year I move into the realm of the Past-Past Presidents. I am anxious to join the ranks of such great financial aid professionals.

The plans for the CCCSF AAA Conference in Sacramento are moving forward and I hope to see you there. The theme is Transforming Lives and the dates are December 7th-9th.



Updates...

... From Around the State

Region VIII Update

From Greg Ryan, Region VIII representative

Everyone is busy in Region 8 with the start of the fall semester. Two recent retirements in Region VIII: Susan Jones from Mt. San Antonio College, and Mike McCallum at Long Beach City College, occurred in June. Susan is still working part time at Mt. SAC while recruitment is going on for a replacement. At LBCC, Richard Yentch is the Interim Director of Financial Aid.

Numbers are up yet again for financial aid at many Colleges in the region.

Colleges that previously made their fall disbursements later in the semester were also busy meeting the new early disbursement requirements. At Cypress and Fullerton Colleges, disbursement was moved up to the first week of school, and both Colleges are now disbursing weekly. Historically, disbursement was monthly and did not commence until the fifth week of the semester. The Rancho Santiago Community College District, comprised of Santa Ana College and Santiago Canyon College, went with a different option where they developed a bridge between their campuses Datatel software and the bookstore computer system. It checks SAP and then allows students with complete financial aid files to purchase textbooks at the respective College's bookstore.

An update from Orange Coast College

From Melissa Moser, OCC

As the summer months continue, so does the growth in our financial aid office! We welcomed Noemi Flores as a financial aid technician; you'll meet her at CCCSF AAA this year! Congratulated Vincent Ngo on his promotion to Financial Aid Coordinator. Our financial aid family continues to grow; we celebrated the births of three future financial aid stars:

- Angela Varner and her son Luke
- Rina Padilla and her son Evan Wyatt
- Ly Tran and her son Brandon



Financial Aid and Customer Service: From a Student's Perspective

By Mildred Ilagan, Los Angeles Mission College



After five years of working as a Financial Aid Technician at Los Angeles Mission College, I decided that it was time to go to graduate school. It has been one of my long-held goals and I did not want to waste any more time. I just had to go for it! As I was applying, one of my concerns was how was I going to pay for school. As an undergrad, I was very lucky since my parents funded my entire college education. Considering that I could not pay for school out of pocket at this time, student loans were my best and only option.

If there were two things that stood out to me during the process of applying to grad school, it was the financial aid process and the customer service that I received. You would think that because I work in financial aid, I would automatically know the “ins” and “outs” of financial aid, or at least understand and remember what we, as Financial Aid Administrators, go through daily. Truthfully, when you become the student, none of that is true. Firstly, I was completely unaware of the process after applying for the FAFSA. I knew that I had to submit my Master Promissory Note and to do the Entrance Counseling Exam in order to receive loans. Everything beyond that was a whole new ball game for me.

As a Financial Aid Administrator, I know it's important to be sensitive to students' concerns regarding delays in the processing of their financial aid and for that reason I make every effort to practice that in my work daily. I also try to provide students with as much information that I can to help avoid giving them the runaround. I guess I didn't fully understand the anxiety that students go through when they get the runaround while waiting for their financial aid. The experience can definitely be frustrating.

I remember when my tuition was almost due and my student loans still had not come in. I was very anxious because I did not want to be responsible for late fees or risk losing the classes I had enrolled in. I also did not have \$600 dollars to pay for the books that I was going to need in the next two weeks. When I got impatient, I became one of those students that called the financial aid office often to find out when I was going to be processed and to make sure that I submitted everything that was needed. I received different answers from different staff depending on the day that I called. I also experienced different attitudes depending on the individual who answered...and some were not exactly the friendliest or most accommodating. It was disappointing because I try to provide the best customer service at work. Why would I not expect the same when the tables are turned? I wondered what was causing the delay in processing my aid. I mean...I applied right on time, submitted the necessary forms that were needed and realistically, from my student perspective, they should have processed all other students' files and cleared their desks before I even applied. So what was taking so long?! I wanted a better explanation of the process beyond the technical jargon because I needed my student loans...STAT! After what seemed like a long wait (three or four weeks is long from a student's view!), my student loans finally came in. You can only imagine the relief I felt!

This being my first experience with a financial aid office as a student, it has made me realize that there are many individuals, like myself, who truly count on financial aid to pay for tuition, books, transportation and other expenses. Although I am exposed to students daily and am aware of their concerns and issues, I had no true understanding of what a student experiences till I had become one myself and was put through the “trouble” that we...

(article continues on next page)

FA & Customer Service... ...continued

...as institutions, may put our students through. For those days that I don't feel like the best version of myself...where I don't want to answer a student's phone call or email, or go the extra mile to assist the student at the counter, I now try and remember the student side of me...the one worried about paying for tuition on time and not being able to attend classes...the one that was not going to be able to purchase books...or the one who just needed someone to hear them out. Keeping all of this in mind has made me more conscientious of my responses and actions towards the next student that expresses their frustrations. Try and put yourself in their (or my) shoes...

When most LACC students visit the financial aid office they need to stand in our very long line. Guardian Scholars students can bypass this line and come straight to me for assistance. One benefit of working with this select group is that I get to know each student personally. I greet each one with a smile and always address them by their first names. I think it is important that they know that they are more than just a student ID number.

In addition to financial aid support, LACC Guardian Scholars students also receive individual tutoring, academic advisement, life skills classes and help in the process of transferring to four-year universities. The program keeps students on track and holds them accountable for maintaining good grades and developing solid study habits, but they get to have fun too! This past summer Guardian Scholars participated in a summer orientation that included a campus tour, team-building exercises, learning seminars and a field trip.

Guardian Scholars Program Helping LA City College Foster Youth Succeed in College

By Carrie Apolonio, Los Angeles City College

My name is Carrie Apolonio and I am a Financial Aid Technician at Los Angeles City College. My assistant, Colette Wilson, and I work with students from the Guardian Scholars Program, which helps former foster youth make the transition into college. I must say that working with foster youth for the past three years has been an amazing experience. Every college student faces obstacles but young people who have been through the foster care system have a unique set of challenges to overcome. In order to give these students extra support, Colette and I work with director of the LACC Guardian Scholars Program, Veronica Garcia, and her staff to ensure that these students get access to all of the services they need to succeed.

Each Guardians Scholars student has his or her own set of unique challenges. It's not uncommon for a student to slip up in a semester and lose eligibility for financial aid. When that happens, I guide the student through the appeals process and advocate for him or her to be reinstated and receive services again. Life happens. Sometimes just having someone from the school extending a helping hand can make the difference between a student dropping out of school and getting back in the saddle. I'm glad to be the one who has the privilege of extending that helping hand for our dedicated Guardians Scholars students.

For more information about the Guardian Scholars Program at Los Angeles City College, email them at guardianscholars@lacitycollege.edu, or call the office at (323) 953-4000, extension 2345.

USA Funds to Award \$400,000 to Aid College College Students Affected by Tornadoes

Submitted By Carole Ann Simpson, Consultant, USA Funds

USA Funds® has announced that it has allocated nearly \$400,000 to help college students whose education plans have been adversely affected by the recent tornado outbreaks.

Eligible postsecondary institutions in Alabama, Georgia, Mississippi and Tennessee may apply for grants through the Disaster Relief Fund for Postsecondary Education Students. Schools, in turn, may use the funds to assist lower-income students who suffered financial hardships as a result of the tornado outbreaks in those states from April 15 to April 28.

In addition, USA Funds is inviting postsecondary institutions in Joplin, Mo., to apply for funding to assist students affected by the May 22nd tornado in that community. Schools will be able to award supplemental financial aid of up to \$1,000 per student to help them pay education-related expenses for the 2010-2011 or 2011-2012 academic year.

“Our goal is to help ensure students are not forced to drop out or interrupt their education because of financial hardships created by these natural disasters,” said Denise B. Feser, USA Funds senior vice president, School and Student Services.

The Disaster Relief Fund for Postsecondary Education Students will award grants to eligible colleges and universities on a first-come, first-served basis until all funds are exhausted. The application deadline was August 31, 2011.

USA Funds originally established the Disaster Relief Fund for Postsecondary Education Students in 2005 to help college students affected by Hurricane Katrina and three other major hurricanes that year. Scholarship America administers the fund.

College financial aid administrators at eligible institutions can obtain further details and apply for funding by visiting sms.scholarshipamerica.org/disasterrelief.

Get Your Campus Ready For Repayment!

Education debt in the United States currently totals more than \$830 billion—and, according to FinAid.org, that number increases by approximately \$2,854 every second. At that rate, outstanding student loans will surpass \$1 trillion in early 2012.

To manage that debt, your students need an entire campus that knows how to help them succeed. And that’s exactly what the latest **STAR** series from American Student Assistance® (ASA) prepares your school to offer.

- **October 12th:** Loan Repayment—Know the Options
- **November 9th:** Loan Repayment—Beyond the Basics (**New!**)
- **December 14th:** Due Diligence During Repayment (**New!**)

ASA’s staff training and resource (STAR) program addresses financial education, student success, debt management, and other issues that impact a school’s entire campus.

ASA’s knowledgeable, experienced team conducts these sessions via WebEx from 1–2pm ET. You will need access to a computer and a telephone to attend. Login instructions will be emailed prior to the event.

Learn more about our STAR program and register for individual sessions at www.asa.org/STAR. *Please note: ASA® STAR events are free to attend.*

CCCSFAAA and CASFAA Election Results

Here are your new Executive Boards!!!

A big THANK YOU goes out to all CCCSFAAA members who voted in the recent election. With the open positions now filled, here is your 2012 CCCSFAAA Executive Board:

President

Calvin Rankin, Los Angeles City College

Past-President

Sherrie Padilla, Antelope Valley College

President-Elect

Margie Carrington, Cañada College

Vice President

Kris Shear, Santa Rosa Junior College

Secretary

Maureen Mason-Muyco, Solano College

Treasurer

Maritza Cantarero, West Valley College

Treasurer-Elect

Dennis Schroeder, Los Angeles Mission College

As our elections were wrapping up, CASFAA was making its selection of their 2012 Executive Council:

President: Deb Barker-Garcia, Corinthian Colleges

President-Elect: Melissa Moser, Orange Coast College

Vice President, Federal: Noelia Gonzalez, CSU Turlock (Stanislaus)

Vice President, State: Mary Gill, Lifetime Member

Treasurer: Sunshine Garcia, UC Channel Islands

Treasurer-Elect: Dewayne Barnes, Stanford Univ., School of Law

Secretary: Daniel Reed, Point Loma Nazarene University

Graduate/Professional Member-at-Large: Lily Marquez, Samuel Merritt University

Ethnic Diversity Member-at-Large: Denise Pena, Dominican University

Segmental Representatives:

California Community Colleges: Angelina Arzarte, Palomar College

California State Univ.: Marcia Starcher, CSU Pomona

Private/Independent: Robin Thompson, Occidental College

Proprietary: Laura Bouche, Institute of Technology

Univ. of California: Lindsay Crowell, UCLA



FERPA and Your Students: A Beginner's Guide

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

For schools, the Family Educational Rights and Privacy Act of 1974 (FERPA) details the transfer of rights to access educational records—from the parents of your students to the students themselves. Under FERPA, all education records (except directory information, in most cases) are confidential, and cannot be disclosed unless the student consents or the request fits an exception outlined by FERPA.

While FERPA is a complex issue that requires research, here are a few things schools must know:

Know the Student's Rights

The FERPA provides several rights to students with regard to their education records, including the right to access, review, and request amendment of their education records, and demand records be disclosed only with student consent. FERPA also gives students the right to file complaints against the school for disclosing education records in violation of FERPA.

Know the Parents' Rights

Unlike students, parents do not have automatic access to their child's education records even if their students are dependent students.

There are a few instances that do allow access to parents, including if the student has provided written consent. Under certain circumstances, as outlined in the FERPA, full rights may be given to the parent at the school's discretion.

Know Your School's Responsibilities

There are steps that schools must take to ensure that they are complying with FERPA:

- School faculty and staff must have a legitimate educational interest to see a student's education record, or meet an exception outlined by FERPA.
- Know your definitions. FERPA defines: school, eligible student, attendance, dates of attendance, disclosure, and the different types of records and student information.
- The school must respond to a student request to view education records by:
 - Providing copies (or other arrangements) of applicable education records (exceptions outlined in FERPA) within 45 days of the receipt of the request.
 - Not charging a fee for the record search (but may charge a copying fee).
- Know what to do when a student asks to amend a record. The school must:
 - Decide within a reasonable timeframe.
 - If approved, amend the record as requested.
 - If denied, inform the student or parent of their right to a hearing, and
 - Allow the student or parent to insert a statement in the record, if denied after the hearing.
- Notify students in attendance of their FERPA rights annually.
- Review campus policy annually.

(article continues on next page)



FERPA... ...continued

Know Where to Learn More

FERPA compliance help is available. You can email your compliance questions to the U.S. Department of Education at ferpa@ed.gov.

FERPA information is available from several sources:

- Ecf.gpoaccess.gov
- FSA Handbook 2009-10 Volume 2, Chapter 9
- IFAP.ed.gov
- Ed.gov/policy/gen/guid/fpco/ferpa
- Aacrao.gov/compliance/ferpa/index.cfm
- NASFAA.org
- Clhe.org

You may also wish to consult your campus legal counsel, as this article is intended to provide general FERPA information only.

By following these guidelines, and becoming familiar with FERPA, schools can ensure that the privacy of students' confidential education records is protected.



USA Funds University: Offering Customized Financial Aid Training Plans

Submitted by: Carole Ann Simpson, Consultant, USA Funds

USA Funds® University offers a customized financial aid training program that identifies and addresses specific training needs for your school.

Based on the level of financial aid expertise and work requirements of your staff, USA Funds University trainers can create a customized training curriculum that includes a combination of in-person workshops, interactive webcasts and self-paced online courses to provide the level of training necessary to meet your identified needs. The training programs are available at no cost to schools, and USA Funds University can create the programs for employees who are new to financial aid, new to your school or tasked with new responsibilities. Trainers consult with you to identify your individual needs and provide a recommended curriculum that ranks training opportunities based on level of expertise, current job responsibilities and future tasks.

Among the topics included in the curriculum are:

- Calculating the Expected Family Contribution.
- Consumer and information requirements.
- Family Educational Rights and Privacy Act.
- Return of Title IV funds.
- Tax filing requirements.
- Understanding the Free Application for Federal Student Aid.
- Verification.
- Conflicting information.

USA Funds University trainers are former financial aid administrators who are knowledgeable about the financial aid industry and offer years of training expertise. Visit the USA Funds website at www.usafunds.org or contact your USA Funds consultant for more information about the training consulting service.

Borrower Boot Camp: Get your Graduates in Repayment Shape with These Five Tips

By Amy Kasper, TG Regional Account Executive

Say you had the chance to send next semester's graduates through a "basic training" in loan repayment — a regimen that taught them not only the essentials of responsible repayment, but offered tips on safeguarding their finances in a tough economy. What would you include in the course? How would you help borrowers focus on lean living, building financial muscle, and preparing for the endurance test that is, in essence, repayment?

Here is an "exercise plan" designed to suggest to borrowers a successful path to loan repayment. You could include many things in such a plan; this version offers just an example. Consider adapting these suggestions for your own campus needs, using the information as a supplement to exit counseling, or including it in future communications by mail or email.

- **Build your budget muscle** — Strong, well-planned budgets do the heavy lifting for short- and long-term fiscal needs. To make sure income is put to "healthy" use, borrowers will need to establish a budget that takes adversity into consideration — a lay-off or prolonged job hunt, for example. There are numerous online calculators and off-the-shelf personal finance software applications that make creating and using a budget simpler. The more borrowers can anticipate and plan for their expenses in a budget — and adhere to budget requirements with the occasional splurge as a reward — the better off they'll be.
- **Watch those spending calories** — The temptation after getting a job and jumping several income brackets is to overindulge. Graduates used to a student's Spartan existence may want to upgrade lifestyles without preparation;

that is, without setting a spending plan. Instead of buying heedlessly, which can leave borrowers vulnerable to credit problems, they should devise a simple spending plan of purchases matched to income "calories" that takes into account long-term life goals. Such a plan can help borrowers cut unnecessary expenses and focus on saving.

- **Track loan "weight" via NSLDS** — For a "weight scale" view of where borrowers stand with regard to repayment, the National Student Loan Data System (NSLDS) website (www.nsls.ed.gov/nsls_SA/) is invaluable. The site won't be up-to-the-minute with loan amounts and statuses — for that, borrowers will have to contact individual servicers. But, the site does offer a central place to track loan calories burned and find contact information for all loan holders. The site can be especially useful for borrowers with split loans.
- **Set a long-distance goal with a repayment plan** — Half the battle with any lengthy endeavor like repayment is setting a goal that is appropriate given need and circumstance. The standard repayment plan is not always the best for some borrowers, given dramatic changes in income or a period of time without employment. In such cases, borrowers may do well to consider Income-Based Repayment or another plan that takes into account fluctuations in salary.

(article continues on next page)

Borrower Boot Camp... ...continued

- **Talk to your repayment coaches, a.k.a., servicers and guarantors** — Servicers and guarantors can offer guidance and information to borrowers in tough financial straits. They can also connect borrowers to such repayment options as forbearance and deferment, and explain the pros and cons of loan consolidation.

For help

For more suggestions on what to include in your basic training content for borrowers, contact your colleagues in the field, including guarantors. Guarantors work in all phases of the life of the loan and will likely have materials and ideas on what borrowers should keep in mind as they begin repayment.

Amy Kasper is a TG regional account executive with TG serving schools in CCCSFAAA. You can reach Amy at (800) 252-9743, ext. 6739, or by e-mail at amy.kasper@tgslc.org. Additional information about TG can be found online at www.tgslc.org.



New Gainful Employment Resources Available

Submitted by: Carole Ann Simpson, Consultant, USA Funds

USA Funds Ask PolicySM offers new online resources related to the gainful employment regulations that are effective July 1, 2012. The resources are available on the Federal Regulations page of the USA Funds[®] website at www.usafunds.org.

- Gainful employment webcast recording — Provides an overview of the regulations and includes answers to questions from school participants during the 90-minute recording.
- Gainful employment final rules Summary — Highlights regulatory changes from the U.S. Department of Education's Final Rules on gainful employment, published in the Federal Register on June 13, 2011.
- Gainful employment glossary of terms — Defines terms related to the final regulations.
- Gainful employment disclosures and reporting fact sheet — Explains the data schools must disclose and reports schools must provide related to gainful employment regulations.
- Gainful employment disclosures and report flow chart — Displays the process for disclosing gainful employment information to the U.S. Department of Education.

USA Funds Ask Policy can answer your questions related to the gainful employment regulations — or any other Title IV financial aid policy issue. Send email to askpolicy@usafunds.org.

Online Financial Literacy Training That Works: Making Lessons Stick

By Amy Kasper, TG Regional Account Executive

Online financial literacy training is an efficient and helpful way to teach important concepts if — and this is a big “if” — the lessons actually stick with the students. What strategies can boost the “stickiness factor” in online financial literacy training?

Background

Malcolm Gladwell coined the term “stickiness” in his now-classic book *The Tipping Point*. Gladwell, writing about educational television shows like *Sesame Street* and *Blue’s Clues*, was referring to the qualities that make messages better understood and remembered. Chip and Dan Heath, two brothers who are both experts on communication, took the term as inspiration for their 2007 book *Made to Stick*. Whether it’s political communication, classroom teaching, or urban legends, the Heath brothers argued, there are common elements to messages that catch on.

Of course the best teachers, through years of trial and error, and through the immediate feedback of being in the same room as their students, know when to shift strategies to enhance the lesson’s stickiness factor. One concern that skeptics have expressed about online learning is that it lacks that feedback loop, as well as the expert teacher’s understanding of students.

Skepticism aside, online learning isn’t going away anytime soon. For any number of reasons — budget, scalability, desire to engage technologically-inclined 21st-century learners — online learning continues to grow in popularity. A September 2010 study by the U.S. Department of Education (ED) — *Evaluation of Evidence-Based Practices in Online Learning: A Meta-Analysis and Review of Online Learning Studies* — found that online learning is one of the fastest growing trends in education. Not only that, the review reports

that online learning was slightly more effective than face-to-face learning under some circumstances, and that a blended approach (online and face-to-face learning) was more effective still.

Given the potential suggested by those findings, it’s worth asking: what are ways that online learning can be most effective? If we’re going down this road — *since* we’re going down this road — how can we get the best results? How can we best apply what we know about making messages stick, as well as research into educational best practices, to online learning? Here are some tips to make online lessons stick.

1. Keep it active

ED’s review found that when learners are prompted to take control of their interactions with media, there is an increase in reflection and achievement. These moments of learner activity or learner reflection are especially effective at boosting understanding when students are pursuing online learning individually. That makes intuitive sense if we speculate that active engagement disrupts the tendency to skim along the surface of the material. At the same time, it’s worth noting that online learning — particularly with interactivity — is highly conducive to expanding learning time. When the student can keep at the activity as long as attention lasts, better learning outcomes can be expected.

(article continues on next page)



Online Financial Literacy... ...continued

How might this apply to online financial literacy training?

For online financial literacy training, it might be a good idea to break content into short chunks, with frequent opportunities for assessment, and some student control of navigational paths. When students are regularly coming to natural stops, answering questions, and clicking on meaningful navigation choices to determine what comes next, better outcomes are likely. When game-like activities with fun interfaces are part of the training, brain switches are more likely to be in the “on” position.

2. Ask thought-provoking questions

A recent study by Dr. Sylvie Kerger from the University of Luxembourg shows that girls are more interested in learning science lessons when the scientific concepts are presented in terms the students might think of as more feminine than typical boy-oriented science instruction. For example, “How can we make the colors in tie-dye shirts look brighter?” might frame the lesson in a more girl-friendly way than “Today we’re going to learn about pH and water solubility.” The effect isn’t specific to online learning, nor is the gender issue the salient point for our specific purposes. The point is that material that is dry and difficult in the abstract can be made interesting when presented in concrete, student-adapted terms. Online learning, like face-to-face learning, must prepare the way by provoking thought and curiosity on the topics at hand.

How might this apply to online financial literacy training?

It’s easy to see how relevant financial literacy content could be made concrete for students. For example, getting students to understand the differences between a defined benefit retirement plan and a defined contribution

retirement plan may seem daunting at first. Not only is the material inherently unflashy, retirement is far from the thoughts of most college students. However, job offers are very much on students’ minds, so framing that information in terms of choosing the best job offer creates pedagogical leverage in gaining and holding student attention.

3. Appeal to the eye

Dr. John Medina, author of *Brain Rules*, writes that it’s obvious that vision is our dominant sense, but what’s surprising is how far the other sense lag behind. For example, on *hearing* a piece of information, a typical human being will remember only about 10% of it three days later. What’s the effect of adding a strong visual component? Retention moves quickly northward, with most people remembering 65% or so of the message!

Good visual design, including animation, charts, motion graphics, and appealing colors and fonts, can go a long way toward helping the brain learn and retain concepts.

How might this apply to online financial literacy training?

An under-designed, text-heavy lesson isn’t going to carry the day. Conversely, it’s just as true that an overly busy design will be distracting, confusing, and cluttered. The recipe for likely success is consistent use of appealing fonts, clear page design, and engaging visuals that carry through different course elements. This component of effective online learning is why many subject matter experts can’t just put their ideas online and effectively attract students. The way things look isn’t just ornamental. It’s an important pedagogical factor to which good attention should be paid.

(article continues on next page)

Online Financial Literacy... ...concludes

4. Make connections with internal summaries

In 2003, scholar Robert Marzano published a paper analyzing 395 experimental studies and looking for classroom practices that research could confirm led to a boost in achievement. Some were among education's all-time greatest hits. Not many readers will be surprised that the following all boosted achievement:

- applying compare and contrast as a thinking tool,
- getting positive reinforcement from teachers,
- practicing new skills to attain mastery, and
- having a teacher who made the learning objectives very clear.

Perhaps less predictably, teachers who regularly use internal summaries get better results. One reason is that summaries orient the students, helping them map new information onto what they already know. Another is that this practice models that particular thinking skill for students, getting them in the habit of synthesizing information (one of the higher order thinking skills in Bloom's Taxonomy).

It's all about helping the students add the new knowledge to their cognitive maps. Internal summaries secure the learning that has just happened, and prepare the way for the learning to come. In *Made to Stick*, the Heath brothers talk about how high-concept movie descriptions ("*Aliens* is basically *Jaws* in outer space.") use what's already known to make new information more accessible and memorable.

How might this apply to online financial literacy training?

Online learning offers many opportunities to use internal summary to model that thinking skill for students. With financial literacy lessons, for example, transitioning from credit reports to credit scores offers the opportunity for this internal summary by analogy: a credit report is like a teacher conference, getting into the details of your credit history, whereas a credit score is like a grade, distilling those details into one number.

All these strategies (and this just scratches the surface) help to make solid online learning courses effective. With this kind of approach, the advantages of online learning are available in conjunction with best educational practices to help make financial literacy lessons that stick.

Amy Kasper is a regional account executive with TG serving schools in CCCSFAAA. You can reach Amy at (800) 252-9743, ext. 6739, or by e-mail at amy.kasper@tgslc.org. Additional information about TG can be found online at www.tgslc.org.



Policy FAQ: Effective Date of R2T4 Funds Regulations

Submitted by Carole Ann Simpson, Consultant, USA Funds

USA Funds Ask PolicySM experts address the issue of which Return of Title IV Funds regulations apply in the case of courses offered within modules.

Q: My school has a semester that started in May 2011, with May, June and July modules. A student completed the May module and withdrew in the middle of the June module — but said he was returning for the July module. Is the Return of Title IV Funds necessary in this instance?

A: For a withdrawal from a module within a semester that began in May 2011, you must follow the Return of Title IV Funds regulations that were in effect prior to July 1, 2011. According to the regulations in effect prior to July 1, 2011, a student who completed a single module within a term is not considered to be withdrawn from that term, so the school is not required to perform the Return of Title IV Funds calculation. New regulations for the Return of Title IV Funds apply only to payment periods or periods of enrollment beginning on or after July 1, 2011.

Additional information about the effective date of new Return of Title IV Funds regulations is available in a May 6, 2011, Electronic Announcement from the U.S. Department of Education.

USA Funds University Online Curriculum Updated

Submitted by Carole Ann Simpson, Consultant, USA Funds

USA Funds[®] recently completed its annual review of its online learning course library. Contents of the courses have been updated to reflect information for the 2011-2012 academic year and the most recent changes in the federal student loan program.

Nearly 40 courses comprise USA Funds University's comprehensive online program, which helps financial aid professionals enhance their skills. The online learning courses are available at no cost to schools.

Since Oct. 1 of last year, more than 4,100 online courses have been completed by individuals at 174 postsecondary institutions.

Visit the USA Funds website at www.usafunds.org for additional information about online training or access a course from USA Funds University. New users will be required to complete a simple, one-time registration process.



Education Debt Management: Why It May Take A Village to Support Your Student Borrowers

By Allesandra Lanza, Corporate Public Relations Manager, American Student Assistance

These days, pick up any newspaper, follow any higher education blogger or Google “college costs,” and you’re likely to run across a disturbing editorial theme that sends shivers down the spines of higher education administrators everywhere: “Is College Worth It?”

It’s no secret that more students and families, faced with rising college costs and a rocky job market, are becoming increasingly wary of their return on investment in higher education. Much of the distrust comes from the fact that the public is fast losing faith in our nation’s primary system of higher education financing – student loans. Today’s news headlines are filled with student loan horror stories: Student loan debt surpasses credit card debt. Recent college graduates facing little to no employment prospects and a mountain of student loan debt. And a [new study](#) from the Institute for Higher Education Policy shows that, from 2004 to 2009, *only 37 percent* of student loan borrowers made their payments on time – the remaining *63 percent* either postponed payment or fell past due.

Campus-Wide Ramifications

Student loan repayment struggles could have widespread effects on a whole host of offices on an institution’s campus. But, it’s the Financial Aid office that usually finds itself leading the rallying cry for enhanced financial literacy and debt management services. “Often, there is a perception that the “problem” is Student Financial Services’ to solve,” says Lynn Robinson, executive director of Student Financial Services at Johnson & Wales University in Rhode Island. But many financial aid offices find it difficult to carry the burden alone. “Alumni frequently call Financial Aid with detailed questions about loan repayment,” states Tufts University Bursar Kathy Mundhenk, “but they simply don’t have the time to meet the needs of students who have left campus, on top of their normal workload.”

There’s also the matter of expertise and skill set. While Financial Aid professionals are comfortable with loan origination and general pre-borrowing advice, they may be less so when answering specific student loan repayment questions or doling out debt management tips. Tapping other resources on campus besides Financial Aid, then, can be a crucial part of an institution’s education debt management strategy. But to do so successfully, you’ll need to convince your campus peers and the higher-ups as to why they should get involved. Here are some ideas to gain the broader buy-in of your institution at-large:

Cohort default rate penalties. As the financial aid community already knows, a high cohort default rate can result in serious federal aid sanctions that, in severe instances, could force an institution to shut its doors. Many schools may need to act aggressively to lower CDRs as the calculation moves from two years to three in 2013. Clearly, everyone on campus, from administration to faculty, should be moved to action when presented with the facts. The trick is getting the information in front of them. “We in Financial Aid are very familiar with CDR and have thoroughly analyzed the risks,” explains Robinson. “But others on campus aren’t as familiar with the consequences of having a high CDR, as well as the ways that we can prevent default, such as through better student retention. When we presented the risk analysis of the three-year CDR to our peers outside financial aid, mouths dropped.”

Consequences on enrollment and public image. To draw the attention of Admissions, you may want to point out how high default rates can tarnish a school’s image. “A high CDR, frequently equated with low institutional quality, will create adverse publicity of the university and likely affect enrollment,” states Robinson.

(article continues on next page)

Education Debt Management... ...continued

For example, many private sector institutions are now forecasting a decline in enrollment, due in part to the recent press around low loan repayment rates.

Further, it's not just default: If your campus peers are unmoved by the CDR argument because the institution is at no risk of approaching the threshold at which sanctions are imposed, remind them that student loan horror stories don't have to be about default. Feeling generally overwhelmed by their debt burden, confusion about their options, bad experiences with their loan servicers – all can lead to bad word-of-mouth from former to prospective students and a resulting drop in enrollment levels. And, with the rise of social technology, these aren't one-on-one conversations anymore. Dissatisfied borrowers can spread the word to hundreds of prospective enrollees with the click of a mouse and the sending of a tweet. You may want to engage your PR team on this issue, to come up with a comprehensive communications plan and strategy.

Decreased alumni giving. It's easy to see how student loan repayment problems prevent alumni from giving back to their institutions as a practical matter. But the borrower's perceptions of the institution's "helpfulness" also play a role. A [study](#) sponsored by American Student Assistance ("Report on Student Debt and Alumni Giving," available at asa.org in the "press" section) showed that student borrowers' satisfaction with their alma mater, in regards to the debt management information provided, did in fact influence alumni giving. When former students have a negative student loan repayment experience, Alumni Development will have a harder time building formative relationships with alumni, engaging them, and connecting them back into the broader school community and alumni network.

Increased calls for assistance to the Bursar.

Bursars have always overseen the collection of Perkins and institutional loans, but now they're starting to see an increase in former students looking to their office for help managing different loan types. Financial services professionals may understand the fragmented student loan system (Stafford, Perkins, institutional, private), but students surely don't. They will be counting on their higher education institutions for robust advice that looks holistically at their entire loan picture. They want one place to turn for comprehensive guidance on how to work *all* their loans into a workable monthly budget over the long term. Of course, Bursars face many of the manpower and skills challenges faced by Financial Aid. To avoid being caught in the deluge of student cries for help, Bursars will want to play an active role in the campus education debt management strategy.

A responsibility to educate students. Your Academic Faculty will no doubt see the importance of avoiding disruption to your institution's financial aid programs and protecting the school's reputation. But they're also highly trained professionals dedicated to preparing students for success beyond graduation. As such, they have a responsibility to send their students out into the world with proper financial literacy skills. In short, if students had to take out loans to gain the faculty's instruction in the first place, then surely faculty bear a burden to give students the debt management tools they need to succeed.

(article continues on next page)

Education Debt Management... ...concludes

Forming a Plan

Clearly there can be no one-size-fits-all approach to education debt management, as every institution has its own set of factors that come into play. As you think about what would work on your own campus, you may want to consider:

Outside support. You may opt to not go it alone and turn to third-party vendors for assistance, from content for in-school financial literacy programs to specialized loan counseling and customer service support for alumni and former students. Robinson, whose J&W Taskforce was interviewing prospective vendors for a financial literacy product at press time, stresses the need to find a third party with no gaps in its service offerings. “We’ve interviewed companies that have a little bit of this and a little of that,” she relates, “but the ideal candidate should offer a comprehensive product that meets all of your students’ financial needs.”

Budget. In the past, student loan guarantors were often the go-to resource for financial literacy, debt management and default prevention support, but with the wind-down of FFELP many of these nonprofit agencies will find it unsustainable to continue to offer these services free-of-charge. However, you may find yourself having to lobby hard for budget dollars: A recent Student Lending Analytics survey of financial aid professionals shows 66 percent of schools with a financial program did not have any budget monies set aside for this purpose and 16 percent had a budget of less than \$5,000. Attendees at a recent Massachusetts Bursars’ Steering Committee put forth several innovative ideas for covering costs, such as allocating a portion of students “activity” or other fees, or limiting the students served by putting a time limit on after-school assistance to one year after separation.

What’s your ultimate goal? Is the primary need to lower CDR? Or are you really looking toward building lasting relationships with alumni, to influence their perception of the *entire* student loan experience as a positive and worthy investment in their future? Determine the most pressing need of your institution to help set the parameters of your debt management program. You may decide that you need holistic debt management solutions focused on all of your student borrowers (past and present) as customer, vs. a program concerned with just those students in your cohort population.

Most importantly, start the conversation on your campus ASAP. How students manage education debt will no doubt be fodder for much public policy debate in the years to come, but the higher education community doesn’t have the luxury of waiting to see how it will all play out. Because as more students start to think of their student loans as a set-up, rather than a step up, no one wins.

“Portions of this article previously appeared in NASFAA’s *Student Aid Transcript* magazine, Volume 22, No. 1, 2011. Reprinted by permission.”

American Student Assistance® is a nonprofit services and advocacy organization that helps students and families manage education debt. Have you implemented an education debt management program on your campus? What were your challenges and successes? Email me at lanza@asa.org and share your thoughts and past experiences.

Trainers Tips: Satisfactory Academic Progress And Academic Plans

Submitted By Carole Ann Simpson, Consultant, USA Funds

July 1, 2011, brought a lot of changes in financial aid administration with the implementation of the new program integrity regulations. The new rules introduce a new element in measuring satisfactory academic progress: academic plans.

As USA Funds® University conducted financial aid training, the trainers received many questions about academic plans and how schools can use them in their policies and procedures. Following are answers to some of the most frequently asked questions:

What is an academic plan?

Federal regulations (34 CFR 668.34) do not define “academic plan.” But a school-defined academic plan may be part of a school’s SAP appeal process, providing a framework that would allow a student to meet SAP standards (or complete the program) by a particular point in time. You could develop an academic plan for either your school’s qualitative (grades) or quantitative (maximum time frame) requirement, or both.

Are academic plans required?

No. Schools may choose to have academic plans as part of their appeal process.

When does a student need a plan?

If, during the appeal process, a school determines that a student cannot meet SAP standards by the end of the probationary period (one payment period), an academic plan would be required to approve the student’s appeal.

Who needs to develop the plan?

The school develops the academic plan, but a student must agree to the plan to continue to receive Title IV assistance during the duration of the plan. (This process may lend itself to collaboration between the school and student.) Regulations do not specify who at the school

must perform this function, so work related to academic plans might be through your financial aid office, advising center or registrar’s office, for example. The school must outline and document its policies and procedures for developing academic plans.

What does an academic plan entail?

Those details are up to the school, but the overall purpose is for the student to meet SAP standards (or complete the program) by a specific point in time. Your plan could be as detailed as a course-by-course outline for the student’s future enrollment or as simple as stating that the student must successfully complete a certain number of hours and/or achieve a certain grade point average.

Some questions you might consider when creating an academic plan are:

- If my school has a course-by-course plan, will it be acceptable for a student to change courses?
- Will my school require a certain percentage completion?
- Will we have a minimum GPA requirement?

If your school does use an academic plan, you need to notify the students of the requirements necessary to develop and successfully follow the established plan.

How does a student successfully follow a plan?

The school defines “successfully following,” but remember that the goal of a successful academic plan is that the student meets SAP (or completes the program) at a particular point in time.

(article continues on next page)

SAP... ...continued

What are the benefits of successfully following a plan? What happens if the student doesn't follow the plan?

A student who successfully follows an academic plan may continue to receive Title IV aid even though the student is not actually achieving progress according to the school's published SAP standards. A student who doesn't follow the plan loses eligibility for Title IV aid. The new regulations don't permit subsequent academic plans under the same SAP appeal.

How often must a school review its plan?

The school has flexibility in how often to measure students' SAP while on an academic plan, but the school must review whether the plan is successfully followed at least as frequently as it reviews all other financial aid recipients' progress. For example, if you measure SAP once a year for all aid recipients, you also must review academic plans at least once a year.

If you have additional questions about SAP or academic plans, you can review the recording of the SAP webcast from July 5, 2011, in the Training section of the USA Funds website at www.usafunds.org. You also can contact your USA Funds University regional training executive or send an email to USA Funds Ask PolicySM at askpolicy@usafunds.org.

USA Funds U Webcast Recording Available

Submitted By Carole Ann Simpson, USA Funds

If you missed any of the recent USA Funds[®] University financial aid webcasts — or want to view them a second time — visit the “Training” section of the USA Funds website at www.usafunds.org for webcast recordings and materials.

You can view the materials at any time, and no special software or application is required to view the recorded webcasts.

Each webcast's recordings and materials will be posted to the USA Funds website the week following the webcast and will remain on the site for approximately six months.

Summer financial aid webcasts continued through July 21. Webcast recordings and materials already posted include:

- Citizenship.
- Federal Update.
- General Eligibility Requirements.
- Types and Sources of Financial Aid.

Visit the “Training” section of the USA Funds website for additional information about the webcasts and other USA Funds University offerings.



Want more time to focus on your students?

Higher One's OneDisburse® Refund Management® and CASHNet® Payment Processing Suite are solutions.

When you work with Higher One, you work with a partner in the truest sense. We're in this together.

H I G H T • U C H
SERVICE

For more information
contact Ray Parris

- Phone: 951-600-0442
- Email: rparris@higherone.com
- Visit: higherone.com/hightouchservice



One Focus: Higher Education
HIGHER ONE

©2011 Higher One, Inc. Higher One and the Higher One logo are registered trademarks of Higher One, Inc.
©2011 Higher One Payments, Inc. CASHNet and the CASHNet logo are registered trademarks of Higher One Payments, Inc.
All other names and logos are owned by their respective owners.

Using Data to Build a Case for Financial Literacy Education

Submitted By Carole Ann Simpson, USA Funds

When Tiffany Beth McMillan, director of the Office of Student Retention at Morgan State University in Baltimore, had the opportunity to apply for a grant that would allow her to implement a campus-wide financial literacy program, she was ready.

McMillan had been stashing away bits and pieces of data — readily available from campus sources — to create a compelling story about how Morgan State students could benefit from financial literacy education. Having this data at her fingertips helped tremendously when it came time to apply for the grant — especially since she had only five days to complete the application.

Using information from the Free Application for Federal Student Aid, the bursar's office, freshman orientation and a few other sources, McMillan was able to gather data that helped her build an understanding of her school's students and their families. She also was able to set a baseline for financial literacy programs and initiatives that ultimately would help her establish measurable goals and objectives.

"The more data you have, the better. And it's crucial to connect the findings to retention and graduation rates," says McMillan.

McMillan says some of the data was surprising. She learned that the median adjusted gross income for families of students at Morgan State was just \$36,710, compared with \$70,545 in Maryland and \$52,029 nationwide. She also discovered that more than 50 percent of students enrolled in the fall 2009 semester were recipients of Pell Grants. And the first-to-second year retention rate for these students was 4 percent lower than for students who did not receive Pell Grants.

When she looked at all of the data, McMillan and her colleagues realized the school needed to develop a financial education program. The school will implement a financial literacy program for Morgan State students, their families and the community beginning later this year. McMillan says the program likely will include curriculum and lessons from existing financial literacy programs and USA Funds Life Skills®. USA Funds Life Skills is a Web-based financial literacy program designed to help students learn to manage their money and time wisely while in school and after graduation.

McMillan shared some lessons she learned during the process:

- Don't wait for the opportunity and then get the data.
- Start small, if that's all you can do.
- Keep trying.

"When you drill down into the data you find out how powerful it can be to understand your students," McMillan said.

A USA Funds white paper that shares more of McMillan's findings and suggestions soon will be available from the USA Funds website at www.usafunds.org.

CREDITS

Editor, Graphic Design and Layout
Dennis Schroeder

Copy Editors

Calvin Rankin and Greg Ryan

NEXT ISSUE

Winter Edition

Article Submission Deadline: November 18th

Publication: Before Conference

THE CCCSFAAA REPORT

Fall 2011 | Volume 10 | Issue 3

As a quick reminder for all of our CCCSFAAA members, we want to put out the call to ALL members and associates to submit your ideas, articles, updates, events, and artwork (any creative comics in the field?) for our upcoming Newsletters.