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All Aboard!

Winter Conference rolled out, and we had a ticket to ride

By Christy Miller, University of Notre Dame

True to JoAnn Laugel's theme for the year, the 2007 ISFAA Winter Conference proved to be a *positive experience*. Held at the historic Crowne Plaza Hotel, you felt like you were journeying back to the early 1900's, getting ready to board a Pullman train car on a grand adventure. Nearly 175 financial aid professionals and 80 vendors had the opportunity to participate in this year's winter conference.

Host of Speakers

There were several interesting general sessions on topics to help attendees develop personally and professionally. Motivational speaker, Walt Stasinski, taught us how to "achieve success and have fun doing it." Ken Johnson, Indianapolis Colts Chaplain, helped us to "build our dreams by empowering us to soar." Kathie Little and Richard Bellows shared some key objectives resulting from the congressionally mandated Simplification Study that were put into action in the College Cost Reduction Act of 2007. A MASFAA update was presented by current MASFAA President, Diane Fleming. Washington D.C. insider, Brett Lief, shared his point of

view on the current climate in higher education.

Breaking Out

The wide variety of break-out sessions offered something for everyone. The highly attended Federal Updates and SSACI training sessions were, as usual, the cornerstones of the program. Other sessions dealt with professional judgment, retention, enrollment management and changing demographics. Office effectiveness rounded out the session topics offer-

The wide variety of break-out sessions offered something for everyone.

ing effective suggestions to help us improve our day to day.

All too quickly the fabulous train ride concluded, and JoAnn left us with these words, "I hope you all learned and laughed at the 2007 ISFAA Winter Conference."



From the President's Perspective

Woody Allen once said: "Life is 20% showing up and 80% hanging in there." For some reason, at this time of the year, that says it for me. We have made it through most of the fall semester; learned and recharged at MASFAA or one of the FSA Conferences; survived and enjoyed Thanksgiving; eagerly await the well-planned ISFAA Winter Conference; anticipate the Christmas holidays and some much-deserved time away from financial aid; look forward to the new semester in January; and expectantly wait, not for Santa, but for those great high school Financial Aid Nights and College Goal Sunday. Do you agree with all that? If I lost some of you toward the end of that sentence, I imagine there may be others in ISFAA who feel the same way.

However, my theme today is that we have a golden opportunity in January and early February to do some real grass-roots outreach on behalf of the

financial aid professional and process. When my former boss, Tom Stone, retired from UE in 1992, Verla Richardson and I "inherited" his multitude of high school financial aid nights. He loved going out to the people and doing those workshops. He was at his best meeting parents of those high school seniors, and he drove far and wide in southern Indiana for this purpose. The fact that he was providing a much needed service in reassuring families about the FAFSA process (or was it the FAF back then?) was not lost in the effort.

Did you know that
last year ISFAA
members conducted
263 high school
Financial Aid Nights?

Through the years I have tried to embrace these evenings in the same spirit as Tom. Yes, it does make for a long day. Yes, it sometimes is disappointing when only a relatively small handful of people show up. Yes, the unpredictable weather can play havoc with the drive home. Yes, the questions are inevitably the same. Yes, one can get *tired* of the repetitive nature of the format of the evenings. However, when you stop to think about the number of lives you might be literally changing by encouraging people to file the FAFSA correctly and on time, how can a financial aid professional resist? The families at those workshops are new to the process, and they appreciate

(Continued on page 4)



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Helping Students Manage their Money

Tasha McDaniel, Great Lakes Training Consultant

Many students struggle with their budgets at the start of a new school year. As you're helping them with their financial aid needs, offer them some tips that will help them manage their money, as well as become better student loan borrowers.

Budgeting basics to share

When creating a budget, first determine your income (money coming in), then itemize your monthly expenses (money going out). If you have to make estimates, estimate your expenses high and your income low. Also, be honest; creating an unrealistic budget is almost as bad as not having one at all.

Once you estimate your income and expenses, compare the two. If your income exceeds your expenses, then you're in good shape. If your income does not exceed your expenses, or does so by a small margin, examine your monthly expenses for items that can be reduced or eliminated.

Think about costs that you can easily cut out of your budget. Determine wants vs. needs. Is everything you really "need" necessary?

Tips to suggest for maintaining a budget

Don't punish yourself. Many people think budgeting means not spending. In fact, budgeting means knowing how much you spend, and how much you can afford.

Avoid off-budget spending. When you spend money off-budget, you are spending money that—by definition—you cannot afford to spend. And money you cannot afford to spend is usually borrowed from credit cards you cannot afford to pay off. The result is a vicious circle of more off-budget spending, more debt, and ultimately more credit card use—even to pay for in-budget items you once were able to pay for with cash.

Budget money for fun things. The occasional splurge is fine and even encouraged. Just make sure you budget for it.

Update often. As soon as your expenses or income change, update your budget.

Pick a good budget tool. There are many budgeting tools available, including the Online Budget Manager at mygreatlakes.org, that teach you about budgeting. Pick one that works for you.

(Continued on page 4)

Helping Students Manage Their Money, from page 3

Now for cutting expenses...

Avoid the coffee shop. Buy a travel mug and brew your own gourmet coffee instead (\$1000).

Give the phone a rest. Email is an easy and cheap way to keep in touch with long-distance friends (\$750).

Pick a phone. You may not need both a cell phone and a landline. Pick one (\$500).

Shop smarter. Coupons, sales, and special offers are available for almost any product or service that you need (\$1,500).

Learn to love fresh air. Air conditioning costs a lot of money, but breezes are free. At a minimum, turn it down when you are not at home (\$400).

Go for the personal touch. Handmade gifts and notes are always appreciated (\$200).

Eat at home. Restaurants are budget killers. Eat at home and make it an event (\$2,000).

Skip the drinks. If you eat out, drink water. Paying for overpriced drinks is an easy way to run up your tab (\$500).

Brown bag your lunches. Eat cheaper and healthier (\$1,400).

Rethink your car. College campuses are perfect for carpools, bicycles, and buses (\$3,750).

Cancel, cancel, cancel. Magazine subscriptions, cable TV, expensive phone plans, health club memberships, cleaning services, etc. (\$1,500).

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.

From the President's Perspective, from page 2

the information. Certainly the guidance counselors need the support. If these efforts are to be successful, ISFAA regular members, particularly, must be involved. We must be champions of this process. We need to be present and encouraging of people to get the form completed and submitted on time.

Did you know that last year ISFAA members conducted 263 high school Financial Aid Nights from December through

February and that 14,195 people were in attendance? Think of that! I strongly encourage you to take a positive step to volunteer this year. If you only do one thing this year for ISFAA, let it be an outreach action. Contact your regional coordinator to volunteer for a FA Night in your area. If you have never done one, consider tagging along with a seasoned veteran to see what goes on.

The opportunity to sign-up for College

Goal Sunday will be forthcoming shortly. Consider giving up *one* Sunday afternoon to represent our profession. By next April, have at least one such out-reach effort on your resume. Who knows? You might find that "showing up" and "hanging in there" can be rewarding—even in these activities. Happy holidays to you and your families.

Regards,
JoAnn



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Not Your Average Joe

Janet Trimble

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

While Joe's story is not a dramatic one, it is representative of the students we often never meet. These are the students who struggle to find their way without making a single contact with the financial aid office. They are the students who don't always overcome the obstacles, who sometimes fail to achieve that college degree.

Choosing to major in Journalism with a focus on graphic design, Joe began his college career at Ball State University immediately after high school. After a couple of years he became frustrated with his classes and decided to quit school and accept a full-time job at Sears.

Five years later Joe finally determined

his career path and returned to Ball State to pursue a degree in teaching. He realized his strengths and interests were with children. He had spent many years assisting in his mother's daycare and working with his father's Boy Scout troop.

Unfortunately his academic skills were rusty, and his GPA reflected his earlier frustration with school, so he had to work hard to gain entrance at Ball State's Teachers College. He was still working full-time at Sears, and so the income from his job prevented him from receiving a federal or state grant. However, it was not enough to pay his living and college expenses. Joe had to rely on the Federal Stafford Loan program. Adding more responsibility to his already busy life, Joe got married. And they soon had their first baby.

With the approach of his student teaching prerequisite, he decided he needed a job with fewer hours to allow time for

family and school. He was able to land a position at a local home improvement store where both of his brothers worked. Shortly before Joe's student teaching began, a new store manager was hired; she decided three brothers should not be working at the same store. So Joe started to look for a part-time job, weekends only. He wanted to reserve his best efforts for student teaching.

Due to his commitment to completing his education, Joe received a scholarship sponsored by a Ball State professor—the scholarship allowed Joe finally to focus wholeheartedly on student teaching. He will graduate in December and is hoping to find a teaching position midyear.

Despite obstacles, Joe persevered, and has always displayed a positive and grateful attitude. A fulfilling career for Joe is well-deserved, and he will be a terrific role model for today's youth as he leads in the classroom.

Help Engage Your Students / Increase Their College Success

Julie Nicholson, TG Senior Regional Account Executive

While much of the college experience is centered on going to class, doing homework, writing papers and taking exams, learning can happen in many ways and take many forms. A student's college education is influenced by the activities—academic, social, athletic and personal—in which he or she is involved. *Student engagement*, or a student's active involvement in his or her school-related activities and experiences, has been directly correlated with students earning better grades, feeling more connected with their faculty and peers, and feeling more satisfied overall with their college experience.

Additionally, engaged students are more likely to graduate and are less likely to default on student loan debt—an important fact for the financial aid office.

What are some of the things your school can do to help facilitate student engage-

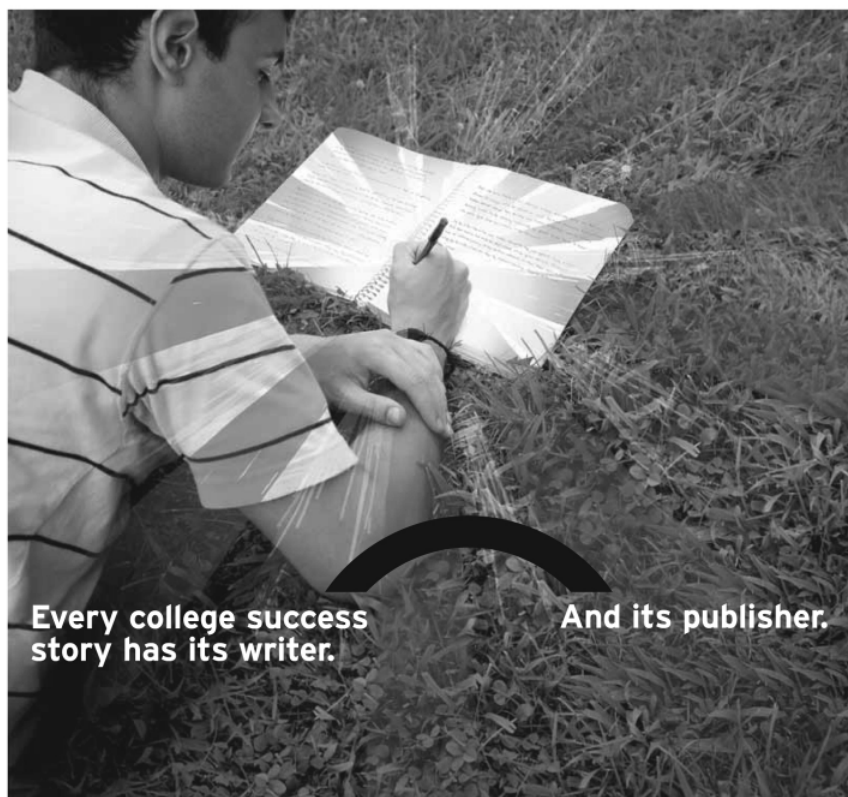
ment? In general, students should become involved in college activities that interest them, that encourage them to communicate with their instructors and get to know a variety of their peers.

- Provide a variety of opportunities for students to become involved in campus-based activities that interest them, such as intramural athletics, clubs, and service organizations.
- Promote open communication between students and professors and teaching assistants.
- Encourage resident advisors to host activities in the dormitories so that residents can get to know one another.
- Make students feel welcome and supported by offering in-depth orientation seminars or even pairing up incoming students with returning students.

- Offer money and debt management training to students to impart basic financial skills and increase their sense of ownership over their finances.

Helping students become engaged in their higher education experience not only will give them a sense of belonging and help them discover and cultivate their own interests, but also will create responsible graduates.

For more ideas on how to engage your students to prevent default or for information on financial literacy training programs, you can contact your TG account representative at (800) 252-9743 or visit TG Online at www.tgslc.org. Julie Nicholson is a Senior Regional Account Executive with TG serving schools in ISFAA. You can reach Julie at (800) 252-9743, ext. 2504, or by e-mail at julie.nicholson@tgslc.org. Additional information about TG can be found online at www.tgslc.org.



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Best Practice: Retention Efforts

Kathy Purvis, IUPUI

As a financial aid professional for over 24 years, I have experienced many changes in federal regulations, needs analysis, and financial aid systems. Every year we challenge ourselves to deliver aid to students more efficiently and effectively. In the last couple of years we have discovered that even if we do the best job possible to get aid into students' hands, it may not ensure they will be retained in the following semester.

However, one area where we have been able to be proactive and make a difference in retention is with students on financial aid who, for whatever reason, are enrolled in the fall or spring and have an outstanding bill which prohibits future enrollment.

If a student at IUPUI has not paid their current semester tuition, fees or housing, they are prevented from enrolling in the following term. For many years

we have helped some of these students when they came to us in a last-minute panic needing to get their courses for the next semester. Today we don't wait for the students to come to us; we go to them.

In conjunction with the IUPUI Office of the Bursar, we begin to identify students who are financial aid recipients in the fall and have an outstanding balance for the fall term. We start in October by reviewing each financial aid recipient's financial aid status to see what options we can offer to them to help them cover their fall expenses. When we have determined how we can assist them, we contact the student by email, telephone or letter to let the student know what can be done to pay the current term's bill.

The types of options we can offer are PLUS, alternative loans, and additional

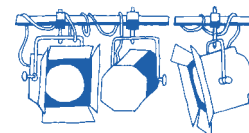
Federal Stafford loans. And we are able to determine if they could use their spring aid to cover the remainder of fall and spring.

Once a solution is found, the Office of the Bursar allows the student to enroll. This process is successful because Financial Aid and the Bursar work together toward the common goal of keeping the student enrolled.

This process takes several weeks of staff time, working one-on-one with students. However, we have seen upwards of 51% of students that we contact able to continue their enrollment and resolve their student account debt. On a campus the size of IUPUI, this could mean that approximately 2,200 students are able to enroll in the spring term who might not have otherwise.

Another positive outcome discovered
(Continued on page 10)

Committee Spotlight



Colorful shirts, more electronic processing and new ideas

Jacki Switzer and Marty Case
Co-Chairs

College Goal Sunday 2008

Preparation for CGS 2008 is well underway. For 2008, there will be 36 sites in Indiana, the new addition being Rensselaer. Rensselaer requested to host a site as it is about 45 minutes from the nearest existing site (halfway between Merrillville and Lafayette) and, since they can staff the site adequately, offer FAFSA on the Web services, and provide a Spanish Interpreter, the advisory committee agreed to add them as a new site for 2008. No pressure, but we are expecting big things from Rensselaer!

As the shift from paper to electronic processing continues, we look forward to more and more sites offering electronic processing. Some sites that were not electronic capable in 2007 have moved to either new locations or changed rooms on their campuses so that we can offer that service to those who wish to complete their applications on-site at CGS. For 2009, we hope that all sites will have electronic processing capabilities.

As always, it takes a *huge* number of volunteers to run our 36 sites effectively and efficiently. We are asking that you volunteer soon (<http://www.collegegoalsunday.org/volunteer.html>). This year, volunteers have a choice of a hooded sweatshirt or a long-sleeve tee-shirt. Please make sure to select which type of shirt you prefer when you register online. The shirt colors

will match the campaign colors on the website, brochures, posters, etc.—red with a blue CGS logo. To be guaranteed a shirt, we need you to complete the Volunteer form before December 31. We are always short-handed in Indianapolis, and some of the NW Indiana sites, as well as other pockets in the state, and need Financial Aid Experts especially to volunteer in those areas. When you sign up, please make sure you keep the date saved, as every year a significant number of shirts are ordered for volunteers that don't show, and that is especially distressing as CGS funding continues to grow tighter.

On November 14, 2007 several Site Coordinators attended a CGS kickoff luncheon at the Marten House in Indianapolis. Our Public Relations firm (MillerWhite) and State Site Coordinator gave those in attendance their handbooks as well as media information with some great ideas about how to reach our target populations this year. Watch for materials to arrive at your office soon; they can be used in conjunction with Financial Aid Nights and other outreach activities.

We look forward to a successful CGS 2008 and appreciate the support our ISFAA colleagues continue to show for this important event.

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They say the only constant is change.

What's Up Downtown at SSACI

Kathryn J. Moore, SSACI Grant Division

As we get ready to say goodbye to 2007 and usher in 2008, SSACI has some things to be thankful for as well as some exciting things to look forward to.

SSACI is Thankful For

SSACI is thankful that **David Reynolds** was appointed Executive Director effective August 27, 2007. For those of you who have not met David, once you do we think you will agree with the SSACI staff that he's a great guy and that SSACI is lucky to have him. Introduce yourself when you have a chance.

David is a 16-year veteran of state government service. He has worked in both the Executive and Legislative branches of government. Prior to joining the wild and wacky staff at SSACI, he was the Deputy State Budget Director, so you know we'll be accounting for all our pennies even more closely! David has also served as a Fiscal Analyst for the Indiana House Ways and Means Committee. David started his state government service as a Budget Analyst for the State Budget Agency.

Although a few tweaks here and there will no doubt be necessary once the application goes full-tilt, SSACI and Crowe Chizek have done our best to make the move to xGRADS as seamless as possible for ease of use.

A proud graduate of Indiana University-Purdue University Fort Wayne (IPFW) with a degree in Business Administration, David lives in Indianapolis with his wife and children— young and old, from Boy Scouts to college-age—so you know that he knows first hand the concerns parents have about paying for college!

David's installation at SSACI allows **Dennis Obergfell** to stop doing triple duty as Acting Executive Director and Deputy Director, the latter which includes the unofficial title of Director of the Grants Division. As Dennis returns to the duties of Deputy Director, the SSACI staff expresses thanks to him for wearing many hats over the last 2.8 human years. While Dennis says he enjoyed his added responsibilities, it felt at times a bit more like dog years (19.6 for those of you doing the math).

SSACI is Looking Forward To

SSACI is looking forward to the deployment of the next generation of technology as we move our applications from the current PowerBuilder platform to the Microsoft .NET platform. This results in the creation of xGRADS, a new Internet application for the colleges' use in downloading files from SSACI and uploading files to SSACI. Now before you go screaming to your IT staff with conversion worries (says the least technically savvy person at SSACI), please know that SSACI has "test-driven" the new design on a jury of your peers from Ball State University, Indiana Business College, IUPUI, Martin University, and Purdue West Lafayette, not that we're name dropping. So far the response has been positive. And, if you don't believe us, go ahead and ask them. Staff from design partner, Crowe Chizek, conducted a mini-training session at Winter ISFAA. SSACI staff and some of those who conducted the testing were present as well.

Although a few tweaks here and there will no doubt be necessary once the application goes full-tilt, SSACI and Crowe Chizek have done our best to make the move as seamless as possible for ease of use. The xGRADS application will debut in January 2008 for use in 2007-2008 second semester reconciliation. But for those of you wanting to hang onto the Viewer and use iXchange just a bit longer, it will be available concurrently for use through the 2008-2009 academic year. Although SSACI encourages colleges to jump in and test the new xGRADS water this spring, we understand that some of you might prefer to dip your toes in more slowly. So, there is method and time for both approaches.

SSACI is also thankful that the Indiana General Assembly has created a new financial assistance program for us to administer. We haven't had a new program since the National Guard Supplemental Grant (NGSG), so we have a lot to look forward to!

Simply known in-house as the Insurance Scholarship Program (Don't worry; we'll think of a more catchy name and acronym.) this program is in the earliest stages of development. Details will be shared with the financial aid community as the program develops, so stay tuned to future issues of ISFAA's *Bits and Bytes* for more information.

Like the staff at SSACI, we are sure you too have many things for which you are thankful, and many things to look forward to in the New Year. We wish you all the best during the holidays and beyond.



David Reynolds

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Retention Efforts, from page 7

through this process is that we are more in control of when students interact with our office. Instead of waiting for students to come in, creating long lines for our counseling team, students appear at the door on *our* timeline.

As I mentioned, we work with the Office of the Bursar on this endeavor, and in doing so we have new opportunities for outreach to students not receiving any type of financial aid. We gain an opportunity to let these students know that it is not too late to apply for aid.

Your office already may be doing something similar. If not, I would encourage you to run the data—just to see if it is even a concern at your school. For a few weeks of staff time, you could make a big impact on retention.

ISFAA is interested in your "best practices" and encourages submission of your own institution's efforts in this regard.

Time to Educate the Class of 2008

Angie Snapp, Chair, ISFAA High School Financial Aid Nights

Those crazy, crazy 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 student and their parents. A list of the Regional Coordinators and their contact information was also included with the letter. The coordinators and financial aid professionals have been contacted by many schools to come and present.

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 name and presenter(s) to me at asnapp@ivytech.edu. I will be tracking the high schools that will be hosting a financial aid presentation as well as tracking the evaluations received.

Once a presentation has been completed, please forward to me the total number of people in attendance (parents and students) and the high school's name. I will keep an updated listing through the financial presentation season. Once the 2008 presentation season has come to a close, the final results will be forwarded to the ISFAA list serve.

Don't worry about repeating yourself. In this case it's a good thing.

Go Beyond Regulatory Requirements in Default Prevention Planning

Sue Allmon, Account Executive, USA Funds Services

Schools understand they must provide entrance and exit counseling, report timely and accurate enrollment information to the U.S. Department of Education, and share academic progress information with all school departments. But the ideal default prevention/debt management plan should do more than just meet federal regulatory requirements.

As you develop or update your school's plan, consider some of the following suggestions from the USA Funds® debt management team.

Start early! When you host open houses for high school students and their parents, start the discussion about

how important it is to live like a student while in college. Bolster your message by repeating these sessions during freshman orientation and freshman seminar classes.

Use online entrance counseling. Federal regulations mandate that all students who receive Federal Stafford loans and graduate PLUS loans complete entrance loan counseling. This counseling is another opportunity to stress the importance of managing debt. Make sure students learn their rights and responsibilities as student-loan borrowers, loan repayment options and loan terms, and how to make interest payments while they are in school, if applicable. Also present information

about the consequences of defaulting on their student loans.

Continue financial-literacy efforts. If students hear the advice once, they might take away a tidbit. If they hear it again, they'll take away even more.

Involve your peers throughout campus. Creating a successful debt management/default prevention plan doesn't begin and end in the financial aid department. Work with peers in the academic affairs and student affairs areas to ensure good communication throughout campus.

Including these departments in your plans helps prevent students from fall-

(Continued on page 12)



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Go Beyond Regulatory Requirements, from page 11

ing through the cracks. If a student affairs staff member identifies a student having financial difficulty, for example, have a plan in place to make sure the student receives help from the financial aid office.

Give students annual loan updates. Review students' indebtedness with them each year, and point them to tools such as online repayment calculators that can help them determine estimated monthly payments using different repayment options.

Use online exit counseling. Students who receive Federal Stafford loans also must complete exit loan counseling. Take this opportunity to again stress the importance of debt management. Provide reminders of students' rights and responsibilities as student-loan borrowers, and allow them to review their repayment options and get monthly payment estimates.

Keep accurate enrollment records. Make sure your debt management/default prevention plan calls for accurate and timely reporting of students' enrollment data. Maintaining these records helps ensure the accurate timing of borrowers' grace periods, if applicable, and repayment periods. Consider regularly comparing your school's records with loan data from the National Student Loan Data System.

Communicate with student-loan borrowers. Stay in contact with your students during their academic programs and after they leave school. It's a good idea to start during a borrower's grace period. Use this correspondence to introduce yourself as a resource for students who need to discuss repayment options. Contact students who become delinquent in their loan payments to help them successfully repay their loans.



Bits and Bytes

Christie Badillo, Co-editor
chbadillo@tayloru.edu

Bill Wozniak, Co-editor
bill.wozniak@ardentfinancial.com

Phone (303) 818-2277

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Indiana Student Financial Aid Association



Executive Committee Member Focus

Marty Mehringer, Delegate-at-Large

Q. *Marty, please tell Bits and Bytes about your current position at Indiana Business College.*

In my current position, Director of Student Financial Services, I am responsible for ensuring that Indiana Business College is following all the rules and regulations that are set by outside governing agencies as well as ensuring that all our campus locations are following our internal policies and procedures. We conduct internal compliance visits at each of our campuses to ensure this is occurring. It is my responsibility to do all our annual financial aid reporting. I am also responsible for managing a staff at our corporate office.

Q. *How did get your beginning in Financial Aid?*

I believe, as most of my colleagues would tell you, it is not something that I dreamt of doing when I graduated college. A position was open at Indiana Business College when I graduated from college. I applied for it and was offered the position. I truly enjoy working with people, finances and numbers, and that is why I continue to stay within the field.

Q. *Tell us about your current role with ISFAA and being on executive committee.*

I am currently a member of the executive committee, where I serve as a delegate-at-large. I also actively participate on the governmental relations committee as well as the agency relations committee. ISFAA is made up of a great group of financial aid professionals. I have learned so much from colleagues as I have become more actively involved in ISFAA over the past few years.

Q. *You have been in ISFAA about 10 years. Do you have an early memory or experience that stands out in your mind about the organization?*

I can recall 10 years ago when I entered the financial aid profession, feeling extremely overwhelmed. Through the years I have been baptized by fire on several occasions—not always the best way to learn—but I have also had several great mentors that have helped me grow both personally and professionally. I would not be where I am today without them providing the much needed guidance along the way.

Q. *What is your favorite thing about your profession?*

The thing that I enjoy most about this profession is you definitely are not doing the same thing day in and day out. The variety definitely keeps it interesting. I can honestly say there is never a dull moment, which I am not sure is always a positive thing.

Q. *Do you have a least favorite thing about your profession?*

One of the more challenging items in the profession is when new regulations come out and there is not always clear

guidance provided on how to implement the program. It seems as though we, as financial aid professionals, attempt to implement the new programs or regulations to the best of our abilities until we receive clear and definitive guidance.

Q. *What are some of the things that keep you busy outside of work?*

I am married to my wife Heather, and we have two wonderful healthy young boys. Maxwell is 2½ years old, and Mason is 9 months. They keep us extremely busy. When time permits, which is not often, I enjoy getting out and playing golf.

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

I do not have a specific story, but it always feels good when you assist a student in whatever way is needed, and they provide you with a simple “thank you.” It is also rewarding to attend a graduation ceremony and have students thank you because they don’t think they would have made it to where they are today, graduation, without your assistance and the assistance from your department.

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

My suggestion is to get involved in ISFAA if you are new to the profession. There are several great people within the organization that have an infinite amount of wisdom they are willing to share if you need assistance at any time.

> **Comings and Goings** <

And other tidbits of association news

Sue Allmon

Comings

Dixrek Powell is the new Financial Aid Advisor for Ivy Tech Community College Evansville. He started his new position in September. Welcome to the association and the profession!!

American Education Services (AES) announced that **Diana Day** has accepted the position of Mid-West School Account Executive with the National School Business Development Area of AES' Education Services Group. Ms. Day will be serving the postsecondary schools and lenders of Indiana and other MASFAA states throughout the Midwest.

Tani Cleeton, has been hired by Ivy Tech Community College, Terre Haute as a Financial Aid Coordinator. Tani started November 12, 2007, and came to financial aid following 14 years in the business office.

Marcia Graft's replacement at J. Everett Career Center (see retirements) is **Todd Deley**, now on-board and ready for any help and support from the ISFAA membership!

Fifth Third Education Lending is pleased to announce the hiring of **Kim Mettler** as the Indiana Account Executive. Some of you may remember Kim from her 11 years at USA Group or her 3½ years at AMS. Welcome back to the association, Kim!

Transitions

Michael Schmaltz has left Ancilla College to accept the Director's position at the new ITT campus in South Bend.

Kevin McKeown has left USA Funds Services to become a regional manager for Chase.

Ivy Tech Community College, Bloomington, announces the hiring of **Tony**

Arterberry as an Assistant Director of Financial Aid. Tony comes to the Bloomington campus by way of the Evansville Ivy Tech campus.

Angie Snapp was Financial Aid Coordinator at Ivy Tech Community College, Terre Haute, for the past 3 years and has been promoted to Assistant Director of Financial Aid.

Mel Davies' replacement (see retirements) at the J. Everett Career Center is **Casey Salmon**, who began at MSD Washington Township this past June, 2007. She moved from the Indianapolis ITT financial aid office after 6 years service there.

Promotions

Josh Petter has been promoted to Assistant Director of Financial Aid at the Art Institute in Indianapolis.

(Continued on page 15)



"USA Funds is helping me pursue my dream."

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.

To learn more about how USA Funds helps students pursue their dreams, call Sue Allmon toll-free (866) 497-USAF, Ext. 0424, or visit www.usafunds.org.

William Province
Medical Student
Indiana University School of Medicine

There for you.
USA Funds®

MedTech College, Indianapolis North-east campus, has two promotions to announce. **Eric Sherwood** has been promoted to Director of Financial Aid, and **Jason Reed**, the former DFA, has been promoted to the Corporate Director of Financial Aid.

Denesa Woods has been promoted to Vice President at College Loan Corporation.

Katherine Mills has been promoted to the Director of Financial Aid position at Ancilla College. Katherine has been the Assistant Director for the college for many years. Congratulations to Katherine.

Appointments

U.S. Secretary of Education Margaret Spellings announced the appointment of **Joseph Russo** to the Advisory Committee on Student Financial Assistance (ACSA). The eleven-member committee serves as independent counsel to the U.S. Congress and the U.S. Secretary of Education on student financial aid policy.

Goings

Julia Smith was the Operations Assistant for just over 10 years for IPFW. She has left financial aid but is still with the college and working with the International Languages office.

Penny Kinley, Assistant Director of Financial Aid, Ivy Tech Community College, Terre Haute, has left to pursue employment options outside of the world of financial aid.

Retirements

Marcia Graft, Supervisor of Adult and Continuing Education (and also Financial Aid Administrator, J. Everett Light Career Center) retired from MSD of Washington Township, September 28th, 2006. Marcia served in this position for 15 years. She is now spending time between her Lebanon home and their winter condo in Estero, Florida.

Mel Davies, after 14 years with MSD of Washington Township and the J. Everett Career Center (serving as FAO) took early retirement and moved with her husband to New Port Richey, Florida.

Births

Janis Coopridner of Indiana State University is a grandmother! Her daughter Brenda gave birth to a son on September 23. He weighed 7 lbs 5 oz and 21 inches long. His name is Tucker Shane McCloud.

Jim Malloy, University of Notre Dame, and his wife Mary became first-time grandparents in late October with a little grandson, Aidan Malloy, in Austin, Texas. They both performed Entrance Grandparent Counseling online (just kidding) prior to a six-day visit to Austin.

Donna Bentz, Financial Aid Director at Ivy Tech Community College, Columbus, gave birth to a healthy boy on Thursday, November 21, 2007—a Thanksgiving present! His name is Jackson Levi Bentz and weighed in at 5 lbs 7 oz and 18 inches long. Both mother and son are doing fine.

Good News Announcements

Great news about **Denesa Woods'** (College Loan Corporation) oldest



Proud father Shawn with Jackson Bentz

daughter Jordan. Many of you have followed her high school golf career. She signed with the University of Minnesota! She will play golf there beginning next fall: Big Ten, Division 1. Her dedication and hardwork *paid off*—all three of her goals achieved—and Denesa gets the Mall of America!

Illness/Recovery

Peg Creech once again is gracing this section of the newsletter, but this time about herself! Peg is home recovering from knee replacement. Yes, we all knew that Peg was “bionic” in her financial aid knowledge and experience; now she has a bionic knee!

Deaths

It is with great sorrow that ISFAA has learned of the loss of former member, **Kelly L. Paris**. Kelly passed away October 24th. She leaves behind her husband Michael, her daughter Olivia (15), and son Dylan (8). Kelly served her financial aid career at the University of Notre Dame, Brown-Mackie College and Saint Mary's College, which she left in 2005 due to illness.



Deadlines for Articles for Submission

Jan. 25 for February Issue

Apr. 25 for May Issue

Thanks