



OCTOBER 2007

Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

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From the President's Perspective

JoAnn Laugel

I hope your school year is off to a "positive" beginning. As you might remember, "A year for a positive experience" is my theme for the year. I encourage you to be positive in all your outreach efforts and also to experience the positive results of being an involved ISFAA member. Believe me, when I broke my ankle on May 13th and had surgery that evening and could not drive for eight weeks, I had to remind myself daily about being positive. Thanks to the great staff I have here at the University of Evansville, we made it through all of the "crunches" of the summer and did survive. Hopefully you can say the same.

Bits and Bytes this year will contain some recurring theme articles. In each issue, a few of our committees will be highlighted. IACAC, Guidance Counselor Workshops and the Training Committee are in this issue. I want everyone to realize the work of our committees and to be aware of how we are reaching out to various people throughout the year. Some might say these committees are the actual life-blood of ISFAA, and I am thankful for every member who has said "yes" to serve on a committee this year. Enjoy getting to know more about them.

A Student Success Story will appear in each issue. We really do affect students' lives and don't often enough get the thanks that we deserve. In a small way, I hope reading these stories of representative students at our schools will help us reclaim some of the pride in our profession that might have been tarnished this past summer. Without our help these students would not be "success" stories.

This issue contains the ISFAA Statement of Ethics and Professionalism that your Executive Committee has adopted, as well as our ISFAA Exhibitor and Business Partner Support Policies. I hope you can embrace the Statement of Ethics and Professionalism and feel it outlines your daily behavior. Do you

think of this as a profession or just a job? The answer to that question probably affects your attitude. As for the Business Partner Support Policies, it is important for all to know the rules. Both of these also appear on our web site under *Resources*.

Another feature will be a column on Best Practices. The first one, to appear in the December issue, will be from Kathy Purvis, your president-elect. Ideas for these are welcomed, so if anyone has something along these lines, please feel free to send it in.

Lastly, each issue will highlight one or two members of the Executive Committee. I enjoy meeting every other month with these folks and working with them on your behalf. You need to get to know them a little better. We all have our "day" duties, but much of what makes us interesting "characters" is all that we *are* and *do* away from work. That's what I hope comes across in this section.

Of course there will be other articles in the newsletter that have been submitted by the membership. That is encouraged and appreciated. Feel free to write on a topic you are passionate about or just interested in sharing and send it our way. The old favorite, "Comings and Goings" is still around and keeps us updated on each other. Keep such information flowing so we know about you.

This is your newsletter and one way of keeping in touch. Please know that we are interested in your thoughts, and we welcome your suggestions. Pictures are welcomed, too, if they seem appropriate.

In closing, remember what my good friend, Aristotle, said: "To give away money is an easy matter...and in any man's power. But to decide to whom to give it, and how large and when, for what purpose and how, is neither in every man's power nor an easy matter. Hence it is that such excellence is rare, praiseworthy and noble." Go forth, and be noble! Regards,

JoAnn

Student Persistence and Perseverance Pays Off

Each issue of this year's Bits and Bytes will feature an Indiana college student's story. The students' positive educational experience reflects their hard work and commitment in pursuit of their dreams.

Terri found herself out of a job when her company downsized and her position was eliminated after working for the company for over seven years. Terri dreamed of a better life for herself and her family. She also had a vision, a college degree. After her loss of employment and much soul-searching, she decided to return to school. She saw many great opportunities in Indiana Business College's Medical Assisting program.

Terri enrolled in classes beginning in the spring of 2005, earning high marks in every class. A surgery at the beginning of her fall term slowed her a bit, but she

still continued her excellent grades and also volunteered as a student mentor.

November 6, 2005 was a devastating day for many southwestern Indiana residents. A tornado tore through southwestern Indiana, leaving much ruin and many deaths in its wake. One of those who lost their life that day was Terri's daughter, Melinda. Though her heart suffers, her school work did not. She completed her classes for the quarter, never allowing her grades to slip.

Terri returned the first quarter of 2006 ready for a new beginning. She continued her success throughout the year. However, she faced yet more hard times to come.

Terri's other daughter, Amanda, and son-in-law both serve in the military. Her son-in-law was stationed in Iraq where he was injured. He was hospitalized but returned to combat after recovery; the

very day he returned to active duty, he was injured again, this time more severely, requiring facial reconstructive surgery. And while prognosis is good, his future remains uncertain.

In spite of these hardships, Terri refused to give up. She graduated from school at the end of the fall term in 2006 with a 3.57 GPA. She was hired by Hebron Pediatrics following her medical assisting externship there.

In the spring of 2007, Terri was recognized nationally by the Career College Association as a recipient of the GREAT Award (Graduate Recognition for Excellence, Achievement and Talent). This national achievement award began in 2004 as a way for the Career College Association to recognize recent graduates who provide inspiring stories of achievement and determination despite personal challenges.



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Guidance Counselor Workshops Return this October/November

The *FREE* Annual Fall Financial Aid Guidance Counselor Workshops, an initiative in place since 1965, is a collaborative annual project between ISFAA and the State Student Assistance Commission of Indiana that provides financial aid information to high school guidance counselors throughout the state of Indiana. This outreach effort is coordinated by the **ISFAA Guidance Counselor Workshop Committee** and **SSACI**.

In 2006 the workshops provided financial aid education to over 650 High School Guidance Counselors and other interested parties at ten sites across the state (Hammond, Mishawaka, Fort Wayne, Muncie, Lafayette, Indianapolis, Bloomington, Terre Haute, Evansville and Sellersburg). Due to popular

demand an additional Indianapolis site was added for 2007. Registration for the workshops held in October and November start each August at <http://www.in.gov/ssaci/counselorinformation>, so take a look now for yourself! The positive outcome from the workshops could be seen at a reported 78% of the state's high schools in 2007 offering Financial Aid Nights to graduating students and their parents.

Financial aid professionals who volunteer as workshop speakers are provided the PowerPoint presentation with the latest regulation updates for the upcoming processing year without having to do all that sticky research on their own! Last year's regulation and program updates were a real case in point! Site hosts arrange for the site logistics including registration table, room

accommodations, parking, laptop/projector, and any breakfast treats and beverages that are provided. The registered attendee packets are sent to the site in advance.

The PowerPoint presentation provides an overview of financial aid basics, state grant and federal programs and regulation updates, review of the upcoming year's FAFSA, and a informative resource list of topics including College Goal Sunday.

The Co-Chairs this year, Carol Cooper (Purdue U.) and Kathi C. Graves (State Student Assistance Commission of Indiana), would like to take this opportunity to offer sincere appreciation to those volunteers who have given their time and expertise to such a worthwhile project.

Federal Student Aid Conferences

New Orleans, Louisiana

October 30 - November 2, 2007

San Diego, California

November 26 - 29, 2007



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Credit Smarts for Students

Tasha McDaniel

Recent ad campaigns have everyone, including students, thinking about their credit report. Help your students on the path to financial success by guiding them through key factors that make up their credit score and tips on how to improve it. Ensuring that your students understand credit and financial management, makes them more likely to become successful student loan borrowers.

What factors affect the score?

Credit bureaus use credit reports to calculate a simplified “credit score.” This score represents how well a person has handled credit in the past. It also allows companies to quickly determine how financially responsible someone is. Scores above 650 are typically considered good; scores below 650 make it more difficult or costly to obtain credit. Educate your students by sharing the key factors that make up a credit score.

Payment History (35%). Making payments on time is the single most important factor in building and maintaining a high credit score. Late or missed payments make you look less desirable to companies that might otherwise loan you money.

Amounts Owed (30%). Owing a lot of money can hurt your score. When you get close to your credit limit, companies think you’ll have trouble making payments. If you must keep a balance on your credit cards, try to keep it low—no more than 30-50% of your available credit limit.

Length of Credit History (15%). If you have a short history of using credit, companies may have a difficult time evaluating whether or not you’re a credit risk. Using credit responsibly over a number of years helps you build a good track record.

New Credit (10%). With all of the zero percent introductory offers out there, along with the ability to easily transfer balances from one card to another at

low interest rates, it can be tempting to accept every new offer that comes along or to roll existing balances over from one card to another. But opening a lot of new accounts in a short period of time may lead companies to assume that you’re likely to overextend yourself—or that you’ve fallen on hard times. And every new account you open automatically lowers the average age of your accounts overall, which isn’t good for your score.

Opening a lot of new accounts in a short period of time may lead companies to assume that you’re likely to overextend.

Types of Credit Used (10%). When companies see that you can manage credit responsibly, it generally translates to a higher credit score. A good balance of credit and loans helps you out by showing that you’re able to handle multiple lines of credit.

How to strengthen your credit

The choices people make today shape their credit rating for years to come, so it’s vital that their decisions help rather than hurt. If students learn how to use credit cards responsibly and pay their bills on time, it shows that they know how to handle credit.

Building good credit takes time and effort, and keeping it that way takes vigilance. There are certain things everyone should do on a regular basis to strengthen their credit. Even if a student’s score isn’t good right now, there are always steps they can take to improve it. Share these tips on building and establishing good credit with your students:

Make All Payments on Time. Timely payments are very important to building and keeping good credit. If you’re late on a payment, get current as fast as you can. And if you have a good reason for missing a payment (like a health emergency), report it to the credit bureaus so that it will show up on your report.

Don’t Take Out More Loans than Necessary. It’s always tempting to borrow more money than you really need. But doing that will not only increase the debt you’ll have to pay back in the future (plus interest), you may also hurt your credit today.

Keep a Low Limit on Your Cards. Credit card companies often raise your credit limit as a “reward” for being a valuable customer. But if you don’t need more credit, ask them not to raise it. Having low limits can help you avoid racking up high balances, which can do serious damage to your credit.

Have as Few Cards as Possible. Resist the urge to sign up for credit cards you don’t need, no matter what kind of free gift they’re offering. Having a lot of unnecessary cards will hurt your credit—especially if you sign up for multiple cards in a short period of time. You can opt out of all pre-approved credit offers—and cut down on the junk mail—by calling 1-888-5-OPTOUT.

For a more detailed explanation of how credit ratings and credit scores are determined and how to manage credit effectively, visit www.myfico.com. For more information on credit and financial literacy, please contact Doug Hess, your Great Lakes marketing representative.

Excerpted from “I Am Just a Number.” To order this free financial management guide, visit www.GreatLakesGuaranty.org. Click on Training and Financial Literacy, then Financial Management, Financial Management Guides. For more information on helping students manage their credit, please call Doug Hess or Dave Bowman, your Great Lakes marketing representatives. Tasha McDaniel is a training consultant with Great Lakes Higher Education Guaranty Corporation.

Because you never can get enough, here are some more...

SSACI Tips

Kathryn J. Moore

Asst. Director, SSACI Grant Division

Now that the mad rush associated with the start of classes is over and Labor Day has unofficially brought summer to an end, it's time to get down to business for SSACI reconciliation. Although not meant to be the end all to be all for SSACI processing, the tips below offer some friendly advice that might be helpful for those who process the SSACI awards on your campus. Information on SSACI processing can also be found in the Information Folder at the SSACI iXchange site, or contact SSACI at 317-232-2350 if you have more questions.

Change of College Choice

Tired of waiting for students to get around to making a change of college choice with SSACI so that they show up on your application and reconciliation rosters? Then take matters into your own hands and make the change of college choice on the SSACI eStudent Web Site: www.ssaci.in.gov/estudent/.

Using the SSACI issued user name and password (the same ones used to access iXchange Information Files) bring up the student's record via SSN and follow the prompts on the Change College tab. Hint: Make sure you click the "Change College Choice" button before you opt to print the document. Otherwise, the change won't take. You know the change is complete when you see the phrase "We have successfully received your college change. The change will not be applied and the college will not be notified until the beginning of the selected term."

Remember, only make the change if you are 100% certain the student will be enrolled at your college. And when you use eStudent to make the change, the student WILL NOT RECEIVE a SSACI Grant Notification, so it is your responsibility to provide one to the student. Clicking the Print button after the

change is made is the best way to produce a Grant Notification.

*Friendly advice for
those who process
SSACI awards*

Edit 03 Students

When a student indicates he/she is working on a 2nd bachelor degree (FAFSA Question 23) or is a graduate student (FAFSA Question 24 and/or Question 49) or has a first bachelor's degree before July 1 (FAFSA Question 28) SSACI takes the student at his/her word, assigns an Edit 03 and does not send an Edit Notification—SSACI isn't able to make an award to a student who already has a degree. But every year we come across approximately 150 students who really have not earned their bachelor degrees and are not graduate students. They simply completed their FAFSAs incorrectly. In June 2006, SSACI put measures in place to try to catch these files and process corrected FAFSAs to determine if the student has award eligibility. If you come across an Edit 03 student whom you think is award eligible, first fix the FAFSA. It's preferable to have the college do so rather than the student because it will be done quickly and correctly. Once the FAFSA is corrected and the revised ISIR available, the college staff member should contact Kathy Moore at SSACI (kmoores@ssaci.in.gov) to see if the edit correction date can be overridden and the student considered for an award.

APED Status Remains

When a student clears SSACI edits after the deadline (6/10/2007 extended to 6/27/2007), although the FAFSA may be clean for federal and college aid pur-

poses, the FAFSA will remain in APED status for SSACI purposes. This may make it difficult for the college to tell just what edits the student had prior to cleaning up the FAFSA.

This is not a new practice, but one that does seem to catch colleges off-guard when they view the SSACI eStudent web site—no edits are listed yet there is no award. If after looking at the student's record in eStudent, you cannot determine that the edits remain on the student's FAFSA, then try looking at the last application roster. It may tell you what edits were in affect with the student's file at that time. If looking at both sources still leaves you wondering, and it's imperative that you know what the edits were, you may need to contact a member of the SSACI Grant Division staff to review the file for you.

Clear PJs now on the NOTF Files

It's best to clear PJs now on the NOTF files so that you don't have problems reconciling later. For most PJs, the college can simply insert the appropriate code (see below) on the roster and send it back to SSACI. The code tells SSACI whether to accept the ISIR transaction associated with the PJ or to use the transaction prior to the PJ.

Please attempt to clear PJs using the roster rather than asking SSACI staff to do so. We understand there can be times when it is difficult to clear a PJ because of ones done on the initial transaction or double PJs (one acceptable to SSACI, one not—here's a hint: do the one acceptable to SSACI first, code it, then send the second PJ to the feds, and when it returns in a WAIT status, code it 99). At times like that, please call SSACI for help. Otherwise, the system is designed to give the colleges control over the matter which speeds up processing for all.

(Continued page 6)

Dependency Override PJs must be categorized by ONE of the following reasons:

Code	Reason
01	Irreparable breakdown in the family.
02	Death of a sole supporting parent.
03	Other (A unique circumstance <i>that has been discussed with and approved by SSACI.</i>)
04	Student is a veteran as evidenced by DD214 issued for active service other than training.
99	<i>Does not qualify for dependency override for the SSACI grant program.</i>

EFC/PC (Financial) Recalculation PJs must be categorized by ONE of the following reasons:

Code	Reason
51	Medical and dental expenses that are in excess of amounts that can be deducted from income.
52	Death of a parent/spouse—If subtracting the previous year's income made by the parent/spouse who died, remember to also subtract income taxes paid.
53	Uninsured expenses resulting from a loss or damage to a home or car.

- 54 Insurance payments received from loss or damage to home or car.
- 55 Other (Unique circumstance *that has been discussed with and approved by SSACI*)
- 56 Parent(s) verifiably in college*
- 99 *Does not qualify for an EFC/PC override for the SSACI grant program*

* Code 56 note: If a student has a parent who is enrolled in college, a college may either submit a FAFSA correction to the CPS by increasing the number of family members in college, or by making other income or asset adjustments that would affect a student's EFC/PC. SSACI asks colleges to make the correction that they believe would result in an EFC that most accurately reflects the family's situation.

Unacceptable PJ Dependency Override and PC/EFC Recalculations:

- Marriage, divorce, or separation after filing the FAFSA.
- Increase in dependents or additional family members after the filing the FAFSA (i.e. if the child has not been delivered by the time the FAFSA is filed, it cannot be included in the family size.)
- Changes in employment (base or current year), temporary or permanent.

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- Changes in business or farm assets that occur after filing the FAFSA.
- The filing of bankruptcy or loss of assets occurring after filing the FAFSA.
- Increases or decreases of income or assets after the filing the FAFSA.
- Costs a family spends to send their children to private grade schools or high schools.
- Windfall income due to early retirement, severance, bonus.
- Costs associated with elective home improvements.
- Costs associated with elective cosmetic surgery.

In making adjustments for unusual expenses, keep in mind that the *income protection allowance is already included in the Federal Methodology calculation to account for modest living expenses*. In general, colleges 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.

No supporting documentation need be submitted to SSACI for ANY PJ-approved award. However, in order for SSACI to consider accepting a college's PJ, a college must file the most recent Professional Judgment guideline policies and procedures with SSACI. This only applies to colleges who have either changed their PJ policies from the previous academic year, or to colleges who have never filed their PJ policies with SSACI. PJ requests will NOT be released from a WAIT status until the college supplies the appropriate code

via an APPL, NOTF or RECON file. *SSACI will compare a college's written PJ procedures with actual PJ cases when conducting college audits. PJ actions cannot be made retroactive for a term that has ended or been reconciled.*

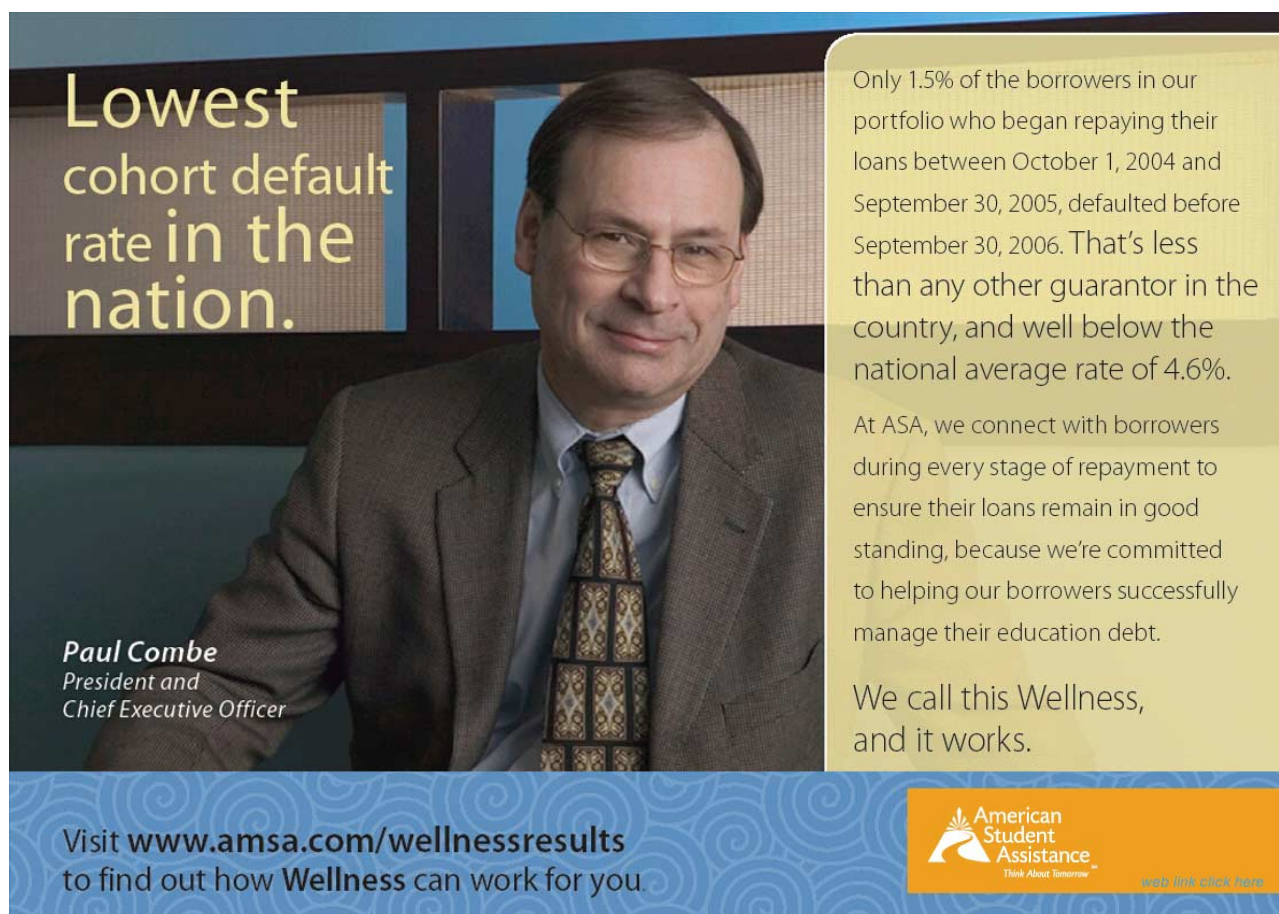
The following FAFSA CORRECTIONS are not considered to be Professional Judgment decisions and consequently do not require approval from SSACI

- **Adjustments in the number of family members in college, other than parents**, including siblings who will be attending at least half time during the academic year—meaning the family did not initially report the correct number. A college must correct an ISIR with the CPS.
- **Parents are separated or divorced at the time of the application's completion (but filed the FAFSA with income from both parents.)** In this instance, to determine the student's PC use only base year income and current year household and asset information of the parent with whom the applicant resides (or last resided).
- **Applicant is separated or divorced at the time of the application's completion.** In this instance, you can use the student's base year income and current year household and asset information in order to determine the EFC. See above.
- **In a divorce situation in which the non-custodial parent is the only Indiana resident**, the student might be eligible for SSACI consideration. The student and both parents must provide signed copies of the base year federal and state tax returns to SSACI for review.

ISFAA STATEMENT OF ETHICS AND PROFESSIONALISM

All ISFAA members are expected to maintain the highest level of ethical behavior and to refrain from any perception of conflict of interest. All ISFAA members, vendors, exhibitors, and other parties affiliated with ISFAA are required to maintain the highest level of professionalism and reflect a commitment to the financial aid profession; as well as to the goals of the Indiana Student Financial Aid Association and to the students we serve. The ISFAA Executive Committee reserves the right to refuse or cancel any membership and/or refuse vendor or exhibitor support if the Committee deems that this level of professionalism and commitment is not maintained.

Adopted July 17, 2007
ISFAA Executive Committee



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President and Chief Executive Officer

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Beyond Loan Counseling

Help Your Students Become Financially Fit Borrowers

Sue Allmon, Account Executive, USA Funds Services

As your students settle in this semester, last-minute packaging and entrance counseling may be fading memories. But helping students manage their education-loan debt is more complex than reminding them to borrow only what they need and that they must repay their loans.

Students not only need their academic degrees to be successful, but they also need financial-literacy skills. Knowing how to build and maintain a personal spending plan, balance a checkbook and use credit cards wisely are just some of the skills that they need in addition to understanding the importance of repaying their education-loan debt in full and on time.

Completing their programs of study and finding that perfect job will lead to success only if they are able to avoid the

stress that financial mismanagement can cause.

Consider implementing some or all of the following strategies from the USA Funds® Debt-Management Team:

Adopt a "life-of-the-loan" philosophy and communicate about money management at every step along the way

Share appropriate information with your borrowers, starting when they fill out the Free Application for Federal Student Aid and continuing until they pay their loans in full. Include an explanation of the student-loan process, loan-repayment schedules, and repayment alternatives available if student-borrowers experience financial difficulties.

Make sure they understand the importance of borrowing only what they need

for their education expenses. Create an awareness of how the amount of their potential education debt compares to their expected earning potential. At www.salary.com students can deter-

(Continued on page 9)



ISFAA EXHIBITOR AND BUSINESS PARTNER POLICIES – 2007-08

- Exhibitors' gifts or giveaways can only be of nominal value (i.e., less than \$10 fair market value).
- No prize drawings are allowed at vendor tables, including scholarships.
- No annual conference activities or events may be sponsored by vendors and their names cannot be used to acknowledge such.
- Exhibitors or contributors may organize or conduct non-social events, such as focus, advisory, or user groups, where only non-alcoholic beverages and light snacks are served.

ISFAA Exhibitor/Business Partner Policies
Adopted August 17, 2007

mine entry-level salaries for a variety of positions in different parts of the country. If a student wants to be a social worker with a starting salary of \$25,000, you don't want that student to graduate with \$60,000 in education debt.

Stay in touch with your students as they enter repayment, and keep track of them until they have repaid their loans.

Take advantage of every opportunity to create "money-smart" students and families

Provide money- and credit-management information at high-school financial-aid nights, during freshman orientation, and as a component of freshmen-seminar courses. Involve the rest of the family whenever possible.

Create a "money-smarts" page on your school's web site that includes links to budgeting and planning web sites. For example, a link to financial-fitness tools suggested by Mapping Your Future, www.mapping-your-future.org, offers sample budgets and step-by-step instructions about how to balance a checkbook.

Organize a speaker's bureau whose members can give presentations at meetings and activities that students already attend

Most dormitory resident advisers are required to provide educational programs for their student residents. Offer to provide the RAs, and perhaps your Federal Work-Study students, with training and resources so they can confidently discuss financial-literacy issues. Campus clubs and organizations likely would welcome speakers—especially peers—to share information with their members. Invite recent graduates and alumni to talk with students about "real-world" money issues and loan repayment. Peer-to-peer efforts can be a very effective way to deliver your "financial-fitness" message.

Address campus credit-card issues

Work closely with your school's administration to limit or eliminate direct student access to credit-card vendors. If

credit-card companies are on your campus, require them to provide an interesting and informative credit-card-management program for students.

Create an institution-wide program that promotes student success

We all know that if students stay in school and complete their programs of study, they are much more likely to repay their student-loan debt. Partner with your academic-affairs and student-services departments and other areas to create a plan that will work for your institution. Include a "first-alert" program that notifies student-advising and financial-aid staff of students who are not attending classes or are failing and in danger of dropping out. Assess student satisfaction, and take action on issues that could potentially cause students to leave campus. Encourage students to become a part of their community so they are more likely to stay enrolled and complete their degree.

It's almost like having
super powers...



Like the ability to rapidly
train and supercharge all
the heroes on your team.

Your financial aid staff needs to work smoothly, consistently and efficiently in order to maximize enrollment and provide great service to students and administrators.

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Committee Spotlight

Training Committee

The Training Committee coordinates all statewide training events sponsored by federal, state and regional agencies and develops and administers statewide training workshops to address the needs of today's financial aid professionals.

This year's committee members include:

Sue Allmon—USA Funds Services

Christina Coon—Ivy Tech

Lafayette

Sherri Shockey—Manchester College

Jacki Switzer—Education Finance Partners (co-chair)

Marilee Taylor—IUPUI (co-chair)

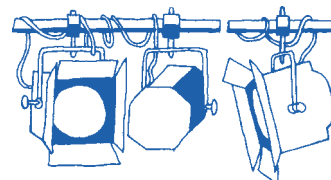
Currently, members are planning for the fall workshop in conjunction with NASFAA: *Counseling Students and*

Families: Tackling Financial Issues scheduled for October 25th in Fishers, Indiana. Gerry Curd (IPFW) and Jon Riester (Hanover) will conduct the training. Registration information and program specifics are listed on the ISFAA website.

In February they plan to host a workshop for support staff at Franklin College. Check the listserv and website for information.

IACAC Committee

The Indiana Association of College Admission Counseling (IACAC) Committee serves an important role in bridging the college counseling and financial aid communities in Indiana. Financial assistance plays an ever increasing role in the college selection process for many students, and this



committee provides admission and guidance counselors with important financial aid updates and training at the annual IACAC Congress which will be held October 14-16 at the Marriott Hotel in downtown Indianapolis.

This year the committee has taken on the additional responsibility of identifying guidance counselors from local high schools that can be encouraged to attend on the Monday of each ISFAA conference. If successful, the plan should provide high school guidance counselors with valuable contacts within the financial aid community.

The committee consists of **Jon Riester** (chair) from Hanover College and **Sunni Manges** from the University of Indianapolis.



Executive Committee Member Focus

Cortney Swift, Delegate-at-Large

Q. Cortney, please tell Bits and Bytes about your current position at the University of Notre Dame and your start in this profession.

I received my BBA from the University of Notre Dame in May 1998 majoring in Finance and Computer Applications. As an area resident (Edwardsburg, MI), I wanted to stay in the South Bend area. I worked at 1st Source Bank in South Bend for a few months, but I missed the university atmosphere. In August 1999, I fell into the financial aid profession and began working in Notre Dame's Financial Aid Office as a Counselor. My primary responsibilities were oversight of the Student Employment Program and

Customer Service Team. In November 2002, our office realigned staff in preparation for our system conversion, and I was promoted to Assistant Director. My primary responsibilities shifted to oversight of the Financial Aid production process, publications and the International Student Financial Aid Program. We went live with Banner in February 2005 and my responsibilities again shifted. In addition to my counseling and aid administration responsibilities, I'm the lead report writer for our office and oversee the International Student Financial Aid Program and Standards of Academic Progress.

Q. Tell us about your current role with ISFAA and being on the executive committee. And have you served in other leadership roles with ISFAA?

This is my first year as a Delegate-at-Large on the Executive Committee. So far it has been a great learning experience to see many of the "behind the scene" efforts that contribute to ISFAA's

success. I've also enjoying putting faces with many of the names I have heard but not had the opportunity to meet previously. I'm also a member of the Agency Relations Committee that is chaired by Beth Armstrong, IUPUI, whom I met at the Leadership Symposium in February. I have participated in College Goal Sunday for the past 8 years and currently serve on MASFAA's Corporate Support Committee.

Q. What is your favorite thing about your profession?

My favorite thing about the profession is seeing the excitement of the freshmen at the start of the academic year. Many of our freshmen are moving in from across the country, even the world, and experiencing campus life for the first time. To know that we, as financial aid professionals, had a part of assisting them in their college dream is heart warming. It's truly an energizing time of year.

(Continued on page 12)




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When I graduate from medical school, I want to be able to offer free health-care services to Hispanic residents in the Indianapolis area who need them. I'm half-Hispanic and speak Spanish fluently, and it's one of my goals in medicine to serve that population. Understanding how to run the business side of a medical practice will help me accomplish that goal, so I wanted to take advantage of a special MBA program for medical students at Indiana University. I have a wife, a 2-year-old and another baby on the way, and my wife and I weren't sure we could swing it. When the letter from USA Funds arrived in the mail telling me I qualified for the USA Funds® Access to Education scholarship, we knew we could go forward with our plans. It was the answer to our prayers – the scholarship is helping to relieve some of the financial burden of the MBA program and allowing me to pursue my dream.

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William Province
Medical Student
Indiana University School of Medicine

Q. *Do you have a story about a student you helped or some event that moved you over the years or showed the good work that FA folks do?*

In the spring of 2006 I met an international student who was studying at Notre Dame on an athletic scholarship. She is an only child, her parents never married, and her mother raised her on her own. In November 2005, her mother passed away suddenly. The mother did not own a home, have savings or life insurance. The student was essentially left on her own at the age of 20. The student struggled both emotionally and financially. A distant family member was able to provide modest spending money and cosign private loans which helped her through the spring of 2007. Going into her senior year (2007/2008), it was evident that the financial and emotional stress combined with her studies and athletic commitment was too much. She needed to drop her sport which meant losing her significant athletic scholarship. As an international student,

university scholarships are very limited, and she did not qualify for federal assistance. However, we were able to provide her with a scholarship that was almost equivalent to her athletic scholarship and offer her a private loan that waived the cosignature requirement for her senior year. We have worked with this student over the past year and a half. Now she emails me with regular updates, shares photos of her hometown and friends, and stops into the office occasionally just to say hello. She has shown amazing courage since the loss of her mother, and I'm pleased to say that she is scheduled to graduate on time, in May 2008. This is one student I will remember for many years, if not forever.

Q. *Do you have any thought or message you would like to pass along to other ISFAA members?*

I encourage ISFAA members to get involved in the association. There are many opportunities to participate in

ISFAA—from joining a committee to being a conference moderator. Being involved not only provides a professional growth opportunity but it also gives an appreciation for the many volunteers who dedicate their time and talents for the benefit of our students.

Q. *What about your life outside of the Financial Aid Office?*

I have been married for 8 years and have two children, Riley, age 3, and Tyler, 1. With two small children I don't have much free time, but my interests include scrapbooking, investing (mutual funds, college savings, etc.) and organizing:

My monthly bills/statements are filed away in separate folders, alphabetized of course! Product manuals are in binders by category, again alphabetized. Cereal boxes are in order by height, and soup cans...you guessed it, alphabetized. You get the idea. Again, more that you wanted to know, right?

> < Comings and Goings

Comings

A big welcome back to **Dennis Thomas**! Dennis has returned to the financial aid community as the Director of Financial Aid at Grace College and Theological Seminary.

Kim Mettler has accepted the position as Sales Executive for Fifth Third Bank replacing Elaine Sinn as the Indiana representative.

Transitions

Joseph Koroma has left his position at Indiana State University and has moved to Washington state to accept a position at Olympia College.

Elaine Sinn has accepted a position as a pharmaceutical representative for Indiana and has left her position as an Account Executive with Fifth Third bank. She also informed me that her husband will be returning to college this fall to pursue his PhD in Theology. We wish Elaine and her family the best!

Thomas Ratliff has left Indiana State University to accept the position of Executive Director of Financial Aid for Indiana Wesleyan University.

Charlene Shivers has been named the interim Director of Financial Aid for Indiana State University with the resignation of Thomas Ratliff.

Sherri Shockley is heading home! Sherri has left Grace College and Seminary to return to Manchester College as their new Director of Financial Aid.

DePauw University has announced the hiring of **Chuck Ranard** as their new Financial Aid Director. Chuck left IU-Bloomington and began his job endeavor on September 4th.

Bill Wozniak has left Indiana Secondary Market to join Ardent Financial as a Regional Director of School Relationships.

Indiana Secondary Market lost another quality employee when **Matt Krieg** resigned to join Bill Wozniak at Ardent Financial. The fearless duo continues!

Goings

Richard Nash has resigned his position as Director of Financial Aid for DePauw University. Richard has indicated that he is pursuing other options at this time and needed to spend some time with his family.

Gina Voelz, Director of Financial Aid at Manchester College has announced her resignation. Gina plans to spend more time with her family and watching her garden grow.

Kristi Hebert, Financial Aid Assistant, Purdue University North Central, has resigned her position in order to have the time needed to complete her degree.

Births

Stan Werne, Director of Financial Aid at Vincennes University will become a grandfather for the first time in August! His son and daughter-in-law, who live in Fishers, are expecting their first child. Stan and his wife plan lots of spoiling time!

Illness/Recovery

Peg Creech is pleased to report that her husband, Steve, is finished with his chemotherapy and radiation treatments and is cancer free! He is now working on getting his strength back and re-growing his beard. She sends her thanks for all of your cards, thoughts and prayers during this rough patch.



Bits and Bytes

Bill Wozniak, Editor

Bits and Bytes is published quarterly on behalf of the Indiana Student Financial Aid Association

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