

VASFAA VOICE

Spring Issue

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Virginia Association of Student
Financial Aid Administrators

VASFAA VOICE

President's Message - Ashley Reich

Dear VASFAA Colleagues,

I am excited and honored to officially have transitioned into my role as President of VASFAA for the 2013-2014 year. I look forward to the opportunity of being able to work with many of you in some capacity over the next year. As we move forward, I wanted to bring to remembrance the 2013-2014 theme of "Press On" that was mentioned at the VASFAA Conference in May. It should be our goal as Financial Aid Administrators to assist one another in pressing on during difficult times as well as assisting our students in pressing on to pursue their educational goals and dreams. With the ever-changing times in Financial Aid, it is easy to become discouraged and lose sight of our purpose, but it is imperative that we encourage one another along the way.

Earlier this Summer, the 2013-2014 VASFAA Executive Board and Committee Chairs met at Graves Mountain Lodge in Syria, VA for the annual VASFAA Transitional Retreat. Even though we were all without cell phone service and had limited internet capabilities, the retreat was filled with great ideas for the future and many key decisions were able to be made during this time. We were able to have a great time of bonding over an evening fire while roasting s'mores as well as sitting outside until late in the evening chatting about our experiences in Financial Aid.

As we look to the future, keep your eye out for upcoming training opportunities like the annual VASFAA Fall Non-Conference Workshop that will take place at Liberty University on Friday, October 4th. Registration and further details about the event will be coming soon! The Non-Conference Training Committee has a great line-up of speakers and training topics that will be beneficial for all. Also, continue to pay attention to the multiple changes taking place on July 1st regarding the 150% Subsidized eligibility, interest rates for Subsidized loans, and origination fee changes.

My travels will take me to the NASFAA Conference in the exciting city of Las Vegas from July 14th-17th. I am looking forward to learning more about upcoming changes and having the ability to speak at two different sessions during the conference.

Keep Pressing On!

Sincerely,

Ashley Ann Reich
VASFAA President 2013-2014

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VASFAA Transition Meeting Conference

Recap

By: Kathleen Garlow

On June 24th and 25th, the VASFAA Board and Committee Chairs traveled to Graves Mountain Lodge, in Syria, Virginia, for the annual VASFAA Transitional Retreat. The retreat provided an opportunity to network and exchange ideas for the upcoming year.

The Board meeting included a discussion of old and new business to close out the 2012-2013 year and kick off the 2013-2014 year. The retreat also provided a chance for new Committee Chairs and Board members to receive specific training for their upcoming roles. These exchanges allowed Committee Chairs and Board members to collaborate and brainstorm so that the incoming team can hit the ground running.

Ashley Reich also took some time to discuss the theme of “Press On”. As Financial Aid Administrators we play a key role in helping students reach their educational goals. We also have the privilege of encouraging each other to persevere in spite of hectic schedules and ever-changing rules and regulations. We accomplished quite a bit in the meeting and key decisions were able to be made. We also had a chance to get to know each other outside of the meeting. We shared s’mores over a campfire and talked late into the evening sharing ideas and experiences.

I’m looking forward to the year ahead, serving as the Chair of the Non-Conference Training Committee and working with a great group of people. The Fall Non-Conference Workshop will be held at Liberty University on Friday, October 4th, 2013. The Committee is finalizing the agenda and will release it soon. If you are interested in helping to plan this or other Non-Conference events, please feel free to contact Katie Garlow at kgarlow@liberty.edu.



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Perspective: Communicating More Effectively with Spanish-speaking Families

By: Andrés Cordero, Jr.

As a Latino, a former first-generation college student, and now a volunteer outreach ambassador for a public nonprofit, I've been on both sides of the college exploration process. I can appreciate the obstacles faced by students who want to go to college but who may be challenged by language, by a lack of family legacy in college attendance, and by the sometimes intimidating process of finding ways to finance a higher education. And let's be honest — it isn't exactly easy to get to college even if you aren't hindered by these factors. Figuring out the path to college can be difficult, even in the best of circumstances.

So when I can help families and students find their way, I enjoy doing it. If you, or others on your team, are planning an outreach event or activity and you anticipate interacting with Spanish-speaking families, here are a few things to consider.

Recognize that college exploration can be a family affair

Because of factors that include the level of financial commitment, relevance to a student's future, and the possibility that the student will soon be separated from the family unit, many Latino families will explore the college-going experience together. Parents/guardians and siblings are likely to join the student as they attend events to learn more about college. Grandparents or aunts or uncles may participate as well. Because of this, you will want to be prepared to share information based on the perspectives and needs of others besides the student. For the student and his or her family, the event may be a shared experience, so be sensitive to these informational needs.

Be courteous, open, and friendly — your body language will signal your approachability

Learning something new can be intimidating to anyone, so pay close attention to the way you dress, to your body gestures, to your movements, and to your facial expressions. You will want to be approachable, without making people uncomfortable; casual glances and reassuring smiles are often subtle ways of inviting conversation. Some students and their families may look confused or overwhelmed; a simple "how can I help?" and an appreciative smile may be enough to get the conversation going. When it comes to clothing, business casual or casual wear is often best; avoid dressing in formal business wear that can imply you are selling something or are "too important" to be interrupted.

Be respectful of and acknowledge adults and parents

Many Latino cultures emphasize respect for older generations. Even if it's clear that the student will be the one "conducting business," be sure to recognize or acknowledge the student's elders. A simple greeting will do, but neglecting this acknowledgement can be seen as a signal of disrespect, making it more difficult to establish rapport and trust. If you are speaking Spanish with the family, some Spanish-speaking parents may eagerly jump in once they realize you can answer their questions as well.

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Perspective: Communicating More Effectively with Spanish-speaking Families (Continued)

Be an active listener

When you invite a question or a conversation, stay with it through its conclusion as much as possible. Generally, students' questions are the easiest to answer; parents and other elders may pose more complex and thoughtful questions. Avoid staring directly at the questioner; it is considered disrespectful and confrontational. Instead, glance slightly away, but shake your head back and forth, and give verbal cues that you are listening. Repeating what you are being asked is a good way to demonstrate that you understand, and gives others nearby a second opportunity to listen to the question before you provide the answer.

Demonstrate you relate to their situation or circumstances

Families in many cultures can feel that they are alone in not understanding a process or knowing the answer to a specific question. For families of first-generation students, this sense is often even more prevalent. To help families be more open to your responses, listen to their situations, as these often set the stage for their questions. Acknowledge their circumstances, restate their question, and, when possible, share similar examples. This "storytelling" approach to answering questions helps many remember what was said.

Ask about a family's needs before you begin

Even if you determine that a family needs information in Spanish, avoid making assumptions about their situation. Spanish-speaking families are as diverse in fluency, level of acculturation, socioeconomic status, and other factors as English-speaking families. You may be dealing with a family that has recently arrived from another country and is unfamiliar with the U.S. educational system, or you may be dealing with a third- or fourth-generation Spanish-speaking family that simply has not assimilated fully to U.S. culture. Spanish speakers can come from many different countries, and so their choice of terms, tone, pitch, and annunciation may differ dramatically. They may have been highly educated in their country of origin, or they may be struggling to build a new life in the United States.

Know that many Spanish speakers appreciate your efforts — and they aren't expecting perfection

As with other segments of the population, professionals and volunteers who help students and families understand the college-going process have varying levels of Spanish-language proficiency. Some may understand Spanish, but may not be comfortable speaking it. Others find that they can speak it, but are uncomfortable writing in the language. Often, what is most important, and most valued, is the effort. Just as with English, Spanish is often spoken in a manner that is not strictly correct, and there is considerable license to modify language in whatever way is necessary to make it easiest to understand. Except in rare circumstances, most Spanish speakers are forgiving when it comes to minor errors. Their goal in these situations isn't to grade your fluency; it is simply to gather whatever information they can to make the important decisions related to attending college.

As you prepare for the busy season of educating students and families about going to college, recognize that your efforts do make a difference. These simple tips can help you better support those who are reaching out to Spanish speakers. Ultimately, any effort you and your institution can make in communicating this information will be appreciated by those seeking to build a better future for themselves and for those they love.

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Senate Reaches Student Loan Interest Rate Deal By: Megan McClean, Policy & Federal Relations Staff

After months of debate, the Senate yesterday passed a bill that would create a long-term market-based interest rate solution for all federal student loan borrowers. The Bipartisan Student Loan Certainty Act passed the Senate by a vote of 81 to 18 and would have a retroactive effective date of July 1, 2013.

The deal reached in the Senate marks a long-awaited compromise by Senate Republicans, Democrats, and the Obama Administration. Under the act interest rates would be based on the 10-year Treasury bill plus the following percentage add-ons:

- 2.05 percent for undergraduate Stafford (subsidized and unsubsidized)
- 3.6 percent for graduate Stafford
- 4.6 percent for PLUS (parents and graduate students)

In addition, the deal includes caps: 8.25 percent for undergraduate Stafford; 9.5 percent for graduate Stafford; and 10.5 percent for PLUS. Loans would be “variable-fixed,” meaning students would receive a new rate with each new loan, but then that rate would be fixed for the life of the loan.

“The bill that is before us represents a number of compromises that were made on both sides,” said Sen. Tom Harkin (D-IA) the chairman of the Health, Education, Labor and Pensions Committee, acknowledging the bipartisan effort that went into crafting this deal.

Speaking from the Senate floor, Sen. Lamar Alexander (R-TN) called the bill a “victory for students” and added that it makes student loans “simpler, cheaper [and] fairer.”

NASFAA President Justin Draeger issued a statement of support when the Senate compromise was initially reached.

The bill will now go back to the House for consideration, where it is expected to pass. At NASFAA's National Conference last week in Las Vegas, Department of Education officials made clear that should an interest rate deal be reached, schools would not be responsible for any reprocessing. In addition, new Master Promissory Notes (MPN) would not be issued since MPNs do not include interest rates.

This article was originally posted by NASFAA as a part of their latest news updates. The original article can be found at this link: http://www.nasfaa.org/Main/orig/2013/Senate_Reaches_Student_Loan_Interest_Rate_Deal.aspx

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From the Editor
By: Daniel McClanahan

I wanted to take this opportunity to thank all of my VASFAA colleagues and members for giving me the opportunity to write the newsletter for the past year. I have truly enjoyed my experience in this role, and I look forward to keeping in touch with those of you I have been able to meet and connect with during my time as the editor of the newsletter. It has truly been a pleasure getting to work with such impressive individuals.

Although I will not be serving on the VASFAA board this year, I still look forward to hearing about all of the big things that this organization is doing. Whether you realize it or not, it is important to remember how important your job is as a Financial Aid Administrator. This is something that VASFAA takes very seriously as an organization, and is very evident in the way that they help students and Financial Aid Professionals alike year after year.

Thank you again, and remember to keep pressing on!

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Thank You to Our Contributors!

Ashley Reich
Katie Garlow
Charles Bradford
Andrés Cordero, Jr.
NASFAA