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A Chat With Our New President

(This chat took place just before the Presidential retreat.)

■ Thank you so much, Mr. President, for sitting down and chatting with *Bits and Bytes*. If you would, please describe the beginning of your presidency.

"Well, since I have taken over as of the Spring Conference, I have been in the process of getting set up for our Presidential Retreat which will be bringing on all the new commissioners and committee chairs together to plan and establish our budget for next year. As well as start our planning for how we are going to govern ISFAA this next year."



Richard Nash

■ What was your immediate reaction to finding out you had been elected President of ISFAA?

Wow! It was amazing. It was 15 years in the making, and I feel honored and proud of this group.

■ I'd like to know your thoughts about your time as President-elect. Please summarize that year for us, and what it was like.

"It was a time of learning. I got to work with the by-laws change and institute that new change for the association. As well as working with audit and finance, just making sure the whole organization was running well financially.

And it was just a big time of learning from Melinda and others on how to be the best president possible."

■ What are some very specific goals of your presidency?

"Just helping institute change. In other words, bringing on a new associate mem-



Presidential Leadership Retreat at DePauw University, 2006

A CHAT WITH OUR NEW PRESIDENT, from page 1

ber commissioner position as well as trying to bring all of our new members into the fold. In other words, get 'em busy."

■ Had you ever thought about being president? If you have, when was the first time you remember thinking about your being president?

"Oh, that's really hard because I have been a member of the association now for 15 years. I would say probably about 5 or 6 years ago I was seeing how things were going and seeing how well it was working — and thinking I could help make a change for the better. Not meaning that things were running badly, but I'm just always on a cutting edge in making changes, making things work better. So I just wanted to do it. So I would say about 5 or 6 years ago I just felt I wanted to do something."

■ Even, if it is minor, any surprises yet?

"No. Actually, it's been smooth."

■ Any words of advice from Melinda or others to you...that you can share with *B & B*?

(Laugh) "As for words of advice, one person definitely told me to breath. In other words, take a deep breath. Go with it, you'll do good. Another said don't eat too much, meaning before an important event or speaking engagement. Little things like that are beneficial, yes. But overall it has just been very encouraging that the words have been that 'you are going to do fine, you're going to do good. Surround yourself with good people, and things will be wonderful.'"

■ And that's my next question. Please share with us your thoughts about the Executive Council that is now assembled.

"They're fantastic. I think they will be a fantastic group. I am looking forward to working with all of them, especially our 2 new delegates as well as our 2 new commissioners, even though one is a repeat, Marvin Smith. He's com-

ing back, and Kathy Purvis. And working with Joel Wenger again. As well as all the rest, especially Diane Mickey. I'm looking forward to it."

■ Talk about your speech at the ISFAA Conference.

"Oh, the theme of time to change, or things are changing, *Winds of Change*, which was our conference theme. That's just it! I am all for change. It's time to change. In other words, we need to look at these new people. We need to get them involved. They're saying they want to be involved, and nobody seems to want to use them. Well it's time, and ahh... that's me. The Brady Bunch song that I brought up "A Time to Change" was just a keynote idea. You might say that I am not afraid of change. I am willing to make change. I have done it in my jobs — changing jobs midstream and changing processes. So, I just want to take it one step further."

■ Share with us one wish or dream you have for ISFAA as a whole, short

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- Postponement of payment
- Budget planning
- Even ways to work through default

So think of us as a resource dedicated to you and your students. Because ultimately we think you'll agree, your students' good credit is worth its weight.



A CHAT WITH OUR NEW PRESIDENT, from page 2

or long term.

"That she lasts another 70 years."

■ A message for the membership?

"My message to the membership would be, 'Let's work together. It's for the student.' Just as the MASFAA theme this year 'It's all about students.' Well, we're all about students. Let's join together. True, we may have to talk to families that the student may not even want to come to our campus, but let's at least see that they go to school somewhere. So my message to y'all is, just work together. Let's get these students educated because this is our future."

■ Is there anything else you would like to say?

"Thank you for the time, and thank you to the membership for being the leader of your ship: the SS-ISFAA, as we called her last spring. Welcome to the ride, and it's going to be fun."

■ Just like this interview! It was great fun. Thank you for your time, Richard, and best of luck!

Hot Fun in the Summer Time

Kathy Moore

Fun in the sun, burgers and hot dogs on the grill, a baseball game with the kids—this is the essence of summer. Or so those of us who work in the financial aid profession are told. For us it's the busy season. When I worked in an aid office, my favorite question from parents and students was, "Will you be there during the summer?" Who do they think we are! Faculty?

As the State Student Assistance Commission of Indiana (SSACI) readies to make awards for the 2006-2007 academic year, here are a few things to keep in mind which may make processing go smoother for you and your students.

When I get around tuit...

Check your rosters now to see if SSACI needs a TUIT code for students. For public colleges which have differential tuition for new vs. returning students, SSACI must have a TUIT code in order to calculate an award. So, make TUIT codes a priority and get SSACI that information immediately; their actual deadline was June 16th! Note that SSACI needs the TUIT code for every student attending every 'differential tuition' public college until all students are charged the same rate.

College Choice

Colleges may now make a change of college choice using the SSACI eStudent Internet application—www.ssaci.in.gov/estudent/. You must use the SSACI issued iXchange User Name and Password to gain access. Using eStudent to make a change of college choice is faster than having the student send a letter or fax to SSACI, and may even be faster than waiting for the student to get around tuit (*ha,ha*) using eStudent. Please make sure the student really is enrolled at your institution before making a change of college choice.

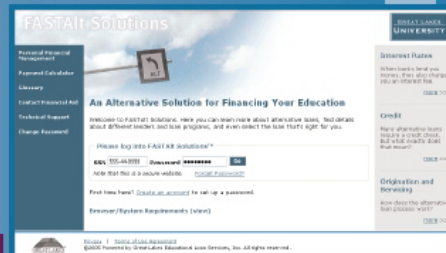
FASTAlt Solutions: simplifying the alternative loan process

FASTAlt Solutions, the latest product from Great Lakes, offers an efficient, customizable way to help your students thoroughly navigate the alternative loan process.

FASTAlt Solutions educates students about alternative loans and explains college financing options, the repayment process, and the consequences of default.

One useful feature enables your school to present its own list of alternative loan options and lenders to students, with school-provided links to lender sites.

FASTAlt Solutions resides on your school's website, and like many other Great Lakes products, can be customized to fit your school's needs.



For more information on FASTAlt Solutions, contact your Great Lakes marketer, visit www.mygreatlakes.com/school, or call 1-866-464-7855.

HOT FUN IN THE SUMMER TIME, from page 3

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. If that happens, the college must then 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 or 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 choose) 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 as follows:

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** Student is a veteran as evidenced by DD214 issued for

active service other than training—NEW FOR 2006-2007

99 Does not qualify for dependency override for SSACI purposes

Edit 19 PJ based on financial change resulting in a lower PC or EFC

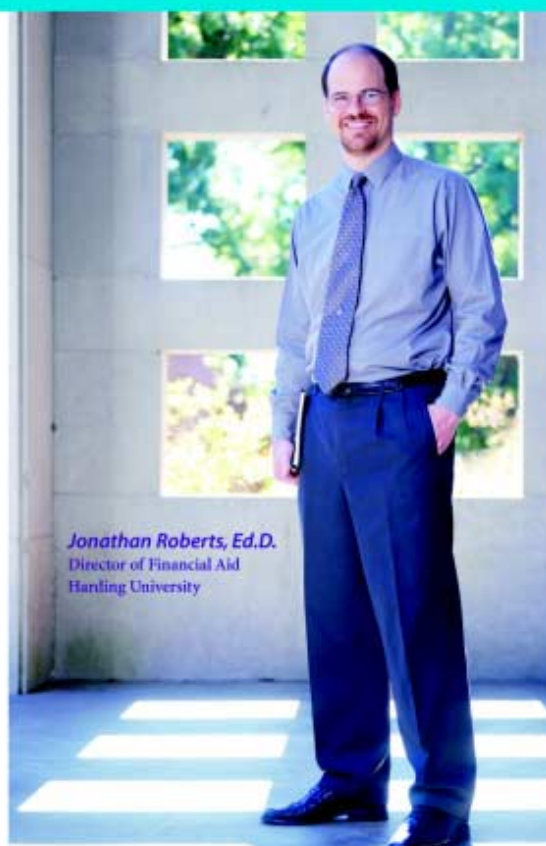
- 51** Medical/dental expenses that are in excess of amounts that can be deducted from income
- 52** Death of a parent or spouse (if student is independent)
- 53** Uninsured expenses resulting from loss or damage to home or car
- 54** Insurance payments received from loss or damage to home or car
- 55**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

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Jonathan Roberts, Ed.D.
Director of Financial Aid
Harding University

HOT FUN IN THE SUMMER TIME, from page 4

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

Resources Available to Colleges

SSACI makes information available to colleges through iXchange and eStudent. These two tools provide the most current information available on SSACI programs, policy, procedure and student records. Colleagues without access to iXchange can get many documents at <http://www.in.gov/ssaci/news/informationonweb/>. They are free!

At iXchange, colleges can find stimulating reading materials with titles like *Bumps in the Night* (it's not what you think) to more scholarly titles like *Calculating Awards* and *Return of Funds* (it is what you think.) Access to iXchange is found from the SSACI homepage, www.ssaci.in.gov. Look for it listed under Interactive Applications—Colleges. The SSACI issued iXchange User Name and Password are required to log in.

At eStudent, www.ssaci.in.gov/estudent/, students and colleges alike can look at the application and award information currently on file as well as award history. Change of college choice can be made by the student or the college.

*eStudent is our friend;
treat accordingly.*

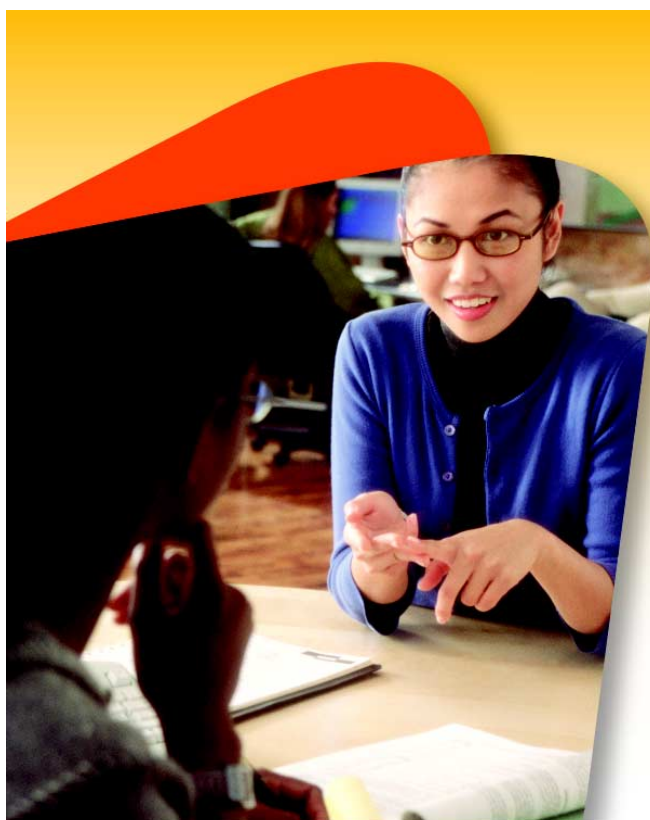
College staff can no longer log on to eStudent as the student—not that any of you would have done that in the past! Students now register for the site and create their own password, which increases system security. Although colleges may view the increased security as a decrease in usability, with a little cooperation and flexibility on your part, all the necessary players from Admissions to Twenty-first Century Scholars support staff, provided they have a legitimate need for ac-

cess, can have the information they need as long as you share the SSACI issued iXchange User Name and Password with authorized users. Never try to change the User Name and Password or everyone could be locked out!

Please make sure that your *front line* staff has access to and is trained to use eStudent. With a few keystrokes in eStudent, 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 access to the information you need to meet that goal.

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.

Now, let's take the afternoon off and go fire up the grill!



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USA Funds Program Unlocks a Brighter Future for Middle-School Students

By Kevin McKeown

USA Funds® has introduced a redesigned version of USA Funds Unlock the Future®, a program to promote early awareness of the benefits of higher education among middle-school students and their parents.

The newly updated program includes:

- Enhanced guidance for meeting planners to help them better organize and facilitate presentations of the program to students and their families.
- Newly redesigned components that appeal to and engage middle-school students and their parents.

USA Funds Unlock the Future provides a multimedia presentation that is ready to deliver to groups of students and their parents. In addition to the meeting-planner's guide, the program offers:

- Separate video presentations for students and parents. The videos feature students and former students who discuss their dreams and how postsecondary education helped them realize those dreams.
- A student workbook with exercises that help students explore their interests, understand the job market and plan for the future.

- A parents' guide with advice for encouraging their children to explore career interests, helping students succeed in school and participate in extracurricular activities, as well as resources for funding a college education and steps for preparing for higher education.

USA Funds Unlock the Future is available without charge to schools, community agencies and faith-based organizations, with priority consider-

ation given to those located in the eight states where USA Funds serves as the designated guarantor of federal education loans. Those states are: Arizona, Hawaii, Indiana, Kansas, Maryland, Mississippi, Nevada and Wyoming.

For additional information about USA Funds Unlock the Future, visit the USA Funds Web site, www.usafunds.org, and select "Financial-Aid Professionals," "Resources for You" and "USA Funds Unlock the Future."



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Bits and Bytes

William M. Wozniak, Editor
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Phone 317-715-9010
Fax 317-715-9001
www.isfaa.org

Why are Students with Financial Need Not Completing the FAFSA?

Donette Cassman, Account Executive, Sallie Mae Higher Education Sales

While the general number of students filling out the Free Application for Federal Student Aid (FAFSA) has risen in recent years, there has not been a proportional rise in the number of financially needy students completing the FAFSA.

According to Department of Education figures, the absolute number of FAFSA applications increased by approximately 3 million during the four-year period from 1999-2000 to 2003-2004. Yet the number of low- to moderate-income applications increased by a scant 100,000 applications during the same period.

Low- and moderate-income groups constitute a relatively small portion of all students who did not apply for federal aid (24 percent), yet this still represents almost 2 million students. A report by the American Council on Education ("*Missed Opportunities*

Revisited: New Information on Students Who Do Not Apply for Financial Aid") provides some additional data.

The report indicates that community colleges—which now enroll more than 40 percent of all undergraduates—constitute the majority of students who do not apply for aid. Those students in the two lowest income brackets represented 13 percent of all non-applicants, amounting to almost a million students.

This trend begs the question: why are those most in need of financial assistance less likely to apply for funding?

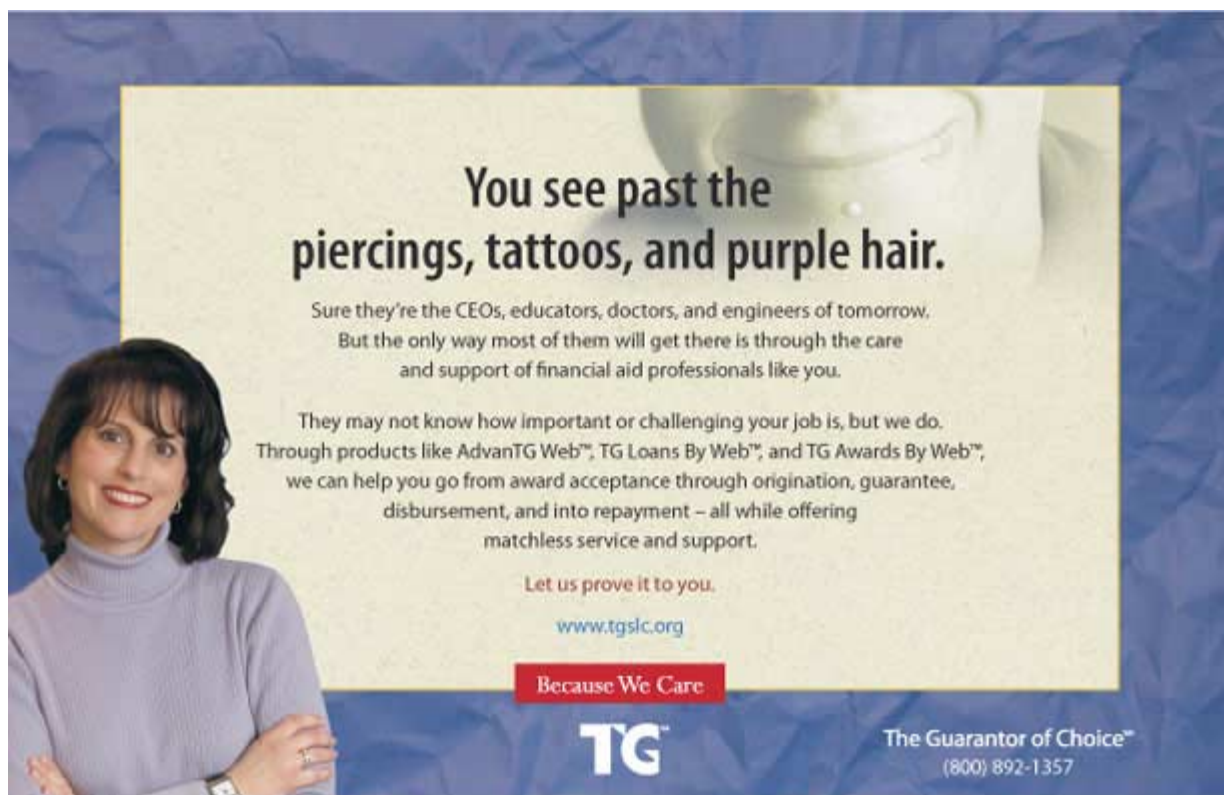
Data from the Department of Education may help to explain why so many students are not taking advantage of financial assistance.

One possible reason is that students may have received aid from a source that did not require completion of the FAFSA. Almost 30 percent of students who did not file a FAFSA in 2003-2004 received financial assistance from a source that did not require the application. The most common type of aid received by such students was employer assistance. See table for a breakdown of other sources.

Percentage of Undergraduates Who Did Not File a FAFSA for 2003-04 but Received Aid, and Average Total Amount Received *

	Employer Aid	Private Grants and Loans	Institutional Non-Need Based Grants	Aid From Any Source	Average Amount Received
All Undergraduates	13.3%	5.4%	5.6%	29.0%	\$2,954

*Source Department of Education, 2004



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WHY NOT COMPLETING THE FAFSA? from page 7

Regardless of the reason, the fact remains that thousands of undergraduates are not taking advantage of federal money allocated to support their higher education careers. More initiatives which reach out into communities to provide badly needed information on financial aid resources are needed.

Students seeking help completing the FAFSA have a number of resources

available to them. They can be directed to the U.S. Department of Education's online FAFSA tutorial, an introductory publication for students that provides instructions on how to complete the FAFSA's online or paper version. Completing the FAFSA, 2006-2007, is for the award year that runs from July 1, 2006 to June 30, 2007. This version is available online in both English (http://studentaid.ed.gov/students/publications/completing_fafsa/

2005_2006/index.html) and Spanish (http://studentaid.ed.gov/students/publications/completing_fafsa/2005_2006/Spanish/index.html).

Students who have questions or require additional information on student financial assistance may also contact their high school guidance counselor, if currently in high school, or the financial aid administrator at the post-secondary school they plan to attend.

Bits and Bytes Team Growing!

The team responsible for making *Bits and Bytes* a reality four times in the upcoming year will be much larger than it has been the past two years! It will be one hundred percent larger, to be exact. Two members will be the same, while two others will be added. The two new members of the *Bits and Bytes* team are names you know well and are familiar to readers of the ISFAA newsletter.

Kathleen White and Sue Allmon will be

helping produce the newsletter in two different but wonderful ways. Kathleen will produce the popular "comings and goings" page, while Sue will help editor Bill Wozniak with an article of interest to the membership each issue. Both will draw upon their experience in the field to make the newsletter even more informative and entertaining over the next 12 months. Matt Krieg will continue to assist Bill in assembling the final product.

If you know of a new member of the financial aid community, or you are aware of a departure, please drop a note to Kathleen White at swhite12@isurgw.indstate.edu. Kathleen is the Interim Director, Corrections Education Program: Indiana State University. Kathleen, we all appreciate your help with this popular part of the newsletter. A warm welcome to our new newsletter team members. Look for the next edition of *Bits and Bytes* early this fall.

What's brilliant about Thomas Peters?

- ❖ Thomas helped a student payher prior-year's tuition balance.
- ❖ He recommended a Student EXCEL Loan from Nellie Mae.
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Be brilliant with student loans.

Where to Find It Industry Info for FA Professionals

Julie Nicholson, TG Senior Regional Account Executive

Financial aid professionals need to be able to find quick answers to the questions—financial aid-related and otherwise—that they are faced with each day. Because the industry is complex and information is often needed on various topics, including regulatory, governmental, tax, and even legal issues among others, it is imperative that as a financial aid professional you know where to go to find the answers you need.

The Internet offers an endless amount of information on these and other topics. To help financial aid professionals navigate the mass of information on the Internet, TG has compiled a list of online resources that your office can use to quickly and easily find the answers to your questions.

Industry Web Sites

National Association of Student Financial Aid Administrators (NASFAA) (www.nasfaa.org)

Provides schools with information on regulatory and statutory changes, sub-regulatory guidance, and comprehensive analyses of industry trends.

FSA COACH (www.ed.gov/offices/OSFAP/fsacoach/index.html)

ED's online tutorial (Federal Student Aid Computer-based Orientation to Aid Concepts and How-to's) offers new financial aid counselors a thorough introduction to the federal student aid program, including school responsibilities, student and parent responsibilities, determining aid, and disbursing awards.

National Center of Higher Education Loan Programs (NCHelp) (<http://nchelp.org>)

Industry association for guarantors, lenders, and servicers that offers the latest in industry news, trends, legislation, regulation, and legislation. By

clicking on the e-library, this site allows you to access posted documents, forms, and presentations on student financial aid topics. Contains FFELP information, link to Meteor Project; listing of all NCEHLP committees.

TG Online (www.tgslc.org)

TG's premier Web site provides student financial aid information for all audiences—professionals, borrowers, students and families, and industry partners. School financial aid staff can select the For Schools tab to

browse various topics listed under the following categories:

Innovative Solutions and Tools.

Provides a description of TG's various financial aid processing products available to schools and contact information.

Information Resources. Provides links to a variety of industry resources, along with links to TG research documents.

Individualized Customer Service.

Here you can contact information for your school consultant or



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and he can't wait
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that makes his office
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WHERE TO FIND IT, from page 9

national account representative, along with TG's business integration team and lender consultants. You can also use Ask TG, our electronic question and answer database with a searchable archive.

Regulatory Information. Provides links to federal and regulatory information, such as the *Common Manual* and *Dear Colleague Letters*.

Default Aversion. Learn more about TG's default aversion initiatives and ways that TG can help your school effectively manage its cohort default rate. Links are provided for more information on TG's products and to contact TG's default aversion team of professionals.

Mapping Your Future (<http://mapping-your-future.org>)

Provides financial aid calculators, search engines for careers and colleges, and offers online entrance and exit counseling through its Online Student Loan Counseling (OSLC).

FinAid (www.finaid.org)

This comprehensive Web site offers information on finding a college, planning a career, applying for financial aid, loans, scholarships, to students, their families. School financial aid professionals often turn to financial aid guru Mark Kantrowitz who manages this site and is extremely knowledgeable on all aspects of financial aid and the financial aid office.

College Board (www.collegeboard.com)

Contains statistics on trends in student aid including college costs. Also contains breakdown on loans, grants, and student loans.

National Student Loan Clearinghouse (www.nslc.org)

A nonprofit association that provides enrollment verification services for schools students, lenders, employers, and other entities.

Chronicle of Higher Education (www.chronicle.com)

Online version of *The Chronicle* newspaper that offers daily news in higher education. Subscribers can search through more than 10 years of archives for comprehensive higher education funding news and commentary.

Research Organizations

Institute for Higher Education Policy (www.ihep.org)

The organization's goal is to promote public policies to enhance opportunities for students to pursue postsecondary education. The site contains policy reports and studies on postsecondary education issues.

Lumina Foundation (www.luminafoundation.org)

Lumina Foundation, a nonprofit, private research organization, addresses issues that affect access and educational attainment among all students, particularly underserved student groups, including adult learners. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that people can make in themselves and that society can make in its people.

National Center for Education Statistics (<http://nces.ed.gov>)

NCES is the federal entity for collecting and analyzing data related to education in the United States and other countries. Great source for statistics, long-term study results, and trend analyses.

(continued)



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Indiana Secondary Market
for Education Loans, Inc.

Lender Code 834006 through KeyBank USA.

Where to Find It, from page 10

Government Agencies**The Department of Education (ED)**
(www.ed.gov)

This is the Web site of the agency that controls higher education policy, regulations, and spending. Information is available on the FAFSA, financial aid, higher education regulations and policies, cohort default rates, Dear Colleague Letters, and statements from the Secretary of Education.

U.S. Department of Homeland Security (<http://uscis.gov/graphics/index.htm>)

Home page for the Bureau of Citizenship and Immigration Service (formerly Immigration and Naturalization Service).

Federal Register
(www.gpoaccess.gov/fr/index.html)

The Federal Register is the official daily publication for rules, proposed rules, and notices of Federal agencies and organizations, as well as executive orders and other presidential documents. The site is searchable to 1995. Today's *Federal Register* is typically found here before the other sites index it.

Internal Revenue Service
(www.irs.gov)

This is a valuable tool to find income tax information that is pertinent to the FAFSA. Find forms, regulations, and instructions for filing.

California Office of Privacy Protection (www.privacy.ca.gov/califlegis.htm)

This site lists some of the current pending and recently enacted bills in California, along with links to other privacy-related sites. Useful because California often leads the way in privacy laws that other states or the federal government later adopt.

Thomas: Legislative Information on the Internet (<http://thomas.loc.gov>)

This Library of Congress Web site is an excellent source for federal laws and legislation. Search the text of bills from 1993 through the current session. Bill summaries and status are available back to the 1973-1974 session. The Congressional Record is searchable back to 1994. Public laws may be searched by number back to 1974.

U.S. House of Representatives
(www.house.gov)

Information is available on current legislation, roll call votes, directory of members, and committee offices. Here you can research House bills related to reauthorization of the Higher Education Act of 1965.

U.S. Senate (www.senate.gov)

Information is available on current legislation, roll call votes, committees, and a directory of members. Here you can research Senate bills related to reauthorization of the higher Education Act of 1965.

While this list is extensive, it is not exhaustive. The best way to learn about good, informative Web sites is by word of mouth. Share sites you've found useful with your colleagues and soon you will find the answer to any question that comes your way.

Julie Nicholson is a Senior Regional Account Representative with TG serving schools in Indiana. You can reach 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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Program-Review Helpful Hint: Consider Loan-Certification Issues

Kevin McKeown

USA Funds® performs required program reviews at schools to ensure that schools are meeting all regulatory requirements and guarantor policies in administering the Federal Family Education Loan Program. To help ease the review process, USA Funds' policy-and-compliance staff strongly encourages schools to carefully document loan amounts that they certify. Consider the following loan-certifica-

tion issues typically examined in reviews, as mandated in 34 *Code of Federal Regulations* §682.603(a)-(f); §682.200(b) and *Common Manual* 6.5; 6.15:

→ **Do** you include loan fees in the Cost of Attendance?

→ **Do** you have controls in place to ensure that the number of months in a student's budget equals the number

of months in the student's loan period?

→ **Do** you have procedures in place to verify that the Expected Family Contribution from the Student Aid Report/Institutional Student Information Record matches the EFC on the loan application?

→ **Do** you verify that loan amounts do not exceed each student's need based on all financial aid the student has received?



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