



OCTOBER 2006

# Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

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## Bits and Bytes Bigger and Better!

The four '06-'07 editions of *Bits and Bytes* will be the most informative versions of the newsletter in quite some time. Why is that a "sure thing?" It's a definite because the group creating the publication this year is bigger, more experienced and a great team!

With Kathleen White and Sue Allmon as well as Matt Krieg

all playing key roles in the writing and assembling, much more content is possible. Thank you to these wonderful people that all work together to produce the finished product. Thank you as well to Kathy Moore of SSACI who has become a "regular contributor" with an informative and entertaining style while

giving us needed information. Finally, a big thanks to President Richard Nash who is always eager to help and is fast with email responses even though he has so many other things to worry about. Thank you all.

Enjoy edition one, as we start with Sue's first of four feature interviews for this year.

### Spotlight On

## JoAnn Laugel

### Director of Financial Aid, University of Evansville

By Sue Allmon

Recently I had the pleasure of sitting down with JoAnn Laugel and interview her for *Bits & Bytes*. Here is our discussion.

**Sue:** How did you find your way into the field of financial aid?

**JoAnn:** By accident (with a chuckle). I was teaching remedial reading in Indianapolis PS 41, and my parents became ill. I was raised in Evansville and returned home to take care of them. I was looking for a job and wasn't sure if I wanted to get back into teaching. The University of Evansville had two clerical positions open—one in the Registrar's Office and one in the Financial Aid Office. I thought financial aid would be more interest-

ing. Little did I know! So I accepted that position and became clerical support in the office.

As the years progressed, I moved up the leadership chain and became Director in December, 1998.

**Sue:** What changes in financial aid have you seen over the years?

**JoAnn:** It has been a struggle to enroll students. There is so much more competition now among us for quality students. The shift of funds from need-based grants to merit scholarships is a concern. Money is used for merit and not enough left for those who need it the most. I would like to see a shift back the other way. Cost is a factor, but what the public doesn't always un-

derstand is the money is put back into programming, faculty, and facilities for students. It isn't like we all have second homes or fancy cars...

**Sue:** What advice would you give to someone new to the field of financial aid?

**JoAnn:** Take advantage of all training opportunities. Work collaboratively with older/experienced staff in your office. If you have questions, ask them. We are here to help in any way we can. Definitely volunteer and get involved with ISFAA—it is a great way to learn, to network, and to get comfortable with your colleagues (so you can call them with ease when you have a question) and build lasting friendships.

— M A S F A A —

October 15-18 Des Moines, IA Downtown Marriott

# Professional Judgment and SSACI

(Sometimes known as: When the exception is the rule)

Kathryn J. Moore, SSACI Grant Division

When I conduct financial aid nights, and it comes to the topic of Professional Judgment (PJ), I often describe it as the “Yeah, but” phase of the financial aid application process. As in a student saying to an aid administrator, “Yeah I filed the FAFSA, *but* it really doesn’t take into account *my* extenuating circumstances.”

Whether they are called PJs (not to be confused with Pajamas), Appeals, Special Circumstances, or by any other pet name in the office, the end result is that it requires additional documentation, review and processing on all of our parts. And, for the college financial aid office staff an additional step with SSACI. Hey, we wouldn’t live up to our name if we didn’t cause you a bit of aggravation; we are state government after all!

Professional Judgment is authorized by the Federal government under the Higher Education Act (now known as the four-letter word HERA—not to be

confused with the wife and older sister of Zeus) for aid administrators to exercise discretion in specific areas of student aid administration. It provides flexibility to handle unique circumstances that affect individual students.

Areas of Professional Judgment may include:

- Dependency Status Override (Dependent to Independent)
- Need Analysis—Data elements affecting Parent Contribution (PC)/Expected Family Contribution (EFC)
- Cost of Attendance or Budget
- Satisfactory Academic Progress
- Denial or reduction of student loan eligibility

Professional Judgment may not be used to:

- Change Dependency Status from

Independent to Dependent (no matter how much you want to)

- Adjust the bottom line EFC or Change the EFC Formula
- Devise a new budget category (iPods and picture cell phones are not an educationally related expense)
- Make an otherwise ineligible student eligible for Title IV aid

## Professional Judgment SSACI Style

Now that the mad dash to the start of the term is over, you are likely left with the clean up of its aftermath, including tying up the PJ loose ends with SSACI. The information in this article may make the process go a bit more smoothly.

Professional Judgment on the federal level allows the aid administrator a wide berth. SSACI can not offer that much flexibility because frankly, we do

(CONTINUED)



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#### Professional Judgment and SSACI

not have ability to print money like the federal government does—in other words, our funds are limited. But, SSACI does recognize that there are times when it is necessary and appropriate to give a student a break. Here are the areas for which SSACI will accept professional judgment:

#### **PJs SSACI Will Accept**

##### **Dependency Overrides**

- Irreparable breakdown in the family
- Death of sole supporting parent
- Other (must be discussed with SSACI)
- NOTE: National Guard students who were *deployed* but not considered veterans by feds but for whom the college will change dependency if student has DD214 with appropriate designation

##### **EFC/PC Recalculations**

- Medical/dental expenses in excess of what can be deducted from income

- Death of parent/Spouse
- Uninsured losses/Insurance payments from loss or damage to home or car
- Parent(s) verifiably in college
- Other (must be discussed with SSACI)

#### **PJs SSACI Will Not Accept**

- Marriage, Divorce or Separation after filing the FAFSA
- Increase in dependents or additional family members occurring after filing the FAFSA (i.e. a bun in the oven does not equal a member of the household for SSACI purposes even though it does for federal purposes)
- Changes in employment during base or current year whether on a temporary or permanent basis
- Changes in business value, farm value, or assets after filing the FAFSA
- Increase or decrease of income after filing the FAFSA

- Cost of private grade school, middle school, or high school
- Windfall income due to early retirement, severance, or bonus pay
- Costs associated with elective home improvement
- Cost of elective or cosmetic medical procedures

#### **Correction or Professional Judgment? A Note of Caution**

Keep in mind that necessary corrections are different than professional judgment. The following corrections are not considered to be professional judgment decisions and consequently do not require approval from SSACI:

- Adjustments to the number of family members in the household or college, other than parents—i.e. the numbers reported were in error
- Parents are separated or divorced at the time of FAFSA completion

(CONTINUED)

but may have filed a joint tax return and therefore thought FAFSA required information for both parents

- Applicant is separated or divorced at the time of FAFSA completion but may have filed a joint tax return and therefore thought FAFSA required information for student and spouse

In making adjustments for unusual expenses, keep in mind that the *income protection allowance (IPA) included in the EFC calculation accounts for modest living expenses*. In general, a school can assume that 30% of the income protection allowance is for food, 22% for housing, 9% for transportation expenses, 16% for clothing and personal care, 11% for medical care, and 12% for other family consumption. (Source: 2006-2007 AVG-38.)

### Clearing Professional Judgments with SSACI

When exercising professional judgment (PJ) to change a student's FAFSA information, be sure to mark the appropriate box in your software used to submit the FAFSA to the federal processor so that the output will indicate that professional judgment or FAA Adjustment has been applied. Otherwise, when SSACI receives the information, it is treated as the next Institutional Student Information Report (ISIR) transaction, and award calculation 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. This can result in award or reconciliation delays—or worse.

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 options from which SSACI can choose) ISIR transaction to calculate the award. It's best to clear PJs on the application (APPL) file. That way, SSACI will be able to calculate an award for the student from the outset.

Of course, there will always be goofy-wait situations. Please contact SSACI early in the term to resolve any PJ or WAIT status students. Waiting until near the reconciliation deadline may mean that SSACI does not have enough time to resolve the issue and that could mean money coming out of the college's coffers rather than SSACI's!

(CONTINUED)



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PJ's on the first transaction are difficult to work with. If the college is clearing it with anything but a '99' (see below), that is no problem as the new data on the 01 transaction takes effect. But if the college is using a '99' SSACI has no data to fall back on. The SSACI Viewer requires the college to enter a PC (or EFC) in this case. Therefore the college should use the Viewer to clear the PJ.

### SSACI reason codes used when clearing a PJ

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

04 (NEW) Student is a veteran as evidenced by a DD214 (which has been reviewed by the college financial aid office staff) issued for active service other than training

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

If PJs are not cleared on the application roster, and no award is calculated for the student, then it becomes necessary for the college to contact SSACI once the PJ process is complete so that SSACI can code the PJ and override the correction date.

### Double PJs

(Is that anything like a double Scotch?)

On occasion, a student's extenuating circumstances can be so complex that the college actually has a multifaceted PJ situation, parts of which are acceptable to SSACI, parts of which are not. In that case, with a little bit of care the processing will be a piece of cake as SSACI's Nick Vesper would say.

As an example, let's say that the family has medical expenses in excess of the 11% allowed for in the IPA and a parent lost a job resulting in income reduction. SSACI can consider the former, but not the latter. What to do? Process two PJs and allow time in between to clear the file with SSACI! First process the FAFSA with the PJ changes for the medical expenses. Then, once the file appears on the SSACI roster in a WAIT status (again, assuming we are in the application phase of the year) clear that PJ with a code 51. SSACI will calculate an

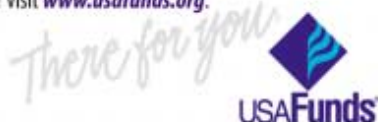
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**Melissa Moser**  
Director of Financial Aid  
Orange Coast College



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### Professional Judgment and SSACI

award based on new Parent Contribution (PC) or Expected Family Contribution (EFC) when award calculation takes place! Next, process the FAFSA with the PJ changes for the incomes changes. Once the file appears on the SSACI roster, use code 99. SSACI will know to use the PC or EFC figures from the previous transaction (based on the FAFSA changes which reflected the medical expenses). This works only when the transactions are processed subsequent to each other. If another transaction comes between the two, then it will likely result in the college having to provide SSACI ISIR records to straighten it out.

So, there you have it. Everything you ever wanted to know about PJs but were afraid to ask. Trust me; we'll have a chance to chat about a PJ or two this year which doesn't fit the examples given. In which case, right or wrong, I'm blaming it on one of those Goofy Waits!

*kmoore@ssaci.in.gov*  
October 2006

## FAFSA by the Numbers

**Laura Gallagher, Great Lakes Marketing Communications Specialist**

Each year millions of students and parents fill out the Free Application for Federal Student Aid (FAFSA) to find ways to help pay for higher education. The Central Processing System (CPS), which receives and processes FAFSAs, tracks them by state, student status (dependent or independent), which version (English or Spanish) was used, and which format was used to submit them.

CPS received a total of 7,539,879 FAFSAs for the period of January 1, 2006 to June 25, 2006. For that same period in 2005, CPS received 7,212,116 applications.

Here's a look at some of the statistics:

**Fewest Applicants Among the 50 States and Puerto Rico**

**2005:** Wyoming with 12,126  
**2006:** Wyoming with 11,848

**Most Applicants Among the 50 States and Puerto Rico**

**2005:** California with 783,341

**2006:** California with 814,428

With the technological advancements of the last few years, applicants can choose from several options when completing the FAFSA. The most popular way by far is to complete the FAFSA via the Internet.

**Web Applications (renewals and originals)**

**2005:** 6,114,630

**2006:** 7,137,951

**Paper Applications (renewals and originals)**

**2005:** 870,836

**2006:** 438,429

Other electronic means for filing the FAFSA were used for the other applications.



# Focus on Positive Phrases in Business E-Mails

Sue Allmon, Account Executive, USA Funds Services

E-mail etiquette is an important element of good customer service. This form of communication is directly influenced by your language. Negative language conveys a poor image to customers and those around you. It often causes unnecessary conflict and confrontation. Thus, working to communicate in a positive way can be a great benefit to improving your interactions with customers.

To help you ensure that your e-mails include positive language instead of negative, try the following exercise suggested by USA Funds' University:

Retrieve a few e-mails you have written—preferably business or work-related. Go through each, highlighting sentences that use a negative tone, as suggested in the examples below. Become aware of subtle aspects of your e-mails that send bureaucratic or demeaning messages. Rewrite the e-mail, without sending it, using positive-language examples or something similar to what is shown below. When you're done, review the e-mails to make sure your revisions fit within your office's communication style.

## Examples of Negative Phrases

### Expressions that suggest carelessness:

You neglected to specify . . .  
You failed to include . . .  
You overlooked enclosing . . .

### Phrases that suggest a person is insincere:

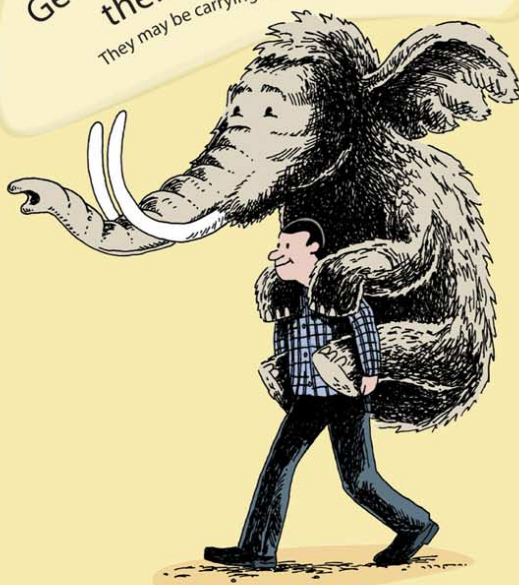
You claim that . . .  
You say that . . .  
You state that . . .

### Expressions that imply that the recipient is unintelligent:

We cannot see how you . . .  
We fail to understand . . .  
We are at a loss to know . . .

Expressions that imply that the recipient is unintelligent: We cannot see how you..., We fail to understand..., We are at a loss to know...

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**Demanding phrases that imply coercion/pressure:**

You ought to . . .  
 You must . . .  
 We must ask you to . . .  
 We must insist . . .

**Phrases that might be interpreted as sarcastic or patronizing:**

No doubt . . .  
 We will thank you to . . .  
 You understand, of course . . .

Examples of Positive Phrases include, "Our information suggests that you have a different view about this issue."

**Examples of Positive Phrases**

- Once we have [item], we can complete the process for you.
- Our information suggests that you have a different view about this issue.
- Let me explain our perspective.
- May we suggest that you [suggestion].
- One option available is [option].
- We can help you [action] if you will send us [item].

"E-Mail and Telephone Etiquette," one of the latest online courses available through USA Funds University, provides additional information about e-mail skills as well as tips for courteous telephone communication. For more information about USA Funds University online learning, visit the USA Funds Web site, [www.usafunds.org](http://www.usafunds.org); select "Training" from the Express Links drop-down box; and select "USA Funds University Online Learning."

**Bits and Bytes**

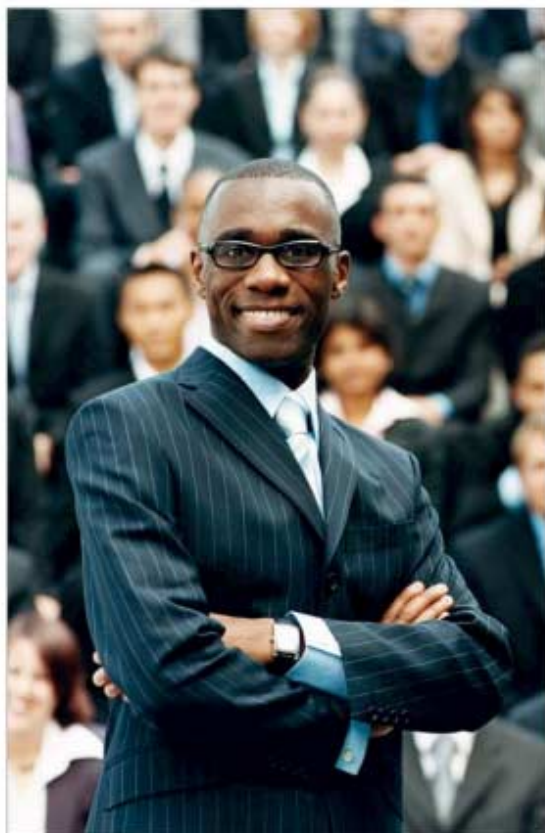
William M. Wozniak, Editor

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## Online Resources Help Spanish Speaking Families Attain Higher Education Goals

Julie Nicholson, TG Regional Account Executive

According to the U.S. Department of Education, over the previous decade Hispanic enrollment in higher education has increased nearly 70 percent—from 782,000 in 1990 to about 1.3 million in 1999.

Though these statistics demonstrate a vast improvement in the number of Hispanics pursuing a higher education, there are still many Hispanic high school students who do not pursue a higher education because of financial concerns. A survey conducted by the Tomas Rivera Policy Institute at the University of Southern California found that 75% of Hispanic youth who aren't currently in college said they would have been more likely to attend if they had known more about financial aid.

This is an issue of concern for many involved in student financial aid. In order to promote access to higher education to Hispanics throughout the country, many organizations provide online resources for Spanish speaking parents who are seeking to expand educational opportunities for their children.

Web sites such as *Adventures In Education.org*, *CollegeBoard.org*, and *Mapping-Your-Future.org* offer content in Spanish concerning all aspects of pursuing a higher education. There are also many publications online that cover education-related issues, such as the Spanish digital newspaper *La Opinion*, [www.laopinion.com](http://www.laopinion.com), and the television network Univision's web site, [www.univision.com](http://www.univision.com).

[univision.com](http://www.univision.com).

In addition, the U.S. Department of Education's web site, [www.ed.gov](http://www.ed.gov), provides content in Spanish for parents to help their children learn and succeed. Some of the resources found on the government web site include:

*"Serie de cómo ayudar a su hijo"*

<http://www.ed.gov/espanol/parents/academic/hyc-esp.html>

A publication series that aims to provide parents with the tools and information necessary to help their children succeed in school and life.

*"Preparándose a tiempo para la universidad"*

[www.ed.gov/pubs/GRFC\\_Span/grfcspan.html](http://www.ed.gov/pubs/GRFC_Span/grfcspan.html)

## ON-LINE RESOURCES FOR SPANISH SPEAKING FAMILIES

A guide for parents of students in their middle and junior high school years to get ready for college.

*"Cómo pagar tu educación 2003-04"*

[www.studentaid.ed.gov/students/publications/FYE/2003\\_2004/spanish/index.html](http://www.studentaid.ed.gov/students/publications/FYE/2003_2004/spanish/index.html)

An introductory publication for students not yet enrolled in a postsecondary institution.

*FAFSA on the Web*

[www.fafsa.ed.gov/FOTWebApp/scomplete013.jsp](http://www.fafsa.ed.gov/FOTWebApp/scomplete013.jsp)

The Spanish version of the *Free Application for Federal Student Aid* (FAFSA) form and instructions on how to apply for federal and state financial aid.

*"Guía para estudiantes: Ayuda económica 2004-05"*

[http://www.studentaid.ed.gov/students/publications/student\\_guide/](http://www.studentaid.ed.gov/students/publications/student_guide/)

[2004\\_2005/spanish/index.htm](http://2004_2005/spanish/index.htm)

A comprehensive resource on student financial aid.

Another useful resource is the *English-Spanish Glossary*, an easy-to-use reference tool to facilitate the creation of more consistent Spanish-language materials about higher education and student financial aid. The glossary is maintained and supported by a group of organizations involved in student financial aid and in promoting access to higher education to Hispanics throughout the country.

To view the English-Spanish Glossary and other Spanish education resources, visit TG's Spanish Resources page, located at [http://www.tgslc.org/pdf/Spanish\\_glossary.pdf](http://www.tgslc.org/pdf/Spanish_glossary.pdf).

Julie Nicholson is a Regional Account Executive with TG serving schools in ISFAA. You can reach Julie at (800)

252-9743, ext. 2504, or by e-mail at [julie.nicholson@tgslc.org](mailto:julie.nicholson@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).

A survey found that 75% of Hispanic youth who aren't currently in college said they would have been more likely to attend if they had known more about financial aid.

# Origination fee? Origination free.

Some student loan programs charge up-front fees and promise discounts for making timely payments in the future. That doesn't help students when they need it the most. Up-front fees put students behind before they even start paying on their loans. That's no way to start an education.

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\* Subject to change at lender's discretion.  
\*\* For Key loans serviced at GLHEC or AES.  
Subject to change at lender's discretion.  
Principal reduction is retained after the borrower makes 36 consecutive on-time monthly payments.

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## Credit Cards: The Gift That Keeps On Giving

By Lisa Mitchell, President of Sallie Mae Central Region Sales

The start of a new academic year means students everywhere will be greeted by more than just their new roommates. Credit card representatives are likely to be on hand as well, setting up shop on college campuses as they hand out freebies such as T-shirts or water bottles in exchange for the signature of students who sign up for a credit card.

College students, particularly freshmen, are a prime market for credit card companies. While the majority of college students are in fact responsible users of credit, credit cards can spell trouble for some young consumers.

A study conducted by the U.S. Public Interest Research Group (PIRG) revealed that students who obtained a credit card at on-campus tables have higher unpaid balances than those who do not. Many of these same students pay only the minimal balance each month, which can quickly lead to incurring excessive debt. Moreover,

students who abuse credit cards at the onset of college may unknowingly suffer long-term consequences—from damaging their credit to lessening future chances of purchasing big-ticket items such as a car or home or even securing student loans for additional education.

"Although many students understand and manage the responsibilities of borrowing, there is some apprehension that some students are setting themselves up for financial failure even before graduation," says Marie O'Malley, Vice President of Marketing for *Nellie Mae*, a leader in helping students borrow responsibly and manage debt. "Without assistance, these students may not have the know-how to borrow wisely on the front end nor the income to honor their credit obligations after they've borrowed."

According to *Nellie Mae's* 2005 report *Undergraduate Students and Credit Cards*, 43 percent of undergraduate cardholders obtained their cards

freshman year. Today the average college freshman has more than \$1,500 in credit card debt. By the time that student graduates four years later, the amount has increased two-fold.

A newly released study from the American Council on Education (ACE) on credit card ownership and college students offers further insight. Findings from *Credit Card Ownership and Behavior Among Traditional-Age Undergraduates, 2003-04* showed that the likelihood of owning a credit card increases as students progress through their academic careers. While 43 percent of first-year undergraduates owned credit cards, the figure rose to 74 percent for fourth- and fifth-year students. Further, students became more likely to hold multiple cards as they advanced through college. In the first year of college, only 8 percent of all undergraduates owned three or more cards. By the fourth or fifth year, 24 percent of students held that many cards.

(CONTINUED)

## CREDIT CARDS: THE GIFT THAT KEEPS ON GIVING

Interestingly, the ACE study found that students with credit cards were not significantly more or less likely to borrow student loans than those who did not have a credit card. Students who carried a balance on their card were somewhat more likely to also have borrowed a federal student loan than those who paid off their credit card balance each month (42 percent, versus 34 percent), suggesting that these students may have turned to credit cards to augment what they had borrowed through student loan programs.

A number of colleges and universities have taken on the issue of on-campus credit card marketing, offering money-management and financial literacy programs during freshman orientation and parent orientation or providing similar information in bookstore shopping bags to help students fully understand the ramifications of credit. Some schools, including Lehigh University and the University of Wisconsin, ban on-campus credit card marketing altogether.

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"Students should expect to be deluged with credit card offers while at college, particularly at the start of the new academic year," says Nellie Mae's O'Malley. "These offers will be mailed to them, will pop up on web sites and will also be on campus." And it would be ideal if credit card companies agreed to take a more conservative lending approach to students to prevent them from getting too deeply into credit card debt while in school.

"More practically, however, students need to learn how to manage finan-

cially. Credit cards and other borrowing options will continue to be available to them while they are in college and after they graduate. Credit card use and borrowing money have become common practices in American society and aren't going to cease. The wisest course is to teach students to limit credit card usage and to borrow wisely."

For more on credit and college students, visit these consumer and education Web sites:

Sallie Mae's College Answer  
[www.CollegeAnswer.com](http://www.CollegeAnswer.com)

Federal Trade Commission  
[www.ftc.gov/bcp/conline/edcams/credit](http://www.ftc.gov/bcp/conline/edcams/credit)

FTC's Project Credit Smarts  
[www.ftc.gov/creditsmarts](http://www.ftc.gov/creditsmarts)

Consumer Bankers Association  
[www.cbanet.org/issues/financial\\_literacy/financial\\_literacy.html](http://www.cbanet.org/issues/financial_literacy/financial_literacy.html)

## Three little words say it all.



At TG we recognize the importance that financial aid has in shaping the student experience on your campus. That's why our primary goal is to simplify the student aid process. We provide products and services that are truly open – with all the convenience and flexibility you need to adapt them to your campus and your students.

To learn more about TG, visit [www.tgslc.org](http://www.tgslc.org).





# > Comings and Goings <

## COMINGS

**Lori Handy** has been named Director of Enrollment Services and Financial Aid for IVY Tech in Bloomington. Lori was previously employed in the Distance Support Services of Indiana State University as the Coordinator for Distance Education, headquartered in Columbus.

**Robert Benjamin** has been named the Director of Financial Aid for Holy Cross College. He comes to Indiana from Andrews University.

**Kathleen Brown** is the new Director of Financial Aid for St. Mary's in South Bend. She was previously with Miami University in Ohio.

**Jenny Madden** began her financial aid career on June 19 as a Financial Advisor for IVY Tech in Evansville. Jenny was previously a branch manager with American General.

## GOINGS

**Kim Heldt** is no longer the aid director at IVY Tech in Evansville as she has accepted a Marketing Representative position with the Student Loan People out of Louisville, Kentucky.

**Sue Allmon** left IVY Tech in Bloomington on June 30 to begin a new adventure with USA Funds Services as an account executive for Indiana.

## TRANSITIONS

**Kristi Eidson-Spahn**, formerly the Assistant Director, has been selected to replace Kim Heldt as Director of Financial Aid for IVY Tech in Evansville.

**Charlie Wu**, formerly with IVY Tech in Lafayette, has moved to Indianapolis to take the position of Director of Financial Aid for the Indianapolis campus of IVY Tech.

**Joseph Cooper**, Certified Financial Aid Analyst, has transferred from the Marion location of Indiana Business College to the location in Muncie.

**Mildred Williamson**, former Director of Student Financial Aid for IVY Tech-Indianapolis, has moved "upstairs" to the IVY Tech Central office and will be spearheading the debt management project for the College.

**Bryant Dabney**, formerly the Assistant Director at Purdue-North Central, has been promoted to the director's position.

**Teresa Sweazey**, formerly an Assistant Director (with responsibilities in VA certification) at IVY Tech in Fort Wayne has been named Director of Student Financial Aid for the Fort Wayne campus.

## RETIREMENTS

**Gerald Lewis**, Director at Purdue North Central retired in June after 29 years in the aid community. He and the lovely Robin have relocated to Fort Meyers, FL where he has taken a management position in the building construction industry.

**Thomas Liggett**, Director at IVY Tech in Fort Wayne, retired May 31 after nearly 30 years in the community. It is rumored that he plans to do a bit of traveling.

**Dr. William Ehrich**, Associate Director at Indiana University in Bloomington, will retire September 30. Bill has been in the "business" since 1970. After retirement, he plans to begin consulting with Financial Aid Services, using Bloomington as his home base.

## NEWS OF FORMER COLLEAGUES

It is with sadness that we report the death of **Robert Bopp**. Bob passed away on September 4 of a heart attack. He was the Director of Financial Aid at Black Hawk College (IL) and had many friends in Indiana from his tour of duty as Director of Purdue North Central.

**Norman Hayes**, formerly with Indiana University and Indiana State University, is now teaching and coaching in the Washington, DC area. He sends his best regards to his friends and former colleagues in Indiana.

## MILITARY AND OTHERS SERVING

Christopher Kinley, the son of **Penny Kinley**, IVY Tech in Terre Haute, is serving in Iraq working with a private contractor.

## GOOD NEWS

**Derrick Williams**, the Midwest Sales Manager for Charter One, is the proud coach (and dad) of Ariel Williams whose AAU basketball team (Team Indiana out of Noblesville) were state champions in the 10 and under group and then placed 9<sup>th</sup> in the nation (out of 100 teams) at the National Tournament held at the Disney Sports Complex in Orlando.

**Doug Irvine** (recently retired, again, from Holy Cross) has a new daughter-in-law. Son Rob married Bethany LeMioux in June. Rob teaches 5<sup>th</sup> grade at Stout Field Elementary and is also the head varsity ladies soccer coach for Ben Davis High School in Indianapolis.

A proud mother story—Amanda White, the youngest of the White girls (mom is **Kathleen White** of Indiana State), is engaged to be married on June 16, 2007.

## HEALTH

Please keep Dale Purvis, spouse of **Kathy Purvis**, Director at IUPUI, in your thoughts and prayers.