



Southwest Association of Student Financial Aid Administrators
news FOR and ABOUT the SWASFAA membership

THE SCAN

Fall 2011 Issue



President's Message

President's Message

by Laura Coponiti, SWASFAA President



As we all begin our fall term I am hopeful that all is going well on your campus and that each of you found a little time this summer to take some much needed vacation. I would like to say thank you to each and every one of you for all the hard work you do each day. I know sometimes it may not feel like it but you do make a difference in each of your students lives, and it show as they walk across the stage to receive their diplomas.

The SWASFAA board and committee chairs have also been working hard this summer. Some of our current projects are nominations and elections, decentralized training, annual conference and boot camp. I have been blessed with such a hard working team; they have really made this experience a great one.

NASFAA has selected SAP as the Topic for the upcoming decentralized training. The workshop will focus on regulatory changes, implementation issues, and sharing examples of policies and procedures. Tania Savoit and her committee are in the process of finalizing the details, so watch for more information on this great opportunity.

Don't forget our annual conference and boot camp is coming up. They will be held at the Hard Rock Hotel and Casino in Tulsa, Oklahoma. Boot Camp will be held November 14th - 16th and the annual conference will be held November 16th - 18th. If you have not already done so now is the time to get registered for Boot Camp and the Annual Conference. Registration for both events is available on the SWASFAA webpage (www.swasfaa.org) along with the tentative agendas. The hotel deadline is October 14th. Register now to ensure you get a room on site!

I hope you enjoy this issue of the SCAN. Thanks again for all you do, keep up the good work!

Sincerely,
Laura Coponiti

"Some of our current projects are nominations and elections, decentralized training, annual conference and boot camp. I have been blessed with such a hard working team; they have really made this experience a great one."

TABLE OF CONTENTS

President's Message	1
AASFAA - Arkansas State Report	2
LASFAA - Louisiana State Report	2
OASFAA - Oklahoma State Report	3
Annual Conference Update	3
2011 SWASFAA Boot Camp	4
The DREAM Act: Separating Myth from Fact	4
Borrower Boot Camp: Get Your Graduates in Repayment Shape With These Five Tips	6
Online Financial Literacy Training That Works: Making Lessons Stick	7

Arkansas News

by Bronwyn Sneed, Arkansas State President

On June 8 - 9, Spring Training was held for "rookie" aid officers at Student Loan Guarantee Foundation in Little Rock. This training was conducted by experienced directors and SLGFA staff. This was the first time in awhile that this type of training has been offered in our state and based on surveys from our membership, we found there is a huge need for this type of training. We had 48 rookies to attend and Rita Toland, Training Chair, and her committee provided excellent information for all.

On June 20 - 21, a Clock-Hour Workshop was held at Pulaski Technical College thanks to Carlia Smith, Rita Toland and Becky Collins. A special thank you goes to the staff at Pulaski Technical for providing the site and everything that they did. Fred Sellers from the Office of

Post-Secondary Ed in Washington, Trevor Summers from the Dallas Regional Office and Rita Toland from SLGFA presented sessions concerning the new clock hour definition and clock to credit hour conversion. Schools were updated on new procedures for paying fsa program funds for clock hour programs.

AASF AAA is busy getting ready for the fall conference which will be held October 20-21, 2011 at beautiful Lake Degray outside of Arkadelphia, AR. Shelia McManus and her committee are busy planning for the conference.

The Nominations Committee is now soliciting nominees for the 2012 year and we should be voting on our new board soon. We are hoping that members will continue to be an active part of AASF AAA and so far we have some great nominees.

“We are hoping that members will continue to be an active part of AASF AAA and so far we have some great nominees.”

Louisiana Association of Student Financial Aid Administrators (LASFAA)

by Denise Spellman, Louisiana State President

“Cutting Through the Red Tape:” Focusing on the End Result ~ Success”

LASFAA held its 2011 Upper Management Meeting on Thursday, August 4, 2011. This was a well attended, very timely and informative meeting for Directors, Assistant/Associate Directors, Coordinators and Managers. The theme for the meeting was “Cutting Through the Red Tape:” Focusing on the End Result ~ Success”...The success of our government, the success of the Federal Student Aid Programs, the success of our institutions, the success of us as professionals and more importantly, the success of our students - as they strive to excel!

The presentations included expert presenters from local, state, and federal levels who provided pertinent information during this crucial time. Some of the presenters included: Theresa Hay, Associate Commissioner for Strategic Initiatives - Louisiana Board of Regents; conference call with Jeff Baker, Director of Policy Liaison and Implementation - Department of Education; Sujuan Boutte, Assistant Executive Director of Programs and Chief Operating Officer - The Louisiana Office of Student Financial Assistance (LOSFA); and a conference call with Megan McClean, Managing Director of Policy & Federal Regulations - National Association of Student Financial Aid Administrators (NASFAA). The meeting ended with round table discussion regarding SAP and other topics.



LASFAA Fall 2011 Conference

“The Evolution of Financial Aid: Past, Present & Future - Are We There Yet?”

October 26 – 28, 2011

Crown Plaza Hotel

Baton Rouge, LA

OASFAA Update

by Bronwyn Sneed, Oklahoma State President

July 1st marked the changing of the guard for the Oklahoma Association of Student Financial Aid Administrators. Mendy Schmerer, succeeded, David Barron as the new President of OASFAA for the 2011-2012 year. Mendy currently serves as the Assistant Director of Student Financial Aid at the University of Oklahoma Health Sciences Center.



Mendy Schmerer has already been busy advocating for Oklahoma students and financial aid professionals by petitioning legislators on the importance of Federal Student Aid. Her efforts even made it to the NASFAA news as an example to inspire other to communicate with their elected officials and express the vital role Federal student aid plays in the lives of their constituents. The full letter can be read at the link below.

http://www.nasfaa.org/Main/Original_Content_Format/2011/OASFAA_President_Sends_Letter_to_Oklahoma_Lawmakers_to_Advocate_for_Student_Aid.aspx

OASFAA is looking forward to an active year as there are sure to be more opportunities to be advocates to Congress, our state legislature, and our communities as a whole.

Annual Conference Update

by Andrew Hammontree, Committee Chair



Please mark your calendars to attend the annual SWASFAA conference on November 16-18 at the Hard Rock Hotel and Casino in Tulsa, Oklahoma. We have an exciting agenda full of informative sessions that will answer your burning questions about Satisfactory Academic Progress, Gainful Employment, the upcoming changes to verification, and many other issues. We will have trainers from the Department of Education and NASFAA joining us, in addition to the Direct Loan servicers and many other qualified experts in the industry. One of the great benefits of the SWASFAA conference is interacting with other colleagues from the region. Even with all the changes in financial aid, you can always count on one thing staying the same: You can still depend on SWASFAA to provide top-notch training. So don't miss out on the opportunity to see old friends and new acquaintances. Get ready to "Keep on Rockin'" in Tulsa!

Registration information can be found at: http://swasfaa.org/docs/conferences/toc_conferences.html.

SCAN is produced by the Southwest Association of Student Financial Aid Administrators. SWASFAA is a professional organization with a diverse membership and SCAN works toward providing a forum for communicating to the membership news and issues affecting the student aid profession in the Southwest region. The ideas and opinions expressed in this forum do not necessarily reflect the viewpoints of SWASFAA, its board of directors, or its members.

Article Submission

Submit your articles, staff updates, photos or other items of interest for the SCAN to

Sara Elliott at selliott15@cnm.edu.

Questions can also be sent to the same address.

DEADLINES

Deadline for articles to be received for inclusion in the Winter 2011/12 edition of SCAN will be December 1, 2011.

SWASFAA CALENDAR

Check the calendar on the SWASFAA website for events happening in your state and region. If you have events you'd like to add to the SWASFAA calendar, please notify

Sara Elliott at selliott15@cnm.edu.

SWASFAA 2011 Boot Camp Let's Get Rollin'



Truth or Myth:
Elvis is not the king of Rock and Roll.
The Rolling Stones are better than the Beatles.
Financial Aid never changes.
All financial aid programs are never complicated.

Find out the answers to these and more questions at: SWASFAA Boot Camp

Boot Camp Committee Members:

Linda Good, Oklahoma
Shannon Guillory, Chair
John Jefferson, Arkansas
Mary Sue Rix, Louisiana
Brent Small, New Mexico
Denise Welch, Texas, Co-Chair

Registration and Hotel Information:

Register online at www.swasfaa.org Fee = \$200pp
Hard Rock Hotel & Casino Tulsa, OK
Hotel reservation deadline: **Oct 14, 2011**
1.800.760.6700 or www.HardRockCasinoTulsa.com
For reservations via telephone, request group rate for Annual Southwest Regional Convention or SASF111311 if making reservation online.

The DREAM Act: Separating Myth from Fact

by Justin Draeger, National Association of Student Financial Aid Administrators

I have yet to have to sit down with someone who has been opposed to the DREAM Act, who after understanding what the bill would (and wouldn't) provide to undocumented students, didn't have a change of heart, if not a complete reversal in their original position. The Federal Development, Relief, and Education for Alien Minors (DREAM) Act was first introduced in 2001 and re-introduced in both chambers of the 112th Congress in May 2011. The bill failed to pass in the 111th Congress, and while many consider its passage unlikely with the 112th Congress, Senate Democrats continue to move forward in the legislative process. Along the way, some misperceptions of the program have arisen. This article attempts to separate fact from fiction.

registering for Selective Service (if male), not committing criminal acts, not providing false information in documents, and not falsely claiming U.S. citizenship.

continued on page 5

DREAM ACT 101

MYTH: The DREAM Act grants automatic citizenship to illegal immigrants.

FACT: The DREAM Act is actually quite stringent and makes a bet on those most likely to be successful in this country. It only grants college-eligible students and military personnel (those who are willing to give their life defending our freedom) legal, *conditional* residency. After an additional six years they may attain permanent residency (not automatic citizenship). During their six-year conditional residency, they must continue in college or receive an honorable discharge from the military before applying for citizenship. They must also demonstrate "good moral character" as defined under immigration law, specifically by

The DREAM Act: Separating Myth from Fact... (continued from page 4)

MYTH: The DREAM Act is a disguised “amnesty” program and flaunts current law.

FACT: It is not a disguised amnesty program. Amnesty is defined as a legislative or executive act by which a state restores those who are guilty of an offense to the position of “innocent.” By definition, DREAM-eligible students were all children - sometimes infants - when they were brought to this country. They committed no crime for which they must be absolved, in that they almost always had no control over their arrival in the US. While it is true that these DREAM-eligible young people are not currently protected by federal law, it is also true that the laws of our country - particularly on immigration - are not static, but are designed to change over time to meet the needs of our country.

MYTH: The DREAM Act takes scarce student aid dollars from the programs we are already struggling to pay for and gives them to noncitizens:

FACT: DREAMers would only be eligible for Federal Work Study and federal student loans. They would not qualify for gift aid, such as Pell Grants or FSEOG.

MYTH: The DREAM Act costs taxpayers money.

FACT: In fact, DREAM would save money. The Congressional Budget Office estimates that enacting the bill would **reduce deficits by about \$1.4 billion from 2011 to 2020**. That result reflects an increase in on-budget deficits of about \$1.4 billion over that period and a decrease in off-budget deficits of about \$2.8 billion over the same period.

Researchers at UCLA’s North American Integration and Development Center estimate that if 825,000 undocumented youths obtain legal status under the DREAM Act, they would **generate \$1.4 trillion in income** over a 40-year period.

In addition, the perception that illegal immigrants come here, commit crimes, and cost taxpayers’ money for incarceration **does not hold true**, statistically. The Brookings Institute found that the foreign-born share of our population now shows **zero relationship to property crime**, and a negative relationship to violent crime. The pattern is most pronounced for primary cities and inner-ring suburbs, but not for lower-density suburbs and ex-urbs.

MYTH: Passage of the DREAM Act would create a “magnet effect,” with more illegal immigrants flocking to the US to find a subsidized education.

FACT: Actually, illegal immigration is down across the country, even in states that have passed a version of the DREAM Act. Douglas S. Massey, co-director of the Mexican Migration Project at Princeton, recently reported that interest in heading to the United States for the first time had fallen to its lowest level since at least the 1950s, even in states that have passed their own “DREAM Acts.”

“No one wants to hear it, but the flow has already stopped,” Mr. Massey said in the *New York Times*, referring

“In 2007 the DREAM Act was altered modestly by amendment and garnered more than a quarter of all Republican support. Since that time, support for the bill has divided along party lines and fallen victim, as many issues have, to political gridlock.”

to illegal traffic. “For the first time in 60 years, the net traffic has gone to zero and is probably a little bit negative.” Why? In simple terms, Mexican families are smaller than they had once been. The pool of likely migrants is shrinking. The unauthorized immigrant population of the United States has grown significantly in the past two decades. In 1990, there were a reported 3.5 million unauthorized immigrants living in the U.S, a number that more than doubled at the turn of the century to 8.4 million and peaked at 12 million in 2007 ([Passel and Cohn, 2010](#)). The most recent estimates indicate that 11.2 million undocumented immigrants currently reside in the U.S., marking a halt to the temporary decline witnessed in the years following its peak ([Passel and Cohn, 2010](#)).

MYTH: The DREAM Act is part of the left-wing political agenda.

FACT: The DREAM Act has traditionally had bipartisan support. Originally submitted in the Senate by leading Republican and one-time Republican presidential hopeful Orrin Hatch, it had 18 additional co-sponsors from both political parties.

Former Republican Texas Governor and President George W. Bush supported the DREAM Act, and current conservative [Texas Governor Rick Perry is a supporter](#). “To punish these young Texans for their parents’ actions is not what America has always been about,” Perry told the *New Hampshire Union Leader* in his first New Hampshire interview of the 2012 campaign cycle.

In 2007 the DREAM Act was altered modestly by amendment and garnered more than a quarter of all Republican support. Since that time, support for the bill has divided along party lines and fallen victim, as many issues have, to political gridlock.

Borrower Boot Camp: Get Your Graduates in Repayment Shape With These Five Tips

by Kevin Struckhoff, TG Assistant Vice President, Relationship Management and Consulting

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 (http://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.
- **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.

Kevin Struckhoff is TG assistant vice president for relationship management and consulting, serving schools in SWASFAA. You can reach Kevin at (800) 252-9743, ext. 6701, or by e-mail at kevin.struckhoff@tgsfc.org. Additional information about TG can be found online at www.tgsfc.org.



Online Financial Literacy Training That Works: Making Lessons Stick

by Kevin Struckhoff, TG Assistant Vice President, Relationship Management and Consulting

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.

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.

continued on page 8

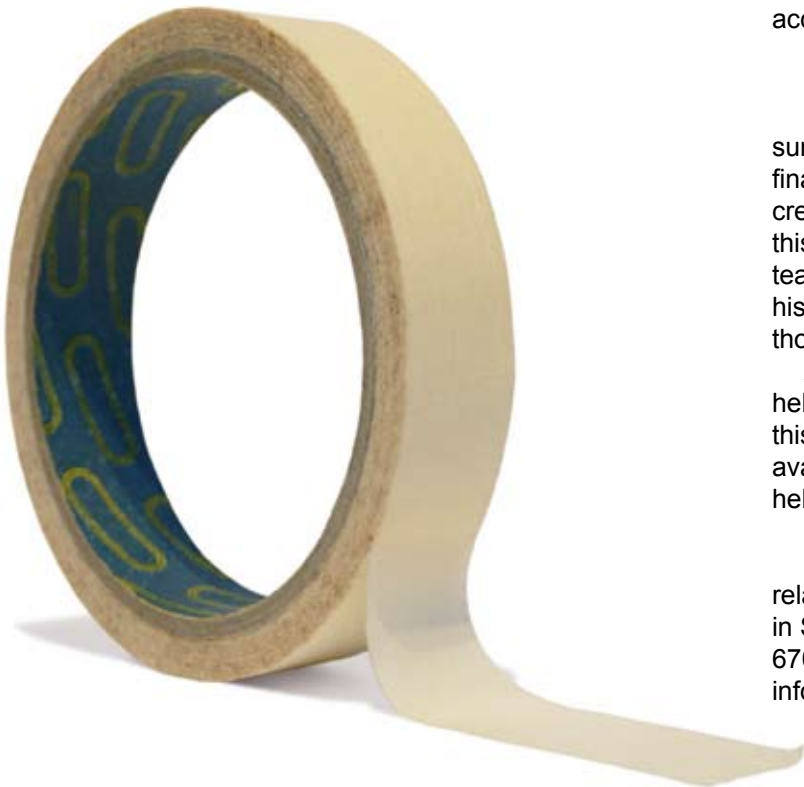
Online Financial Literacy Training That Works... (continued from page 7)**3. Appeal to the eye**

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 senses 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.

**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.

Kevin Struckhoff is TG assistant vice president for relationship management and consulting, serving schools in SWASFAA. You can reach Kevin at (800) 252-9743, ext. 6701, or by e-mail at kevin.struckhoff@tgslc.org. Additional information about TG can be found online at www.tgslc.org.