# News & Views

# Indiana Student Financial Aid Association

April/May 2003

Volume 22 Issue 5

## PRESIDENT'S REPORT

## Jeff Pethick

It is "March Madness." Most people associate "March Madness" with the end of the college basketball season. College teams are hoping that an invitation to the NCAA Tournament will be the reward for a successful season.

We also have "March Madness" in the financial aid profession. Many students are finalizing their financial aid applications and related documentation. Financial aid offices are busy, providing students with financial aid decisions. Throughout the months of March and April, students review new financial aid and admissions information to decide which school is the best academic, personal and financial match for them.

ISFAA is conducting a similar evaluation of ISFAA's future direction. Our review started with a survey of the membership about issues that are important to ISFAA. On February 26-27<sup>th</sup>, the ISFAA Executive Committee and former ISFAA Presidents met to create a

strategic plan. The strategic plan included a review of the membership survey. Results of the strategic plan will be shared with the membership at the Spring Conference and via the ISFAA website.

ISFAA coordinated a Leadership Symposium on February 27-28<sup>th</sup>. The Leadership Symposium was an opportunity to provide talented and dedicated new members of the association with leadership training.

ISFAA hopes to increase the involvement of the membership. Included in this newsletter is an ISFAA Volunteer Form (see pages 14 & 15). Please take a moment to consider volunteering for one or more of the many opportunities within the association. The ISFAA Volunteer Form is also available on the ISFAA website (www.isfaa.org). If you wish to complete a paper form, please send the ISFAA Volunteer Form to me.

On behalf of ISFAA, I want to thank you for your dedication and service toward students.

#### Inside this issue:

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The countdown is continuing! ISFAA News & Views will go digital with the first issue of Volume 23 and the name of the newsletter will be changing with the times. The new name for the newsletter and the contributor of that winning name will be announced at the Spring Conference.

## COMINGS AND GOINGS

**Kathleen White,** Indiana State University, Newsletter Committee

#### **TRANSITIONS**

- Barbara Thompson, having retired from IUPUI in February, has begun a new career with USA Funds.
- Vikki Kelley Goeke, late of IUPUI and Ivy Tech Central, is now with Sallie Mae.

### **RETIREMENTS**

 Don Koors, seasoned colleague with Indiana Vocational Rehabilitation, is retiring June 6th. We shall certainly miss his wonderful sense of humor!

#### **BIRTHS**

- Maybe Don Koors is retiring so that he can spend more time with his new grandchildren. Nicholas and Mitchell, each weighing over 7 lbs, arrived February 26th. Joining big sister, Taylor, the twins are reported to be doing just fine.
- Pat Bright, SSACI, is the proud grandmother of Madeline Elisabeth, courtesy of daughter, Lisa. Maddie arrived March 18th weighing in at 7 lbs, 12 oz and 19 inches (she has some growing to do to match her mother who is 6 ft+!!).

## **ILLNESS**

 Gary Switzer, spouse of Jacki Switzer (Ivy Tech Terre Haute) has been placed on the nation-wide kidney transplant list. Please keep both he and Jackie in your thoughts and prayers.

#### **MILITARY NEWS**

 CJ Cooprider, son of Janis Cooprider (Indiana State) has joined the Marines.



#### CONDOLENCES

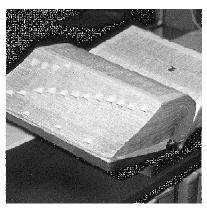
• To **Lois Rini**, IVY Tech Evansville on the death of her mother in early March.

What's the most important decision a

college student makes after choosing a school?

How to pay for it.

At Fifth Third Bank we offer a wide variety of student loan options and are staffed with knowledgesble individuals committed to finding the right student loan for you.



The Equal Housing Lander

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## College Goal Sunday '03, 14th Year of Assistance

## Janet Trimble, Ball State, CGS Co-Chair

In the past 14 years, College Goal Sunday has helped nearly 60,000 Indiana families properly apply for financial aid. College Goal Sunday's success is largely due to the commitment of ISFAA members. College Goal Sunday 2003 benefited from the work of 450 volunteers.

College Goal Sunday was held at 34 sites in 29 cities across Indiana. Several College Goal Sunday sites showed a rise in attendance from last year. The largest statewide attendance increase came from the Lawrence Central High School site in Indianapolis where 185 individuals participated as compared to 97 last year resulting in a 91 percent increase. The number of participants in Anderson jumped 45 percent and the Lafayette site showed a 39 percent increase.

Students who attended College Goal Sunday, completed a FAFSA and submitted an evaluation form were entered into a drawing to win one of three \$300 educational prizes. The drawing will be conducted at the College Goal Sunday 2003 Steering Committee Wrap Up Meeting.

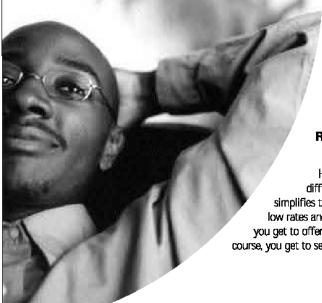
Starting in early February, select Indiana Public Broadcasting television stations aired "Gear Up—a Guide to Student Financial Aid," for students and families seeking information about financial aid and help completing the FAFSA. Families' questions were answered during the broadcasts via the toll-free hotline operated by the Indiana Career and Postsecondary Advancement Center (ICPAC).

College Goal Sunday encourages students and families to call the toll-free financial aid hotline operated by ICPAC. From January 1 through College Goal Sunday on February 9, the hotline received nearly 409 calls from Indiana students and families.

College Goal Sunday 2003 is a cooperative, charitable effort of the Indiana Student Financial Aid Association (ISFAA) in cooperation with the Indiana Career and Postsecondary Advancement Center (ICPAC), the State Student Assistance Commission of Indiana (SSACI), and the Office of Twenty-first Century Scholars. It is funded by Lilly Endowment, Inc., Lumina Foundation for Education and USA Funds, three Indiana-based non-profits with a particular interest in higher education.

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## Students aren't the only ones who hate tedious paperwork.



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OUR CREATIVE LENDING PROGRAMS, REDUCED RATES, AND ON-CAMPUS RELATIONS MANAGER HELP MAKE YOUR JOB EASIER.

Helping students obtain the right education loan can be both difficult and time consuming. But PNC's Discount Loan Program simplifies the process with a combination of creative lending programs, low rates and fees, and your own campus relations manager. That means you get to offer students loans tailored to fit their individual needs. And, of course, you get to see what the top of your desk looks like. For more information, go to eduloans pncbank.com or call 1-800-762-1001 today.

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The Thinking Behind The Money.

# ISFAA EXECUTIVE COMMITTEE MINUTES: JANUARY 23, 2003

Present: J. Pethick, D. Irvine, D. Mickey, M. Smith, M. Clayton, J. Switzer, B. Zellers, J. Blackburn, M. Middleton, D. Fevig, J. Laugel, M. Neff-Maskell

Guests: C. Foust - Spring Site Committee

### SPRING 2003 SITE & PROGRAM COMMITTEE REPORT

Corene Foust submitted the budget figures for the Spring 2003 conference at Potowatomi Inn in Pokagon. Room rates for the Inn are \$79 per night single or double, and \$109 for a suite.

After discussion, Bob Zellers motioned to set the Spring 2003 conference registration fee at \$50. Doug Irvine seconded. Motion carried.

From the Program Committee side, Doug Irvine spoke to the progress of the committee. Tom Liggett, Chair, was unable to

attend the Executive Committee meeting. The Program content is by and large finalized with some minor adjustments that will be made.

## **SECRETARY'S REPORT**

The minutes from the November 21, 2002 Executive Committee meeting were distributed and reviewed. It was noted that the attendance in the minutes was incorrect. David Fevig and Marvin smith were in attendance for the November 21 meeting. Doug Irvine motioned to accept the minutes with corrections. Bob Zellers seconded. Motion carried.

The minutes from the ISFAA Winter 2002 Conference Business Meeting were distributed and reviewed. No action required.

The minutes from the December 13, 2002 teleconference were distributed and reviewed. Doug Irvine motioned to accept the minutes as read. Michele Maskell seconded. Motion carried.

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## TREASURER'S REPORT

The check for College Goal Sunday was received on January 23, 2003 and will be included in the next Treasurer's report.

The Executive Committee discussed the complimentary registrations for exhibitors at conferences. There should only be one (I) complimentary registration for each exhibit fee. Janet Blackburn, Internal Operations Commissioner, will discuss this process with Raina Chezem.

Maralee Clayton motioned to accept the Treasurer's report. Michele Maskell seconded. Motion carried.

## PRESIDENT'S REPORT

The President's Report was distributed and reviewed. There are many upcoming events that President Jeff Pethick will be involved in. Jeff will be coordinating the College Goal Sunday efforts in South Bend, Indiana. He will submit a "Letter to the Editor" for the local newspaper encouraging the CGS efforts. Also, in February, Jeff will attend the MASFAA Executive Committee Meeting in Charleston, West Virginia. Jeff will also

be attending and assisting with the ISFAA Strategic Plan Retreat as well as the ISFAA Leadership Symposium.

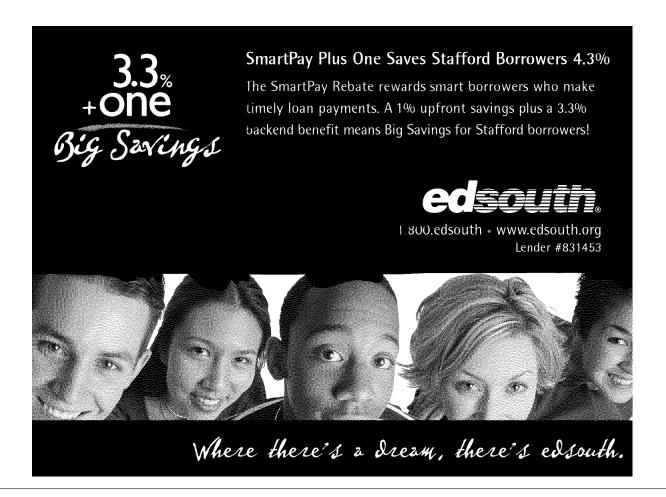
Jeff asked the Executive Committee to review the hotel contract for the Leadership Retreat to be conducted on May 12 & 13, 2003. The retreat will be held and The Inn at Saint Mary's in South Bend, Indiana. After reviewing the contract, it was suggested that the wording in the cancellation policy be changed to revise the cut-off date and/or delete the word "noncancellable." The Executive Committee would also like to have clarification on meeting room and food policies.

Marvin Smith motioned to accept the hotel contract for the Leadership Retreat with changes as noted. Maralee Clayton seconded. Motion carried. Jeff will work with hotel to update contract.

Jeff received a phone call from NASFAA encouraging ISFAA to submit projects for awards. Jeff asked the Executive Committee to gather suggestions and ideas for these awards.



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## **COMMISSIONERS' REPORTS**

# Training and Development Training Committee

Christina Coon, Chair, reported that three more sets of fall NASFAA materials have been sold. There are 13 still available.

Debra Wilson and Jacki Switzer will be attending the spring NASFAA training in Washington D.C. on January 26 & 27. The following modules will be covered in the spring training:

- When Title IV Aid Isn't Enough: Debt Strategies, Options, and Implications
- Federal Work-Study Community Service: How to Refine a Program
- Consortium Agreements

It was suggested that we look into the use of the Sallie Mae facility for the spring 2003 training. Possible dates include March 4, 6, 11, or 18. JoAnn Laugel, Commissioner, will work with Christina Coon to secure the Sallie Mae facility.

The cost for the spring training will be as follows:

\$45 for materials cost/set

\$65 registration cost with materials

\$25 registration cost without materials

Marvin Smith motioned to accept the NASFAA Spring 2003 training budget with registration fees as noted. Doug Irvine seconded. Motion carried.

#### Leadership Symposium

There have been 11 applicants submitted for the Symposium to be held in February. All 11 will be invited to participate.

## Internal Operations

## Membership & Ethics Committee

The ISFAA directories have been printed and ready for distribution. The committee will use the free campus mail for all Ivy Tech, Purdue, Indiana and IUPUI schools from Columbus. The Executive Committee will be taking extra directories to distribute to their individual staff.

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For future directories, it was suggested that once the Membership Committee had completed the project, the final draft be sent to the Internal Operations Commissioner to proofread, and then be sent to the President for final proofing. This process will hopefully eliminate spelling and inconsistent errors.

## Long-Range Planning Committee

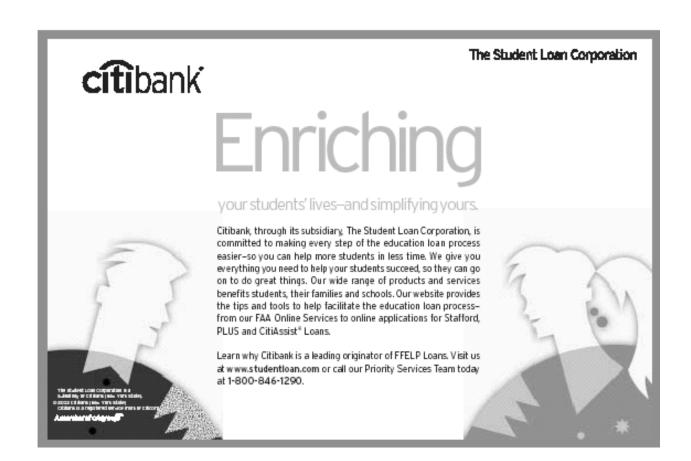
Marvin Smith, Chair, indicated that there was limited response to the survey provided on the ISFAA website. Marvin asked the Executive Committee to go out to the web and complete the survey. Marvin hopes to have the compiled responses by the first of March.

#### Nominations, Awards & Elections

Marvin Smith, Chair, will post a message to the ISFAA listserv requesting nominations for Distinguished Service and New Professional Awards.

# Public Relations College Goal Sunday

The new website is up and working well. Volunteer numbers look very good for this year's CGS. Although, there seems to be a shortage of volunteers in a few areas, overall, there are approximately 500 volunteers currently signed up. Kick-off assemblies have been scheduled and will be held in Gary, Fort Wayne, and the Indianapolis areas. Bill Brooks will be the spokesperson in the Indianapolis area. Site material boxes will be mailed to Coordinators during the last week of January.



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## Counselor Workshops

The 2002 Counselor Workshops went very well. During the months of October and November, the workshop was offered at 14 sites to over 600 registered participants throughout the state of Indiana. Marty Case, Co-Chair, put together a PowerPoint presentation that made the presentation especially helpful.

Some discussion was held about some concerns that Kathy Moore, Co-Chair had regarding the workshops. There was some difficulty finding presenters for a minimal number of sites. ISFAA Executive Committee will review some of these issues prior to the 2003 workshops being held.

#### **Early Awareness**

Patt McCafferty and Richard Miller, Co-Chairs will be presenting at the Spring 2003 conference in an effort to involve interested ISFAA members in this committee.

## High School Nights

Financial Aid Nights are being conducted during the months of January and February. Melinda Middleton, Chair, has received

several evaluation forms and will be compiling the data the first of March.

## **Technology Committee**

Kirsten Reynolds, Chair, has updated the website with ISFAA information as it has been received. Elections are underway, and a survey for Long-Range Planning has been added as well as the Leadership Symposium application.

## Media Committee

Patt McCafferty, Chair is working with financial aid professional to provide phone support to the Financial Aid Hotline during the month of February. February is Financial Aid Awareness month. As of January 13, 2003, there have been 20 ISFAA members who have volunteered. The committee will track the number of financial aid related calls for the month and provide a report to the ISFAA Executive Committee.

#### Newsletter

Issue #4 is underway. There will be a contest to name the electronic newsletter with a prize awarded to the winner whose newsletter name will be chosen.

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#### **Governmental Relations**

Marvin Smith asked the Executive Committee to draft a letter on ISFAA's behalf to Buck McKeon, in support of his proposals. Bob Zellers recommended that we take a close look at these proposals before endorsing support. Jeff Pethick will draft a letter after retaining comments and/or suggestions.

Steve Morris, Co-Chair, has responded to the MASFAA request to help prioritize the NASFAA Reauthorization recommendations. Steve and Mark Franke, Co-Chair, attended the December SSACI Budget Hearing and reported a lively discussion. However, the discussion did not result in obtaining information concerning the final fiscal outlook for the State of Indiana. SSACI is still interested in receiving feedback from the aid community in terms of options.

During the Governmental Relations Commission Meeting, Nick Vesper, SSACI, encouraged all institutions to send calculation suggestions for consideration.

## **OLD BUSINESS**

David Fevig, Delegate-at-Large, has begun to investigate conference information for other states. He will have more information available at the March  $20^{th}$  Executive Committee Meeting.

### **NEW BUSINESS**

#### **Election Results**

The following slate of candidates have been elected for service to ISFAA during the 2003-2004 year:

Bob Zellers President-Elect
Jacki Switzer Secretary
Marty Case Delegate at Large
Richard Nash Delegate at Large

The following ratifications were made:

Melinda Middleton Training & Development

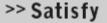
Commissioner
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## ISFAA EXECUTIVE COMMITTEE MINUTES: CONTINUED

President Jeff Pethick will send a notice to those nominated and those elected.

President-Elect Bob Zellers will be making the trip to Washington D.C. with current President Jeff Pethick for the NASFAA Leadership Retreat on March 3-5, 2003.

The Executive Committee will look at possible means to increase voter participation in future elections.

## **Fiscal Policies**

It was brought to the attention of the Executive Committee that our fiscal policies have not been updated to include the

amendment of exhibitor fees, which has been increased to \$325. This increase was effective as of July 18, 2002. Marvin Smith motioned that the ISFAA Secretary will amend the fiscal policies as noted. Doug Irvine seconded. Motion carried. ISFAA Secretary will have the amended fiscal policy available at the March Executive Committee meeting.

## **ADJOURNMENT**

Bob Zellers motioned to adjourn the meeting at 2:20 p.m. Melinda Middleton seconded. Meeting adjourned.

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## SSACI UPDATE - SPRING 2003

## Kathy Moore, SSACI

Thanks to our ISFAA colleagues for spreading the word about the change to the March 10, 2003 Free Application for Federal Student Aid (FAFSA) received date deadline. SSACI's transition to a received date deadline from a postmark date deadline seems to be going as well if not better than hoped for. Now that students have done their part to apply on time, SSACI will do its part to let students and colleges know of any edit errors which may prevent otherwise eligible students from receiving funds. Now, if we only knew how things were going to turn out in the Indiana General Assembly!

## Application and Corrections

When SSACI downloads FAFSA information from the federal processor it is immediately edited. Information is then available on eGrads (for colleges listed on the FAFSA) and eStudent (for students) to view. Additionally, on Monday mornings, SSACI makes the information available to the students' first choice college via iXchange in the form of an electronic file. It's the responsibility of the colleges to download the information and work with it in the manner best suited to each college.

Students are likely correcting some of their edits now, especially those which SSACI shares in common with the federal processor since those are brought to the students' attention on the Student Aid Report (SAR.) Encourage your students to look at their SSACI application materials on-line now at eStudent, www.ssaci.lN.gov/estudent/. Students can get a jump on correcting any SSACI edits currently known.

In late April SSACI will send, via U.S. mail to the address the student provided on the FAFSA, Edit Notifications to those students who still have edits which may prevent them from receiving funds. This will be the only written notice SSACI sends to students. Encourage students to read and respond to the SSACI Edit Notification since the state and federal edits can differ (see chart at end of article.) Ignoring the SSACI Edit Notification because the Student Aid Report (SAR) indicates everything is o.k. will lead to loss of SSACI funds for an otherwise eligible student. June 2, 2003 is the correction received date deadline. A draft of the 2003-04 Edit Notification is posted on iXchange.

The phrase, "If it ain't broke, don't fix it" applies to SSACI edits. If, after SSACI generates the written Edit Notification, a student creates new edits when resubmitting FAFSA information, be aware that no additional written Edit Notification will be sent to the student. Encouraging students to get in the habit of monitoring their SSACI application on-line

at eStudent is the best way to assure they have a clean SSACI application on file.

## Making Awards

In early May, SSACI will contact Directors of Financial Aid for the 2003-04 Tuition and Fee information. Worksheets will be provided and must be completed and returned to SSACI by May 23, 2003. No changes will be accepted after June 9, 2003. This information, in combination with the budget information from the Indiana General Assembly, will allow SSACI to begin the award process. If all goes as planned, Award Notifications will be mailed to students in early July.

Nick Vesper has shared with colleges information they can use to best estimate awards. SSACI strongly recommends that until an award is confirmed on a notification or reconciliation file, financial aid award letters use the word **estimate** in the award letter language. This not only covers the college in the event of an estimate being way off target, but also in the event that the college made an error when reviewing eligibility criteria only to later find that the student has no award eligibility at all because of a missed deadline, or having already used eight semesters of eligibility (as an example.)

## College Choice

If students file a renewal FAFSA, whether paper or on the web, and used a SSACI award in 2002-03, SSACI will use the college where the award was paid in 2002-03 as the first choice college for 2003-04 if that college is on the list of colleges on the renewal FASFA, but not listed first. If the college where the 2002-03 award was paid is not on the renewal FAFSA list, then the college which is listed first will be used for 2003-04.

SSACI instituted this rule because many students who file a renewal FAFSA fail to update the college list, and the college listed first on the 2003-04 renewal FAFSA is not the college they will attend. As always, students may make a change of college choice using eStudent, www.ssaci.IN.gov/estudent, if the college listed on their Grant Notification is incorrect.

## Clearing Up Professional Judgments

When exercising professional judgment (PJ) to change a student's FAFSA information, be sure to mark the appropriate box in the software used to submit the information to the federal processor so that the output will indicate that professional judgment has been applied. Otherwise, when SSACI receives the information, it is treated as the next Institutional Student Information Report (ISIR) transaction, and award recalculation may take place on a transaction the college didn't intend SSACI to use. The result is that the college then must provide a paper copy of the correct ISIR which SSACI staff then use to manually update SSACI records.

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## SSACI UPDATE: CONTINUED

The result is that the college then must provide a paper copy of the correct ISIR which SSACI staff then use to manually update SSACI records. This can result in award delays.

When FAFSAs are correctly coded as PJ by the college, the downloaded record is coded as SSACI Edit 18 (PJ based on dependency override) or Edit 19 (PJ based on change to PC/EFC) and placed in a WAIT status. The college must then indicate on the application, notification or reconciliation file the reason for the PJ so that SSACI knows whether to use the current or previous (the only two from which SSACI can chose) ISIR transaction to calculate the award. It's best to clear PJs on the application file. That way, SSACI will be able to calculate an award for the student from the outset. As a reminder, the PJ reason codes are:

## Edit 18 PJ based on dependency override

- 01 Irreparable breakdown of the family
- 02 Death of sole supporting parent
- 03 Other, unique circumstances previously discussed with SSACI
- 99 Does not qualify for dependency override for SSACI purposes

## Edit 19 PJ based on change to PC/EFC

- 51 Medical/dental expenses that are in excess of amounts that can be deducted from income
- 52 Death of a parent
- 53 Uninsured expenses resulting from loss or damage to home or car
- 54 Insurance payments received from loss or damage to home or car
- 55 Other, unique circumstances previously discussed with SSACI
- 56 Parent(s) verifiably in college
- 99 Does not qualify for an PC/EFC override for SSACI purposes

Of course, there will always be goofy-wait situations. Please contact SSACI early in the term to resolve these wait status students.

## **Reconciliation**

Waiting until the last minute to reconcile can be hazardous to your students. If errors are caught in a timely fashion, SSACI may be able to help you correct them. Discovering a week before final reconciliation that a student record was coded "not enrolled" despite that the student has been enrolled the entire semester, will mean that SSACI won't have enough time to reinstate the award for it to be reconciled.



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## SSACI UPDATE: CONTINUED

SSACI's Queen of Reconciliation, Pat Bright, will end her reign May 16, 2003 when she opts for early retirement. You won't be able to rely on her to get you out of a last minute jam. So, please be diligent when reviewing those reconciliation rosters this year!

## Resources Available to Colleges

SSACI makes information available to colleges through iX-change and eGrads. These two tools provide the most current information available on SSACI programs, policy, procedure and student records.

Please make sure that your "front line" staff has access to and is trained to use eGrads. In most cases, the information your staff needs to help students is right at their finger tips. With a

few keystrokes in eGrads, your staff will be able to answer most student questions and resolve matters quickly. And, isn't that the goal of your customer service team – friendly, efficient service? SSACI has given you the information to help you meet that goal. We've even given students the information they need to get the answers themselves at eStudent. Encourage them to give it a try at www.sssaci.IN.gov/estudent/.

But, when matters do arise for which you need help, please feel free to phone or E-mail the SSACI staff. You can find the SSACI staff listed on our web site at: http://www.in.gov/ssaci/staff/staff. html. Or, give us a call at 317-232-2350. We are here to help.

## SSACI EDITS WHICH CAN BE PARTICULARLY CHALLENGING

Edit 02 (Res) - FAFSA Questions 24, 25, 26 (stu) and 66, 76, 68 (par)	The Feds don't care where you live or when you got there, but SSACI does.
Edit 05 (Inc) - Any FAFSA Questions	This means the FAFSA is a mess and SSACI can't calculate grant eligibility. The student probably needs the FAO's help to get things straightened out.
Edit 12 (Schools) FAFSA Questions 87-97	SSACI got the FAFSA information, but the college probably didn't.
Edit 16 (Pledge)	A Twenty-first Century Scholar may have broken the Scholar's Pledge. Student must contact SSACI.
Edit 17 (Default/Overpayment) NSLDS Match	This is difficult to resolve in and of itself. For SSACI purposes, must be resolved by July 1 with documentation received at SSACI by September 1.
Edit 20 (SSA Match) FAFSA Questions 1-3, 8, 9 and Social Security Administration Match	In addition to correcting the SAR, student must send copy of SS card and birth certificate to SSACI.
Edit 22 (Addr/Leg Res) FAFSA Questions 4-7, 24 (stu), 67 (par)	The student provided a permanent address in a state other than Indiana, but questions 24 (stu) or 67 (par) indicated Indiana residency.

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# ISFAA 2003-04 VOLUNTEER FORM

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Winter Conference Site Committee - Responsible for all physical arrangem	ents, cost estimations, and registration
processes for the regular fall meeting of the Association.	
Spring Conference Program Committee - Establish a theme for the meeting	g, develop sessions on topics of curren
interest, and recruit resource persons/presenters.	_
Spring Conference Site Committee - Responsible for all physical arrangem	ents, cost estimations, and registration
processes for the regular spring meeting of the Association.	1
Training Committee - Organizes specific training activities as needed and coor NASFAA, the College Scholarship Service, or the Department of Education.	rdinates training seminars presented by
Support Staff Workshop - Coordinate biannual training/development workshop	for financial aid support staff
	Tor imancial aid support stail.
Internal Operations & Management Com	nmission
Archives Committee - Responsible for gathering, sorting and archiving all ISFAA historical purposes.	documents for
Audit and Finance Committee - Responsible for the fiscal affairs of t	he Association an annual review of
accounting records, preparation of the budget, and other financial aspects of the As	
Bylaws Committee - At the direction of the Executive Committee reviews	
compliance with the Association's Bylaws and prepares Bylaw changes for members	
Long Range Planning Committee - The Long Range Planning Committee's goa	l is to look toward the future of ISFAA
This may include the evaluation of our mission, leadership development, pr	ofessional development and training
communication, government, and financial activities.	
Membership & Ethics Committee - This committee is responsible for al	
approval, and retention. Duties include maintaining membership database, ma	iling annual membership applications
maintaining membership records, and publishing a membership directory.  Nominations, Election & Awards Committee - Provides for a fair and honest	nomination and election
process, presents a slate of candidates to the Executive Committee, supervises the	
various service awards.	e election, and selects members for the
Sponsorship Committee - Solicits financial support from various vendors for act	tivities such as newsletter
advertising, exhibit booths, and refreshment breaks at meetings.	
Describe your interest level, experience level, and any ideas for committee	
experience, writing experience, software expertise, web-publishing background,	etc., please let us know.
-	

ISFAA 2003-04 VOLUNTEER FORM: CONTINUED

Mail, Email, or Fax ISFAA Volunteer Form to:

Jeff Pethick, ISFAA President, University of Notre Dame, 115 Main Building, Notre Dame, IN 46556

FAX (574) 631-6899, EMAIL: jpethick@nd.edu

Please return forms by April 20, 2003 Thank you for serving ISFAA!

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## FINANCIAL AID NIGHTS WRAP UP

**Melinda Middleton**, High School Financial Aid Nights Chair, Rose-Hulman Institute of Technology

WOW! What a flurry of High School Financial Aid Nights there has been this year. As early mid October 2002, up to the end of February 2003, all the Regional Coordinators have been very busy with conducting the High School or recruiting all the various volunteers from ISFAA to help the many students and parents across the state of Indiana.

As of the writing of this article, the Regional Coordinators have reported a total of 256 High School Nights conducted with 12,669 people in attendance. Not all has been reported yet, but I know this number will increase. WOW!!

I just would like to end the year with a big, big **Thank You** to all who participated in the High School Night or help organize one. You have all been wonderful about volunteering your time and energy with this statewide effort. I hope to work with you all next year and that is not too far award in the world of Financial Aid!!

## SPRING POW WOW AT POKAGON

**Tom Liggett**, Spring Conference Chair, lvy Tech, Fort Wayne

By now we are all extremely tired of the winter weather the state has been experiencing for the last several months. To help put this behind us, you need to join your compatriots this April 13<sup>th</sup> through the 15<sup>th</sup> at the beautiful Potawatomi Inn to get rid of cabin fever and enjoy the great outdoors of Northern Indiana at a very reasonable price.

You have had time to revue the program and realize that we have some really great sessions scheduled covering topics of importance and interest to all. Covering topics from early awareness to E-signatures, VA to Voc Rehab and reauthorization to retirement, there is something for everyone. Between Keynote Speaker Rose DiNapoli, Purdue's Bonnie Joerschke with NASFAA'S take on Reauthorization and our favorite Fed., Jamie Malone, we should all leave with an excellent understanding of what's happening on the Federal level.

So, come and join your fellow aid professionals away from the office in an informal setting for some great training with sufficient time allocated to relaxing with friends old and new.

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## USAFUNDS OFFERS NEW PC-BASED DEFAULT-PREVENTION TOOL

#### Kevin McKeown

USA Funds now offers a default-prevention tool to assist schools in contacting their student-loan borrowers. The Default Management System™ (DMS), a PC-based software application, tracks borrower and loan information, permitting schools to carry out customized letter and telephone campaigns to their borrowers. DMS is designed to enhance schools' efforts to reduce cohort default rates.

The system was piloted at 30 schools during the fall of 2002. Based on the pilot results, USA Funds now offers an improved version of DMS to schools nationally.

With DMS, schools receive data from the CLASS servicing system every month via e-mail. In addition, files can be imported from other service providers and systems, such as EAGLE, as long as the file matches the application's format. After importing the file, schools can use the data to generate letters, mailing labels, call lists and reports.

Using DMS, schools can design their own strategy for contacting borrowers by selecting which borrower groups to contact, when to contact them and how to contact them. This targeted communication strategy helps schools achieve maximum impact with their borrower contacts. Schools also can use DMS to prevent loan delinquencies by focusing on students entering repayment.

DMS data provide complete loan information, including interest rates, last payment made and outstanding balances. The borrowers' demographic information also is updated monthly, so efforts to reach them are more effective.

DMS is easy to install, set up and use. A robust help system is included. The system also provides 15 sample letters, which schools can customize for their specific needs. For example, schools can determine the signatory of the letter and incorporate the institution's logo for a customized look.

DMS also permits schools to more effectively manage their efforts to telephone borrowers.

USA Funds provides DMS free of charge to postsecondary institutions in Indiana, where USA Funds is the designated guarantor of federal education loans.

To learn more about DMS, arrange a demonstration, or to get started with DMS at your school, contact your USA Funds debt-management consultant, Michele Colson. You can reach her at (317) 594-1027; toll-free at (866) 497-USAF (8723), Ext. 1027; or by e-mail to mcolson@usafunds.org. She can provide the software, guide the installation and setup, and help devise a contact strategy.



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# Open File Management Has Arrived!

\*OpenNet Introducing Sallie Mae's OpenNet, the smartest file transfer tool available for student loans. OpenNets fully open file management functionality allows you to quickly edit, transfer, and track data online as it moves between schools, lenders, and guarantors. Soon, OpenNet will offer new tools and added functions, for even greater efficiencies. For a demonstration of OpenNet, contact your Sallie Mae representative or call 1-888-2-SCHOOL

# Nobody lends you more support."

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## USAFunds Spring 2003 Student-Loan Workshops

The USA Funds® Spring 2003 Student-Loan Workshops will provide financial-aid professionals across the nation with the most recent information about issues affecting their role in assisting students. Free workshops are scheduled at the following Indiana locations:

- South Bend, May 6 University of Notre Dame Center for Continuing Education 118 McKenna Hall
- Indianapolis, May 8 Sheraton Indianapolis Hotel & Suites 8787 Keystone Crossing
- Bloomington, May 22 Indiana Memorial Union Hotel & Conference Center 900 E. 7th St.

Workshop participants will hear the latest about federal education-loan policy and regulations, the new PLUS-loan Master Promissory Note (MPN), student credit-card debt, financial-aid-related privacy issues, electronic resources for financial-aid professionals and basic Federal Family Education Loan Program (FFELP) issues. Each workshop also will include an update about new services that USA Funds has to offer financial-aid professionals and the students and families they serve.

Workshop registration and continental breakfast begin at 8:30 a.m., and the workshops are from 9 a.m.-1 p.m.

The workshops are presented by USA Funds University, which works on behalf of USA Funds to offer free seminars, training sessions and conferences throughout the country to help Federal Family Education Loan Program (FFELP) participants improve the financial-aid process

To learn more, and to register, call toll-free (866) 497-USAF (8723), Ext. 4995, or visit the USA Funds Web site, www. usafunds.org, and select "Training" from the "Express Links" menu.

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# WEB SITE CHECK-UP: USING THE WEB TO IMPROVE SERVICE TO STUDENTS

## Julie Nicholson, TG

Few financial aid administrators will argue that an effective presence on your institution's Web site enhances communications with your customers. Your Web site can either help you to serve students more effectively, or it can create complications. This depends on how effectively your information is organized, and how simply it is delivered.

Each year, as use of the Internet increases, your presence on your school's Web site will become more and more important. As access to the World Wide Web expands and tuition costs rise, more prospective and current students, parents, and others will be visiting your site to research opportunities, seek assistance, and examine their options for financing a higher education.

Whether you are only now preparing to expand your Web site content, or if you have already created and posted in-depth financial aid information on the Web, this article provides you with some things to consider when working with your presence on the Web.

#### **General Considerations**

The biggest challenge in creating and posting information on your site is to assure that it is well-organized, easy to understand, and inviting to use.

The first and most important rule is to organize and write your information from a student's perspective, not from your perspective as a financial aid professional. Do not use technical terms, over-explain your process, or offer volumes of information. This will only intimidate and frustrate your virtual visitors. Do this, and you will find you have increased, rather than decreased, your workload!

Effective Web writing is also important. Cut your information to include only the bare essentials. If some of your information requires long explanation, offer a link that a visitor can use to access detailed information. Use bulleted lists and bold subheadings, and avoid long paragraphs.

One valuable tip: Include a new work-study student in your office to help with creating or upgrading your site information. Why, do you ask? A new student will appreciate your role in financing their education (they chose to work for you), but he or she will be unfamiliar with your office process and the jargon common in the industry. If he or she doesn't "get it," then you can be fairly sure that most of your customers won't

either. Your new work-study student will help keep your focus centered on getting the messages across to your customers.

#### **Critical Sections**

Although several factors play a role in the information that is included on your site, there are some sections that should always be included. Each of the suggestions listed below should be customized or adjusted to meet the needs of your office, institution, programs, and students.

## Include a glossary of terms

An online glossary helps to explain those terms that you find you have to explain repeatedly. Review financial aid glossaries offered in publications from guarantors, lenders, servicers, and others for terms to include. Encourage your staff to recommend additions. Create links from other documents on your site to glossary entries. Include a "Suggest a New Term" link on each page of your glossary to capture those terms your site visitors are looking for but cannot find.

#### Offer an events and activities calendar

Post early and final deadlines for submitting forms, requesting information, or registering. Include dates, times, and locations of financial aid presentations, activities, and fairs. Make sure you post major deadlines in the campuswide calendar offered to visitors of your school's Web site, or ask the owners of this page to offer a link to your calendar.

#### Promote news and events

This is the place to post guidance that is relevant to many of your students during a specific time of year. If the guidance is lengthy, then post a summary and offer a full page description through a link. Include important notices, changes in deadlines, and new scholarship and grant opportunities. Include a one-page summary of "Steps To Take This Semester," so that each student can understand, keep track of, and complete the tasks necessary to obtain his or her aid.

## Provide a section for forms and instructions

Offer links to all of the forms necessary to complete the various processes in your office. Consider sorting them by either time of year, by type of student, or by another easy-to-understand set of categories. If possible, offer forms in

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## WEB SITE CHECK-UP: CONTINUED

different formats, in different languages if they are available, or with accompanying instructions.

Supply useful Web links

Set up a page that provides Web links to online resources. Organize and categorize your links by type of resource or by audience. Consider providing a one-sentence description for each link.

Describe your process

A helpful resource can be a simple, step-by-step description of your process for obtaining financial aid. Again, it is important to describe your process in terms that a student can understand. Eliminate any steps that do not require action from the student's perspective.

Include a staff and subject directory

Offer a directory of the names, phone numbers, and e-mail addresses of your staff. Offer a listing organized by last name, and a listing offered by topic. That way, visitors can look up a member of your team if they know their name,

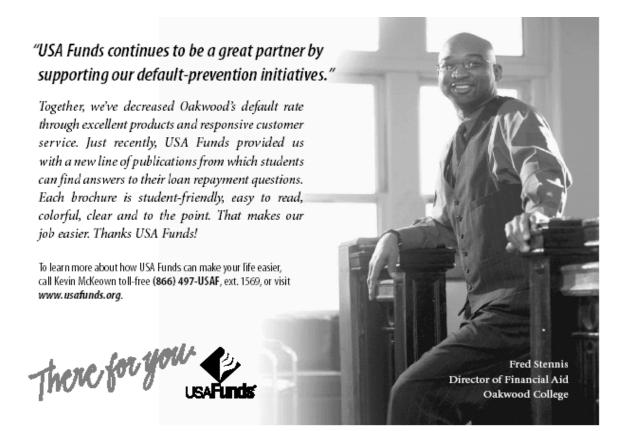
or if they have a question about a specific program or issue.

Link to your online services portal

If your institution offers online account status, billing options, and other electronic services through a user name and password, make sure to include a link to these resources. To promote these services, summarize what tasks students can accomplish using the portal. Offer an email link or phone number students can call if they are having difficulty with access.

Compile your frequently-asked questions

A list of frequently asked questions with prepared responses can help students and parents with their questions. It can also be a useful resource for staff who counsel students over the phone or in person. Include a "Suggest a Question" link to capture those questions your site visitors need answers for but cannot find.



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## WEB SITE CHECK-UP: CONTINUED

## • Offer an office fact sheet

A simple one-page sheet that lists your office name, your office's vision or mission, physical and mailing addresses, instructions for special shipping, main phone numbers, fax numbers, Web site addresses, and a map can help students communicate with you and help visitors find you.

## Include a site map

A site map lists the pages available on your Web site. As visitors return more frequently, they will find this feature useful to jump directly to a specific page they need. The site map will also help your office staff to navigate through your information quickly.

Good luck with your site creation or enhancements!

######

Julie Nicholson is a National Account Representative with TG serving schools in Indiana. You may contact Julie at (800) 252-9743, ext. 2504, or by e-mail at julie.nicholson@tgslc.org. Additional information about TG can be found online at www.tgslc.org

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## USAFunds Offers E-mail Resource for Policy Questions

#### Kevin McKeown

Answers to your Federal Family Education Loan Program (FFELP)-policy questions are just an e-mail away.

By sending an e-mail to askpolicy@usafunds.org, you can connect to the USA Funds® policy staff for answers to questions about student-loan statutes, regulations, USA Funds' policies and Common Manual issues. Include your name and phone number in the e-mail. Replies typically are sent within one business day.

If you would like to contact a specific policy adviser at USA Funds, you can reach Brenda Grady at bgrady@usafunds.org or

(866) 329-7673, Ext. 2005, or Kathy Leatherbury at kleather@usafunds.org or (866) 329-7673, Ext. 1253.

The "askpolicy" e-mail resource is one of several options available to financial-aid professionals seeking policy-related information from USA Funds. The USA Funds Web site, www. usafunds.org, offers a "Loan Policy and Regulations" section that features answers to frequently asked loan-policy questions, the Integrated Common Manual, Dear Colleague Letters and other information. From www.usafunds.org, select "Loan Policy and Regulations" from the "Express Links" menu.



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# SmartPay Plus One Saves Stafford Borrowers 5%

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## Indiana Student Financial Aid Association

Sue Allmon Indiana College Network 2805 E. 10th Street, Suite 150 Bloomington, IN 47408

ISFAA News & Views

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