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President's Update



Scott Cline
CASFAA President
Associate VP of Enrollment
California College of the Arts

Welcome to Anaheim for the CASFAA 2016 Annual Conference! This is the largest gathering of financial aid professionals outside of the FSA and the NASFAA conferences.

With approximately 800 attendees, over 30 vendors and exhibitors, and representatives from the US Department of Education, Federal Student Aid, the California Student Aid Commission, WASFAA and NASFAA, we have a packed schedule of over sixty sessions over the next few days.

Whether you are here to gain new knowledge, get updates on regulations, connect with colleagues or network, on behalf of the CASFAA Conference Committee and the Executive Council, welcome and enjoy the conference.

****A Great Year****

Thank you to the leadership and energy of the 2016 Executive Council and all of the volunteers this past year has seen a great deal accomplished for you, the membership, and the students that we all work with to make their educational dreams and goals come true.

I have been very proud to serve as your 2016 CASFAA President and it has been a true honor and privilege to work with the talented group of people on the Executive Council.

(President's Message continues page 3)

CASFAA Newsletter

VOLUME XXXIII, ISSUE 4

CASFAA News is an official publication of the California Association of Student Financial Aid Administrators and is available on the website four times a year.

EDITORIAL POLICY

Opinions expressed in this newsletter are those of the authors and not necessarily of the Association, or of the institutions or employers represented by the authors.

CASFAA Newsletter Editor

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(continued from page 1)

Just a few items that CASFAA has accomplished over the past year include; in partnership with CSAC, the training of 2,389 high school counselors on filling out the FAFSA. We had nearly 400 people attend the last Jim Briggs training on Taxes for Financial Aid Professionals in person and over an additional 100 online. With the combined support of their institutions and CASFAA, in February, five people attended the NASFAA Leadership Conference and advocated on the Hill on behalf of student and financial aid professionals. In March, 15 members of the EC advocated in Sacramento for student access and financial aid professionals. It has been a busy year and there is still more to do.

It has been an amazing year and I cannot thank everyone enough for this past year and everything we have accomplished.

****Transition****

Thank you to everyone who ran for a position on the 2017 CASFAA Executive Council. CASFAA is only as strong as its membership and those who step up to help lead CASFAA. Be sure to reach out to your new 2017 Executive Council members about what you would like to see CASFAA do in the coming year.

The week before last, the 2016 and 2017 Executive Councils met in San Diego to help get the 2017 Executive Council off to a great start. There were many great conversations, goal setting, and under your incoming 2017 CASFAA President, Daniel Reed, they have a great year ahead of them working on your behalf and the students that we serve.

****Baby Cline****

Finally, on a personal note, my wife and I welcomed our daughter Harper to the world on September 5. She and mom are doing great. The last two months have been filled with happiness and joy--and lots and lots of diaper changes.

Conference tip:

Add your conference attendance to your resume.

Conference registration and CASFAA membership includes free resume feedback. Check out [CASFAA JobsLink](#) to learn more and explore!



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2017 CASFAA Executive Council

It is a great honor to announce the election results for the 2017 Executive Council. Congratulations to our colleagues who have volunteered and been selected to represent CASFAA next year:



President
Daniel Reed
San Diego Christian College



Treasurer (by appointment)
Sunshine Garcia
CSU Channel Islands



Past-President
Scott Cline
California College of the Arts



CCC Segment Rep
Luanne Canestro
San Mateo CC District



VP Federal Issues
Lissa Wayne
New York Film Academy



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Treasurer-Elect
Wilbert Lleses
Contra Costa CC District



CSU Segmental Rep
Saúl Ramirez
Cal Poly Pomona



Daniel Reed
CASFAA President 2017
Director of Financial Aid
San Diego Christian College

A Brief Message from Our New President

Hello CASFAA community! I always look forward to the annual conference as a time to connect with friends, to steal (borrow) best practices from the pros, and to challenge myself to move forward. That's why I love the conferences, but it's not why I started volunteering. I came into volunteering upon invite from a friend and colleague, Yvonne Gutierrez-Sandoval - as did many others! But I stayed involved because of how I could learn from segments outside my own, speak into the events of the organization, and have the opportunity to impact real change. I've met with local, state, and national leaders. I've developed advocacy initiatives for my school. I've found a voice.

Consider this my invitation to you. Come volunteer, and connect with the greater school community. Come volunteer, and be part of events, rather than just attending them. Come volunteer, and create the change, rather than simply reacting to it. Look for your colleagues with the "Executive Council" honors listed on their name badge, and ask how you can get involved, or email me at dreed@casfaa.org. I hope that in this next year, we can help you to find your voice.

Daniel Reed, 2017 CASFAA President

Thank you!

A special thank you to our many vendors who help make our conference a success, especially **ECMC** our Gold Level Sponsor, **MOHELA** for our conference app sponsor, and **College Ave**, the Independent Segment Breakfast sponsor!

Thank you to all those holding down the fort back in the office so we can be fully present in our sessions!

REMOVE THE RISK

risk

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NASFAA.org/SOE **NASFAA**
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS



Congratulations to our CASFAA Scholarship Winners!



Lydia Penaflo
Financial Aid Advisor II
Las Positas College

This conference will give me an opportunity to network and learn from experts in the field. As I just started in June, this conference will help with my on-going training, increase my knowledge base and therefore help me provide better service to our students. The CASFAA scholarship is a great opportunity for me to be able to afford to attend. I can bring back to my colleagues what I have learned with regard to regulatory updates, including insight and possible solutions to obstacles we face at our college. I am grateful for this opportunity and excited to attend my first financial aid conference!

Tiffany Hernandez
Federal Grants Technician
California State University, Fullerton



I am looking forward to gaining the knowledge I need in order to grow into the financial aid professional I strive to be. I have been promoted into a student personnel technician and can use some training on verification. I also look forward to hearing colleagues insights on different programs, and what helps them succeed as a financial aid professional.



Sharon Rivera
Financial Aid Advisor
Make-up designory (MUD)

As a Financial Aid Advisor there is many responsibilities and procedures to follow as well as keeping strict compliance with accrediting and regulatory standards. Being a part of a conference attendee with CASFAA is a great opportunity to gain more knowledge and keeping up to date with the Department of Education. With the help of a scholarship it is the perfect aid in achieving my future goals and pursuing my career in Financial Aid. My success is to be a significant influence on my career choice with following strict rules and regulations with aid assistance and helping others with their journey in education.

Judy Her
Financial Aid Administrator
California Northstate University



I want to expand my knowledge of the latest financial aid policies and endless resources to better service our students and their need for an affordable education. I also want to leave with the knowledge and skills to take that next step in a leadership role in the profession while networking with my peers and other educational partners.”



Matthew Haack
Financial Aid Specialist & VA Counselor
San Diego Christian College

I recognize the importance of attending professional conferences and greatly value the opportunity to learn from the leaders of our industry. This is my first time attending CASFAA and after looking at the agenda, I strongly believe I can learn a lot of practical and impactful information to better service our students at San Diego Christian College. Furthermore, I intend to apply what I learn to my daily job activities, so that I may be of greater value to my leadership. I greatly appreciate the opportunity and am looking forward to a wonderful conference.



Maria Noblejas
Financial Aid Counselor
(and dog lover)
UC, Irvine

This will be my first CASFAA conference. I plan to leverage the variety of workshops, speakers, vendors, and colleagues to learn more and enhance my role as a financial aid counselor. I want to share all the new/updated information with my financial aid peers and grow professionally in this field.

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As a reminder, please go to <https://casfaa.memberclicks.net/membership> to add or update your profile. All conference attendees are CASFAA members.



Sun Ow
Sr. Marketing Associate
Great Lakes Educational Loan Services, Inc.

Since school is back in session for 2016, we want to provide you with a refresher on refund processing, including useful tips on how to process refunds for each loan type. The process for handling refunds varies depending on the loan type. Here's a breakdown of what you need to know for each one.

Processing Direct Loan Refunds

- Any Direct Loan cash refunds must be made electronically via the U.S. Department of Education's Grant Management System (G5) website. Federal Student Aid does not accept paper checks.
- If you are returning cash as a result of refunds made to borrower accounts, a corresponding downward disbursement adjustment must be reported to the Common Origination and Disbursement (COD) System, and not through the loan servicer.
- Direct Loan disbursements, disbursement adjustments, and refunds of cash, should be reported or submitted in whole dollar amounts only. The use of pennies in Direct Loan processing will impact a school's ability to successfully complete its monthly reconciliation because its Net Drawdowns may not match the Net Disbursements reported to the COD System.
- If you have questions, you can call Direct Loan School Relations (Origination & Servicing) at (800) 848-0978.

Processing Private Loan Refunds

Private loan refunds can be processed through ScholarNet®, Great Lakes' electronic, online application and loan processing tool that allows you to exchange and manage student loan data with other institutions. For more details, refer to our [ScholarNet Support materials on Support Central](#).

Using Central Disbursement Service (CDS) also simplifies the return of any disbursed funds by accepting the funds from schools, and then returning them to the appropriate lenders. You can find out more about this process via our [CDS Support materials on Support Central](#).

Other systems that provide private loan certification and disbursement may have similar processes in place. Be sure to check with your main contacts to know ahead of time what actions are needed for return of funds. Additionally, a good suggestion is to check with your lenders to see when funds need to be returned to also cancel accrued interest on the portion returned.

Sun Ow is a Senior Marketing Associate with Great Lakes. You can reach Sun at (866) 348-0710, or by email at sow@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.

A Refresher on Refunds

Want to improve processing and compliance without adding staff?

The screenshot shows the HEAG Verification Documents Portal interface. At the top, there is a login section with fields for 'Email' and 'Password', and a 'Log In' button. Below the login section is a 'Create your account' form with fields for 'First Name', 'Last Name', 'Your School Email', 'Re-enter Email', and 'New Password', along with a 'Create my account' button. The background of the form features a photo of four diverse students sitting at a desk.

Let **Verify** HEAG's premier remote verification service and our **COMPLIANCE EXPERTS**

handle your verification process from start to finish:

- Easy to use online and mobile student portal
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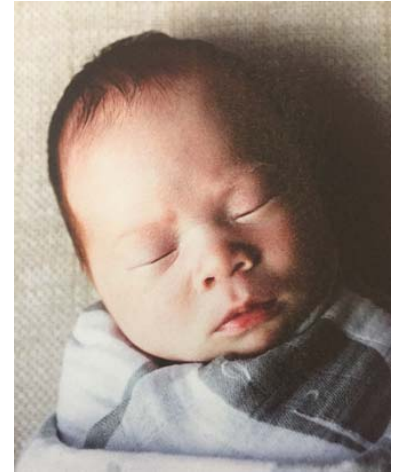
heag.us | 617.928.1975

Transitions!

Scott Cline

**Associate VP of Enrollment
California College of the Arts**

Scott Cline welcomed newborn Harper Cline in September 2016.
Congratulations!



~ Retired ~

Bradley Hendrix
Financial Aid Counselor
Western University of Health Sciences

It is with sadness but warm wishes to announce the retirement of Bradley Hendrix from the position of Financial Aid Counselor/Default Prevention at Western University of Health Sciences (Pomona, CA). Brad has been a respected employee at WesternU for the past 5 years, but he has worked over 30 years in the Financial Aid industry (from lending to institutions).

He has affectionately called his new retirement position "Health Professions" since most of his time will now be devoted to taking care of Mom. We know that he's a beloved colleague throughout this industry, so please join us in congratulating him and wishing him well on his new and exciting "Health Profession"!



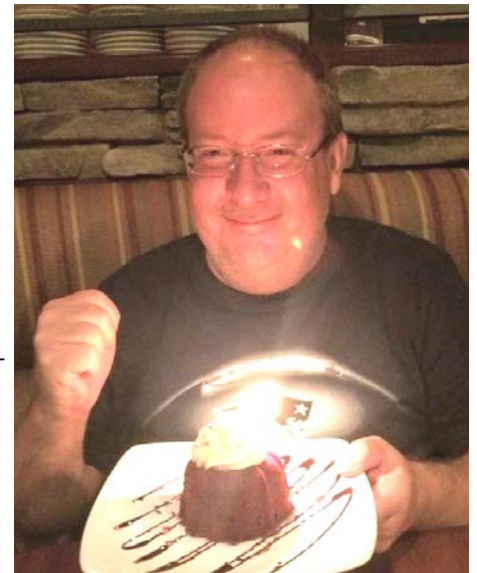
~ In memoriam ~

Norm Winters
Saint Mary's College of California

Norm Winter passed away August 24th, 2016. He was the ultimate big brother, always going above & beyond for not only his family, but his students who often became friends and his large group of friends who became his extended family since he moved so many miles away his own.

Norm began his financial aid career Heald College. He then became Asst. Director at Saint Mary's College of California. Looking for warmer weather, he ventured south to Pepperdine University and lastly at Mt. Saint Mary's College.

Growing up in New England gave him a passion for New England sport teams, he was the ultimate Red Sox, Patriots, Bruins & Celtics fan. Known well at his local sports bar, he embodied the character Norm from Cheers, always raising a glass to cheer with good friends & strangers alike. Not only did he love with all his heart, he was loved just as much and made friends where ever he went. He will live on in our hearts.





David Wuthrich
Account Executive
Student Connections
(a division of USA Funds)

Guiding First-Generation Students to Success

There has been much research conducted lately on first-generation college students. It's important to understand the unique struggles faced by this group of students to determine the best way to support them as they pursue success in school and beyond.

First-generation college students, by the numbers

Let's start out by understanding more about this group of students through some statistics:

- Data from the [National Center for Education Statistics](#) shows that 30 percent of enrolled college students are the first in their family to pursue a higher education degree.
- That data also shows that 24 percent of students are both first-generation *and* low-income students.
- Overall, 25 percent of first-generation students go on to earn a bachelor degree within six years, as compared to 68 percent of non-first-generation students. However, for students that are low-income and first-generation, that number plummets to just 11 percent.
- [According to 2012 U.S. Department of Education data](#), while about 25 percent of white and Asian American students are first-generation college students, 41 percent of black students and 61 percent of Hispanics fall into that category.
- National Center for Education Statistics data shows that only 11 percent of low-income, first-generation students graduate within six years of starting.

Unique barriers to overcome

[Transitioning to college](#) can be a challenge for any student, but this is especially difficult for first-generation students without an experienced relative to go to for help. These students often miss out on insider knowledge of campus resources, non-academic skills and tips that could help them in their first year in college. In some cases, they may also need to overcome a lack of support from family members who don't see the value in a college education.

There are further considerations when it comes to first-generation students who are also from low-income households. Often working more than 20 hours a week, these students may be dealing with worrying about meeting their everyday needs in addition to the pressures of pursuing a higher education. Many low-income, first-generation students feel like it is pointless to think about the future. They also may be dealing with low self-esteem, a lack of a successful role model and a fear of authority.

How higher education professionals can help

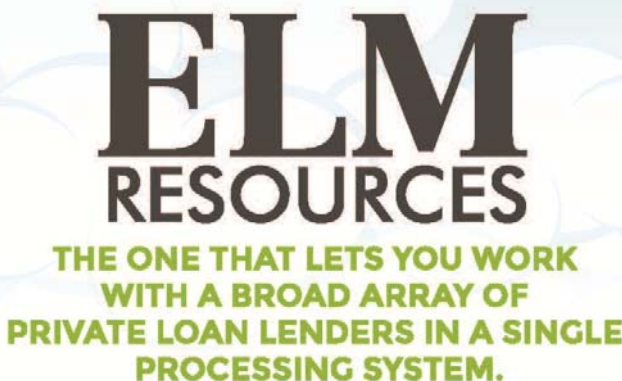
The good news is that there are things you as higher education professionals can do to help these students succeed. Like many aspects of making students successful, it requires educating them early and checking in with them periodically. Here are some ideas:

(continued next page)

(from previous page)


- Become a regular presence in area high schools. Getting first-generation students thinking about college early is important.
- Hold workshops to educate parents of potential first-generation students on what their child may experience in the transition from high school and college and some tips to help them support the student through that time.
- Form a committee at your institution to work on ways of supporting first-generation students. This will get various departments involved and engaged.
- Train your academic advisors on the challenges faced by first-generation students. This will help them to better serve the unique needs of those students.
- Some institutions offer summer “bridge” programs for incoming first-generation students to provide them with a little advanced knowledge of what to expect in college. During this program, students can learn about support services available through the school, meet faculty and interact with other first-generation students.
- Encourage first-generation students to take advantage of support services by assuring them that using these services is normal and asking for help is a sign of strength.
- Work one-on-one with first-generation students during freshman orientation.

Additional information about USAFunds or Student Connections financial literacy can be found online at <http://www.studentconnections.org/home>




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Dianne Fulmer
Director of School Partnerships
Financial Aid TV (FATV)

Conveying the importance of a new expense to the folks who hold the purse strings can be a tough task. To get the attention of your upper management, keep the large-scale goals of your institution at the core of the proposal. When you're trying to illuminate a need within your office, do so in light of how it ties into those high-level institutional goals and draw clear connections between spending and your unit's role in helping the school achieve its objectives.

Effectively demonstrating these connections in a black and white manner using the concept of Return on Investment (ROI) converts what you know into something your leadership can understand, embrace, and justify to their counterparts.

To begin, set aside your specific expenditure, and imagine yourself in the shoes of a President, Chancellor, or Dean. You've got many students to serve and a limited amount of money with which to do it; good ROI is the ultimate justification. While each institution is different, there are conversations happening at campuses across the nation about many of the same topics, and below are a few of the most common ways to illustrate the potential for return on your investment.

Persistence & Retention: A focus on keeping students in the crucial first-to-second year transition, and on continued re-enrollment are popular topics around meeting tables these days. Can you show how granting the request will help you keep students engaged? Could it help the school identify and address "at risk" students?

Progression: Are your leaders seeking to increase the pace with which students move from admission through completion, or the percentage of students who do so? It's not just about keeping students around, but making sure they move toward completion. Maybe time spent serving students comes into play; if your office is better able to meet student needs in one area, have you freed up essential resources in another?

Underserved Groups: Colleges nationwide are evaluating their success in supporting students' distinct needs. Are there other offices or resources in your institution that would also benefit from what you're asking for? Would it allow you to support the work of others on campus who share some of your mission?



Sharing Resources: With institutions weighing the cost of staff time and administrative burden against shrinking funding, can you make an argument that this request covers multiple areas, goals, or purposes? The more ground you can cover with these funds, the more successful you're likely to be. Are there other stakeholders in your institution who might be interested in partnering to share resources, time, or the execution of a new plan?

Outline and clearly demonstrate the ways in which your objective helps the institution meet these high-level goals, and you'll have built your decision makers' justification for them.

The National Association of Student Financial Aid Administrators annual conference is coming to San Diego, California in June, 2017.

The conference will be held at the San Diego Convention Center from June 26 - 29, and we are looking for numerous volunteers to help with Local Arrangements Task Force.



The Local Arrangements Task Force is one of two task forces that assist in planning the 2017 NASFAA National Conference. It is chartered with the goal of soliciting volunteers for bag stuffing, registration and information desk; overseeing the on-site information desk; providing local information for posting to the NASFAA website and inclusion in *Today's News*; and assisting with any performers as needed.

On behalf of David Futrell of NASFAA, we hope you will consider volunteering, or encourage your staff to do so. The link below will provide additional information and provide access to the sign up form as well. Come join us! https://www.nasfaa.org/volunteer_opportunities

See you in San Diego!

Conference tip:

Did you like a speaker?
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on the conference app!

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Choosing a Repayment Term: Financial Aid Math that Adds up to Savings



Joe DePaulo, CEO
College Ave Student Loans

If you're like most people, you compared interest rates (or [APR](#)s) to determine the lowest-cost student loan option. Why wouldn't you? For decades, we've been inundated with interest rate-focused advertising from banks, mortgage lenders, and car dealers. It's a simple comparison, and the math is already done for you, so it's natural to stop there. However, there are other variables you should consider that could reduce the cost of your student loan. In this case, we look at how a shorter repayment period could save you thousands of dollars.

How does a lower interest rate affect the monthly payment and total cost of my student loan?

First, let's define what we mean by "total cost" of your student loan. The total cost is calculated as the amount borrowed plus any interest charged over the life of the loan.

Now, let's look at how a lower interest rate affects the total cost of a student loan. In the example below, this student would pay approximately \$8 less per month and save \$1,422 over the course of a 15-year loan simply by choosing the loan with the lower interest rate.

\$10,000 Loan*

Interest Rate	7.20%	6.50%
Repayment Period (years)	15	15
Monthly Payment	\$120.49	\$112.59
Total Cost	\$21,688.23	\$20,266.31
Total Interest	\$11,688.23	\$10,266.31

\$7.90 per month saved
\$1,421.92 total savings

But look what happens when we add in a few more variables. When we change the length of the loan, the lower interest rate doesn't have the same effect. In this next example, the loan with the higher interest rate (7.2%) and shorter repayment period (10 years) is the better option if your goal is to reduce the overall cost of the loan. While it's true that the monthly out-of-pocket costs will be \$42 lower in the scenario with the 15-year term (and lower interest rate), you save more than \$1,600 by taking the 10-year loan, even with a higher interest rate.

\$10,000 Loan*

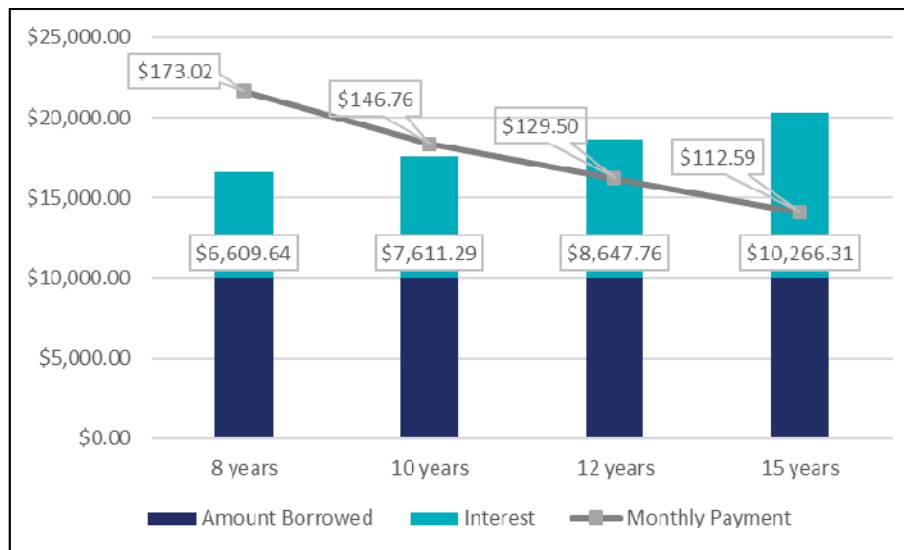
Interest Rate	7.20%	6.50%
Repayment Period (years)	10	15
Monthly Payment	\$155.10	\$112.59
Total Cost	\$18,611.50	\$20,266.31
Total Interest	8,611.50	\$10,266.31

\$42.51 per month extra
\$1,654.81 total savings

Why? The value of time works both ways. When you're saving for a big purchase (like college), we're told the earlier we start the better, even if we can only afford to save a little at a time. When it comes to borrowing money, the concept is the same, but it works in reverse. A shorter time frame and larger payments drive down the total cost.

**All loan scenarios assume a \$10,000 loan amount, one disbursement, deferred repayment, four-year in-school period, and a six-month grace period.*

Let's look at how a range of repayment period options (with the same interest rate of 6.50%) affects the total cost of your student loan. \$10,000 Loan*



As you can see from the chart above, choosing a shorter repayment period (resulting in an increased monthly payment) can lead to big savings over the life of your loan. Shortening your loan from 15 to 8 years saves \$3,657 in interest payments with a modest monthly payment increase of \$60.

Private student loan interest rates are based heavily on credit, which is built over time and may be difficult to quickly improve ([see Tips to Improve Your Credit Score](#)). While it's difficult for borrowers to control what interest rates they're offered, College Ave Student Loans borrowers are able to choose a repayment period from a range of options that best fits their individual goals. Students may be able to realize the benefits of a shorter repayment period without actually selecting one. Because most lenders do not have a penalty for early repayment, you could pay more than the minimum required each month.

Fortunately, you don't need a PhD in math to figure this out

The calculations described here aren't complicated, but for a first-time or infrequent borrower, it can seem like a daunting task. This is part of the reason why so many borrowers focus attention on the interest rate comparison when choosing between different loan alternatives.

Here's what students need to know about comparing interest rates and repayment terms before crunching the numbers:

1. The interest rate has a direct relationship to monthly payment and total cost. For the same repayment plan, the lower the interest rate, the lower the monthly payment and total cost of the loan.
2. The repayment term has a direct relationship to total cost, but an inverse relationship to monthly payment. For the same repayment option and interest rate, the shorter the repayment term, the lower the total cost of the loan and higher the monthly payment.
3. The combined effect of a lower interest rate and shorter repayment period will drive significant cost savings over the life of your student loan.

For those that don't want to learn the complexities of calculating accrued interest and monthly payments, you can use the simple (and free) [College Ave student loan calculator](#) to help you get the answers you need to find your best option.



Your Quarterly CASFAA Game Page

*Word Search !!
(or rather, Acronym Search!)*

W	X	T	C	D	U	M	C	H	E	N	B
G	A	R	E	J	Y	A	D	K	M	P	D
L	E	S	H	U	S	B	R	U	O	S	S
I	T	H	F	F	S	A	I	D	N	T	E
Q	N	V	A	A	J	B	F	G	T	H	L
N	E	A	L	J	A	Y	L	V	E	C	S
X	Z	O	D	P	R	S	L	A	R	G	A
U	E	T	L	E	F	C	O	M	E	U	R
S	U	E	H	N	I	M	G	E	Y	X	J
I	F	A	P	R	Q	F	A	U	Y	E	N
S	U	L	I	Y	T	H	L	X	N	S	D
X	V	N	S	T	E	J	F	E	H	A	L
C	T	R	I	E	D	A	C	A	W	P	P
G	H	E	R	U	Q	B	R	L	O	I	H
E	F	C	E	C	O	A	V	B	U	V	E
Y	U	R	S	A	M	G	F	A	M	S	T
P	Q	Y	J	H	J	Z	Y	L	P	T	Z
P	E	E	N	A	S	F	A	A	N	M	U

- PPY
- ISIR
- CDR
- FSA ID
- DACA
- C FLAG
- SIS
- FAMS
- COA
- EFC
- IFAP
- CASFAA
- Monterey
- WASFAA
- NASFAA
- SAP
- SAR
- MPN



Ron Lee and Pat Robles-Friebert
Strategic Business Directors
Inceptia, a division of NSLP



Getting Some Relief: Financial Aid Management Strategies to Maximize Resources

In an era of change fueled by increased competition, financial pressures, and the role of “student” becoming synonymous with “customer,” the pressure on staff in the financial aid office is building. More than ever, it is critical for schools to find new innovative ways to gain a competitive advantage. As budgets tighten, many institutions need to reduce expenses. In addition, as higher education institutions move to be more customer-centric, they must also relieve their staff of tedious administrative tasks so they can better focus on students and improving the customer service experience.

These needs have inspired a growing shift in perspective to the benefits of outsourcing core financial aid processes. A 2016 NASFAA Benchmarking Report shows 39 percent of financial aid offices outsource their delinquency/default management activities and 16 percent are exploring outsourcing verification.

Outsourcing is a means for financial aid offices to gain efficiency that leads to greater student engagement and higher employee satisfaction. By outsourcing specific duties, financial aid staff have the freedom to spend more time with students. Moreover, outsourcing key processes like verification can improve the speed and efficiency of packaging student aid, increasing the likelihood of enrollment.

The return on investment for outsourcing financial aid processes is best seen in the people. Employees have higher satisfaction because they are not being stretched too thin, leading to greater student engagement and overall increased satisfaction with the process. If your office is “feeling the pain,” consider a holistic approach to researching options that meet your institution’s goals and objectives:

- Does the potential partner follow all third-party institutional requirements and responsibilities?
- Does the potential partner meet security requirements?
- What, if any, set up or support will be required from your institution’s IT Department?
- What reporting options are available?
- What personnel training and quality control methods are used?
- What is the pricing model?

Outsourcing time-consuming financial aid tasks can be an effective strategy to reducing stress in the financial aid office and improving the financial aid experience for your students, your staff, and your school.

For more information about Inceptia, contact Ron Lee ronl@inceptia.org, or Pat Robles-Friebert patf@inceptia.org, or visit www.inceptia.org.



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Room Name	Sunday, 11/6 2:45 - 4:00 PM	Sunday, 11/6 4:15 - 5:30 PM	Monday, 11/7 10:15 - 11:30 AM	Monday, 11/7 1:30 - 2:30 PM	Monday, 11/7 3:00 - 4:00 PM	Monday, 11/7 4:15 - 5:30 PM	Session Threads
	Sessions: A	Sessions: B	Sessions: C	Sessions: D	Sessions: E	Sessions: F	
	A1	B1	C1	D1	E1	F1	
Elite 1/2/3	CSAC Update	Direct Loan Update	2017-18 Verification	Prior-Prior Year and Early FAFSA	Prior-Prior Year and Early FAFSA (Repeat)	Program Review Essentials and Top 10 Audit Findings	GP
Sunday - Platinum 9 Monday - Orange County 1	Administering Adds, Drops and Withdrawals	Return to Title IV Funds - Programs of Study Taught in Modules	SULA Update	The New "Cal Grant Delivery System" Update/Open Forum	Navigating WebGrants	Early FAFSA and the New Cal Grant Process	Department of Education
Sunday - Platinum 8 Monday - Orange County 2	How to Detect and Deter Federal Financial Aid Fraud	Building Your Financial Aid Career	Supporting Undocumented Students in Higher Education	Student Loans: Inspiring Responsible Borrowing	Stronger Together: The Financial Aid Office's Role in Dreamer's Success	Tax Transcript Decoder	CSAC
Sunday - Platinum 7 Monday - Orange County 3	Mystified by the 1098-T? Focus on the Tax Credits Instead	Financial Aid Jeopardy	Assets In the Need Analysis: Getting it Right	Ten Big Ideas for Student Retention	Consumer Information Disclosures: Where Do I Start?	GP Town Hall	Financial Aid Best Practices
Sunday - Platinum 10 Monday - Orange County 4	NASFAA Compliance Tools	Sustaining Our Ethical Moorings in the World of Early FAFSA	"Uncommon Service" in the Financial Aid Office: A Model of Service Excellence	The Cost of Compliance: NASFAA's Standards of Excellence Review vs. ED Program Review	Ready, Set, Certify: A Discussion of Best Practices for Administering Veterans Benefits	Public Service Loan Forgiveness from A-Z	Management, Leadership, Global Thinking
Salon A	Graduate Student Financial Literacy: Practical Applications at Work	Walking the Path: Utilizing Behavioral Finance to Strengthen Your Financial Education Outcomes	The Matrix on the Cost of Attendance	Federal vs. Private Loans: Identifying the Opportunity Cost	Connecting Financial Aid Office with Curriculum, Admission & Records and Other Stakeholders on Campus	Student Loan Market Trends: Is College Worth It?	Professional Development, Customer Service
Salon B	Presenting for the Non-Presenter	Cultural Competency - What Is It and Why Does It Matter?	Catching At-Risk Youth	Five Minute FABs	Managing Up - How to Have a Positive Relationship with Your Boss	Social and Philosophical Perspectives on Awarding Aid	Financial Literacy & Student Loans
Salon C	Sending the Right Message	Make Your Own Tutorial Video	The Clearinghouse, Enrollment & Compliance Reporting and Your School	Five Simple Steps to Managing Stress in Your Life	Grace Period Counseling for Student Loan Repayment Success	Communicating Under Conflict	Trending Issues
Salon D	Ten Tips for Student Loan Borrower Outreach	The One Stop Shop - Lessons Learned	Serving Students in Economic Crisis	Promoting Autonomy in a World of Over-Parenting	Why College Students Dropout and What Some Schools Are Doing To Fix It	Trends in Student Aid and Pricing	
Salon J	Innovative Alternative Loan Solutions	Private Loan Processing Simplified	Prioritize People, Not Paper, With StudentForms From CampusLogic	Simply Banking: Why Students Need to Learn About Banking and Money Management	Ensuring Compliance and Continuity in Financial Aid Credit Balance Disbursements	Private Loan Processing and Lender List Management with ELMone	
Salon K	Financial Aid Management Strategies: The Benefits of Outsourcing Verification	Streamlining Scholarship Management with AcademicWorks	Breaking Down Barriers: Next Generation Campus Cards	How Students Use Credit and What You Need to Know	Would You Read Your Own Website?	NASFAA: Did You Know?	
Platinum 2	No Greater Odds - Discussion and Q & A with Staff	Closed	Closed	Closed	Closed	Closed	

Vision Statement



CASFAA will:

- Serve as a resource for all financial aid professionals in California;
- Provide members with opportunities to become actively involved in the activities of the Association;
- Prepare members to assume leadership roles in the student aid profession, the Association, and other financial aid associations;
- Serve as an authority in the State on student aid issues and be consulted regularly by Federal and State policy makers, the media, and other educational partners; and
- Be proactive with regard to positions on State and national financial aid policy issues, and in protecting the interests and rights of California students for educational access and choice.

• Adopted by the 2006 CASFAA Executive Council •

Join Us for the 45th Anniversary Conference

October 28th - 31st 2017 in Monterey, CA !

Our theme: *Finding Your Voice*

