



DECEMBER 2006

# Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

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## Year End Greetings!

What an exciting time of year! Thanksgiving just behind us (but maybe not the sandwiches from leftovers) and ISFAA's Winter Conference

about to take place! High school financial aid nights are also already underway. The bulk of them occur in January, so what better time to get an update from Julie

Wonderlin, our High School Financial Aid Nights chair? Never! Thank you, Julie, for this article! Enjoy this edition of *Bits and Bytes*, and have a great finish to 2006! ~Bill

## Time to Educate the Class of 2007!

Julie Wonderlin, Chair, ISFAA High School Financial Aid Nights

The High School Financial Aid Nights are off to a great start. A letter was mailed to all the High School Guidance Counselors in Indiana in late October letting them know that ISFAA has a great team of financial aid experts ready and willing to share their knowledge and present to their students and parents. A list of the Regional Coordinators and their contact information was also included with the letter. The coordinators and financial aid professionals already have been contacted by many schools.

If you need help preparing for a financial aid presentation, you can go to the ISFAA website. Under the *Resources* tab, you will find a link to the materials developed by NASFAA for financial aid administrators to use when conducting financial aid night presentations.

If you have a financial aid presentation scheduled, please make sure you send the date, high school's name and name of presenter(s) to

me at [jwonderl@ivytech.edu](mailto:jwonderl@ivytech.edu). I will be tracking the high schools that will be hosting a financial aid presentation as well as tracking the evaluations received.

If you need help preparing for a financial aid presentation, you can go to the ISFAA website.

Once a presentation has been completed, please forward me the total number of people in attendance (parents and students) and the high school's name. I will keep an updated listing throughout the financial presentation season. Once the 2007 presentation season comes to a close, the final results will be forwarded to the ISFAA listserv.

With the HERA changes this year, presenters will have some new information to share. In addition to the changes created by the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent Grant (SMART), regulations introduced in the past year will affect the needs analysis calculation.

The 2007-2008 FAFSA will not include questions regarding the ACG or National SMART Grant. Based on the answers to certain questions on the paper FAFSA, applicants will be sent a comment on the SAR directing them to the Federal Student Aid Information Center to provide additional information over the phone. FAFSA on the web applicants will be given the option to provide additional information for these grants based on the answers to some questions.

The Simplified Needs Test (SNT) and the Auto Zero Estimated Family Contribution (Continued)

## Training the Class of 2007

tion (EFC) criteria have been changed. The automatic zero EFC income threshold has been increased from \$16,000 to \$20,000 for parents of dependent students and independent students with dependents other than a spouse. In addition, students may not qualify for SNT or automatic zero EFC if they or their parents (or anyone in the household) received benefits from a means-tested federal program, such as SSI, food stamps, free or reduced prices lunch, TANF, or WIC. A question on the FAFSA has been added to collect this information.

In addition, qualified education benefits must now be reported as an investment on the FAFSA. Qualified education benefits include Coverdell savings accounts, 529 college savings plans, the refund value of 529 state prepaid tuition plans, install-

ments and land sale contracts (including mortgages held), commodities, etc. The asset net worth will no longer include the net worth of family-owned and controlled small businesses that has 100 or fewer full-time or full-time equivalent employees. The instructions on the FAFSA have been updated to include this information. The Income Protection Allowances (IPA) was increased and the Asset Assessment Rates were decreased.

An additional dependency status question has been added to Step 3 on the FAFSA. It will read "Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?" The notes for this question state, "Answer 'Yes' if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training

purposes. Answer 'No' if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes."

The drug offense question has been modified to say, "Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, loans, and work-study)?" It will still be self-certifying.

The paper FAFSA will only have space to include 4 college choices. Web filers will still be able to list up to 6 college choices at a time.

For 2006-2007, 94.3% of the FAFSA applications were filed electronically. The Department of Education would like to see the percentage be even higher for 2007-2008.

*With the HERA changes this year, presenters will have some new information to share.*



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## Credit-Card Counseling Hints

**Sue Allmon, Account Executive, USAFunds Services**

Most students have access to credit cards, and credit-card use has increased during the last 10 years. As students deal with the temptations of holiday spending, financial-aid administrators can help students avoid the potential pitfalls of credit-card misuse.

USA Funds® University offers tips financial-aid administrators can share with students when counseling them about credit-card use:

- Compare several credit-card offers to find the card that best suits your needs.
- Don't be fooled by low introductory teaser rates. After the initial period, interest rates generally increase.
- Understand all terms and conditions before applying for any card.
- Talk to your parents or others whose financial counsel you trust to help you make an informed decision.
- If the terms and conditions aren't equal to other offers, don't choose a card simply based on its promotion of a specific sports team or school.
- Keep in mind that interest rates for cash advances

usually are higher than the normal rate for credit-card purchases.

- Try to limit use to one credit card.
- Do not lend your credit cards to or share credit-card numbers with anyone.
- Decline offers for increased credit limits.
- Keep a record of purchases, account numbers and issuers' contact information.
- Understand that credit cards are not free, and they are not similar to checking or savings accounts.
- Evaluate your wants and needs. Credit cards should be used only for items that are necessary.

*The timing during orientation is beneficial, as many companies are on campus early in the year promoting their cards.*

(Continued)



## Credit-Card Counseling Hints

The following are several ways that financial-aid administrators can communicate or incorporate credit-card counseling into current counseling methods or materials that may be offered by their offices around the holidays—and throughout the year.

### Classes

Credit-card information can be a part of classes about finances or college life. Because the focus of college-life classes is to help students succeed in school, information about using credit cards wisely is appropriate. Certain math and finance courses include lessons about interest-rate calculations. These classes are a great opportunity to help students understand how credit-card interest rates are calculated.

### Loan Counseling

Financial-aid administrators already may offer credit-card counseling during entrance- and exit-counseling sessions. This counseling would be an ideal opportunity to briefly discuss credit cards, their interest rates and how expensive they can become when balances aren't paid in full each month.

### Orientation

Financial-aid administrators could set aside time during

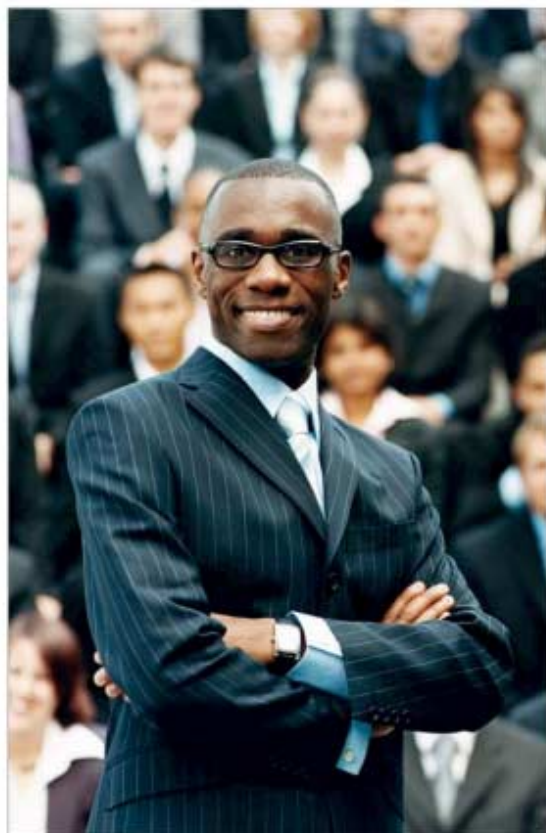
orientation when students and parents are learning about financial aid and student billing. Anytime students and parents are hearing about finances is a good time to offer information about credit cards. The timing during orientation also is beneficial, as many companies are on campus early in the year promoting their cards.

### Special Workshops

Information abounds on credit cards and using them wisely. Using any variety of material, financial-aid administrators could easily develop a short workshop for students. Some examples of items to cover include helping students choose and complete credit-card applications, calculating actual principal and interest payoff amounts if they don't pay their balances in full each month, and informing students of other potential pitfalls of credit-card misuse.

More information about advantages and disadvantages of credit cards for students, guidance for helping students select the right credit cards for their needs, and suggestions for ways to help students become wise credit-card users is available in the USA Funds online-learning course "Counseling Students About Credit Cards."

*Help students understand that credit cards are not free, and they are not similar to checking or savings accounts.*



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## When Good FAFSAs Go Bad

### a.k.a. Mistakes That Could Cost Students Their SSACI Aid

Kathryn J. Moore, SSACI

Despite the financial aid community's best efforts to guide parents and students through the financial aid application process, where the FAFSA is concerned even the best intentions can take a wrong turn. Here are some common FAFSA problems seen at SSACI as well as ways to avoid them.

#### **Problem**

Student fails to complete the entire process (i.e. submit the FAFSA) when using FAFSA On The Web (FOTW).

#### **Solution**

Make certain the student goes through the process to the end and that the FAFSA has been submitted and not just saved. The student must get to the point of the submission confirmation page and then should print and save a copy.

#### **Problem**

Students and parents leave FAFSA

financial information blank because they have not completed or filed the tax return.

#### **Solution**

Estimate all financial information and then correct the FAFSA as soon as possible after taxes are filed but before the June 10 correction receipt date deadline.

#### **Problem**

Family mails FAFSA March 9th using Overnight Mail.

#### **Solution**

The FAFSA is mailed to a P.O. Box. Overnight mail is not guaranteed to reach a P.O. Box address the next day. It would be better to file the FAFSA on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and then print/sign/mail the signature page if necessary (which is likely because it is doubtful the student or parent has the required USED issued PIN if work-

ing on the FAFSA so close to the deadline).

#### **Problem**

Family fails to provide parent/student signature on initial or subsequent FAFSA submission.

#### **Solution**

Always make sure FAFSA submission is signed by everyone when it is submitted initially or for correction whether it is done electronically or by mail.

#### **Problem**

Student or parent fail to provide correct state residency information or dates on FAFSA.

#### **Solution**

Indiana is "IN" and not "TN" or "IA." Filer must also complete dates when they became a resident (FAFSA questions 18, 19, 20 for students and 68, 69, 70 for parents).

(Continued)

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#### When Good FAFSAs Go Bad

If filing the paper FAFSA, print clearly, inside the lines of the response box (i.e. color inside the lines).

When completing the electronic version of the FAFSA, for the state of legal residence question, click on drop down box then click on "IN." Please make sure to click to the next question on the FAFSA rather than the next state in the drop down list!

#### **Problem**

Student provides E-mail address on FAFSA, but claims not to have received the Student Aid Report (SAR) from the United States Department of Education.

#### **Solution**

Use a stable and easily accessible E-mail address such as parents' E-mail address. Moreover, check daily for any E-mails from the federal processor—even in the spam and junk mail sections of the E-mail box.

#### **Problem**

Student leaves blank or fails to cor-

rectly complete degree or grade level questions

#### **Solution**

Read notes for FAFSA questions 23 and 24 carefully and respond appropriately. A second year student is not a second degree student.

#### **Problem**

Student fails to attend to SSACI Edit Notification sent via mail.

#### **Solution**

Student and parents should read all mail and check status at the SSACI eStudent web site, [www.ssaci.in.gov/estudent](http://www.ssaci.in.gov/estudent), frequently. The web site contains the most up-to-date information regarding the FAFSA information on file at SSACI.

#### **Problem**

Student misses the SSACI March 10 FAFSA receipt date deadline.

#### **Solution**

File FAFSA ASAP to be considered for federal and college funded programs.

#### **Problem**

Student fails to keep FAFSA college list up to date for SSACI purposes, meaning the student is not listed on the college's electronic roster.

#### **Solution**

Always make sure every college is listed and that first-choice is the college the student plans to attend. Make a change if necessary at eStudent, [www.ssaci.in.gov/estudent/](http://www.ssaci.in.gov/estudent/). If the college is not listed on the FAFSA, it must be added to the FAFSA as well.

#### **Conclusion**

When conducting financial aid nights or while at College Goal Sunday on February 11, 2007 (volunteer at [www.collegegoalsunday.org](http://www.collegegoalsunday.org)), anticipate the mistakes that students and parents may make when filing the FAFSA and redirect them to a route which will result in successful FAFSA application. We'll all be better for your efforts!



# Tips for helping first-generation students succeed

Julie Nicholson, TG Regional Account Executive

As we all are aware, never has achieving a higher education been more essential to success. Unfortunately, some of our nation's best and brightest students—who could be the first in their family to achieve this goal—may never complete higher education. For these students and their families simply choosing a college and completing the application process can seem impossible.

For those who make it past these hurdles, adapting to college life away from their families and to the rigors of college study can be even more difficult, negatively affecting their academic performance.

As financial aid professionals, we have a unique opportunity to help first-generation college students and their families understand the importance of college, to provide them with the guidance to navigate the admissions and financial aid application processes, and to support them through the transition process.

The following are some ideas and suggestions that a financial aid office can implement to help ensure the success of first-generation students. Whether your office chooses to try just one or all of these suggestions, they will have a positive impact on the experience of your school's first-generation students.

## **Get the word out**

Hosting or participating in college nights at local high schools is a great way to interact with students and their parents early on in the college application process. Be sure to bring plenty of financial aid brochures. Some financial aid offices even host a "financial aid night" where financial aid staff members walk students and their families through the FAFSA process.

## **Financial aid forms**

Many first-generation families are reluctant to provide personal information such as Social Security numbers or income tax information. Completing the FAFSA online can create yet another hurdle. Take the time to educate parents and students about why this information is needed and how it will be protected to make them feel more comfortable.

Again, hosting a financial aid night and providing one-on-one help with these forms can significantly reduce a family's anxiety and significantly increase the likelihood that these students will enroll in college.

## **New Student Orientation**

While most schools host some kind of orientation for fresh-

*(Continued)*



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*For these students and their families simply choosing a college and completing the application process can seem impossible.*

man students, hosting a separate orientation—or even setting aside a half-day—for first-generation students can really be a helpful start. In addition to providing targeted information on college life and how families can stay involved, a separate orientation provides a valuable venue for these students and families to ask questions about issues that specifically affect them.

### **Early Student Engagement**

Living away from home can be especially difficult for first-generation students, as many come from large, tightly-knit families. Encouraging these students to become involved in campus activities can help ease their transition to college and make them feel more involved in their school.

In addition, assigning groups of first-generation students to a core class or series of classes will give them a sense of familiarity and a chance to bond with people from similar backgrounds, which will also help ease the transition.

These are just a few things that you as a financial aid

professional can do to help first-generation students and their families achieve the dream of a higher education.

*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@tgsllc.org](mailto:julie.nicholson@tgsllc.org). Additional information about TG can be found online at [www.tgsllc.org](http://www.tgsllc.org).*



### **Bits and Bytes**

William M. Wozniak, Editor

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## Twelve Tips Can Help Prevent Identity Theft

Sue Allmon, Account Executive, USA Funds Services

Identity theft is a crime in which someone wrongfully obtains and uses another individual's personal data for personal or economic gain. Criminals fraudulently use the identity of others to obtain credit, identification cards, driver's licenses, birth certificates, Social Security numbers, travel visas and other official government papers.

Identity theft can have devastating consequences for the victim, who may face long hours of closing bad accounts, opening new ones and repairing wrecked credit records. In addition, it may take significant out-of-pocket expenses to clear a victim's credit and legal standing. In the meantime, victims may be denied jobs, credit, access to financial aid or college admissions, housing and auto loans, or even be arrested for crimes they didn't commit. Unfortunately, the experience of thousands of victims is

that it often requires months, and even years, to navigate the frustrating identity-recovery process.

USA Funds® University offers the following 12 tips to help you and your students avoid becoming identity-theft victims:

- **Carry only necessary personal information;** don't carry your Social Security card unless you have an immediate need to use it.
- **Cancel credit-card accounts no longer in use.**
- **Report lost or stolen credit and debit cards immediately,** asking that those accounts be closed and new ones opened to replace them.
- **Cut up old credit and ATM cards** before discarding them.
- **Carefully review all bank and credit-card statements** to be sure that all transactions are legitimate.
- **Carefully discard ATM and credit-card receipts.**
- **Do not write PINs on any ATM or credit cards,** and don't carry PINs with the cards.
- **Sign credit and debit cards in permanent ink** as soon as they are received.
- **Do not preprint driver's license, telephone or Social Security numbers on checks.**
- **Report lost or stolen checks immediately,** asking the bank to block payment on any check numbers involved and reviewing new checks to ensure that none have been stolen in transit.

(Continued)

## Identity Theft

- **Be aware of any missed or untimely delivery of statements** or other expected financial correspondence.


- **Review credit reports regularly.** Free copies of credit reports are available annually from each credit-reporting agency. Individuals should check the reports for accuracy. In addition, consumers can request free copies of their reports by visiting:

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

The USA Funds University online-learning course "Identity Theft" offers

*Victims may be denied jobs, credit, access to financial aid or college admissions, housing and auto loans, or even be arrested for crimes they didn't commit.*

more information about the importance of protecting an individual's identity and how to prevent identity theft. The course is one of more than 40 currently available. Identity theft also is among the topics of the USA Funds Fall-2006 Financial-Aid Workshops, to be conducted Oct. 3-Nov. 16 in locations across the nation. To learn more about USA Funds' online-learning courses and other training opportunities, visit the USA Funds Web site, [www.usafunds.org](http://www.usafunds.org), and select "Training" from the Express Links drop-down box.



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Tim Lehmann  
Director of Financial Aid  
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# > Comings and Goings <

## GOINGS

**Joel Wenger**, Director at IPFW, has left the financial aid community to take a management position with a medical office in the Carmel/Fishers area.

**Diane Mickey**, Director at IU Northwest (Gary), has resigned to take a program reviewer position with the Department of Education.

**David Fevig**, Director at Valparaiso University, has left Financial Aid to take the directorship of the Office of Admissions at Valpo.

**Charlie Wu**, Director at IVY Tech-Indianapolis, has left to pursue other opportunities.

## COMINGS

**Charles Carruthers**, formerly Director at Franklin and IU Northwest, has returned to the Indiana aid community as Assistant Director at Lincoln Tech in Indianapolis.

## TRANSITIONS

**Jackie Kennedy-Fletcher**, Director at IU-Kokomo, is transferring to IU-Bloomington to take the Associate Director for Customer Service position.

**Kirsten Reynolds**, Director at IVY Tech in Lafayette, has moved to Purdue West Lafayette as Assistant Director, replacing **Michael Curtis** who vacated the position earlier in the year.

**Christine Coons**, Director of IVY Tech at Kokomo has moved to IVY Tech in Lafayette.

**Douglas Irvine**, our "retired" former President, has come back to the working world as the Interim Director at IU Northwest.

## ILLNESS/RECOVERY

**Bryant Dabney**, Director at Purdue North Central, underwent successful double organ transplant surgery on November 11th. Bryant is doing well


and hopes to return to the office by the first of the year.

**Joseph Koroma's** (Indiana State Assistant Director) mother has suffered another stroke at her home in Sierra Leone. Joseph reports she is improving.

**Kathleen White**. I have been asked to report on my health. I am feeling just fine. I am currently undergoing a round of radiation to zap the beasties in the hip and vertebrae areas and all is going very well. Anemia is a bit of a problem, but the medication is working, and I should be back on track energy-wise shortly. I thank all of you for your thoughts, prayers and cards.

## IMPENDING ARRIVALS

**Richard Nash**, Director at Depauw University and **Doug Irvine**, Director Everywhere, report that they are going to be grandparents in the new year. This will be Richard's 4th grandchild and Doug's first!



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