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### President Proclaims Positive Experience Theme

#### April 17, 2007 Spring Conference in Evansville

JoAnn Laugel

Back in 1980 when I started in financial aid, my first boss, Jim Dawson, was ISFAA president. From that time to this, I have watched the long line of distinguished ISFAA presidents stand before the membership promising to be diligent and faithful in assuming the role of leader of ISFAA. Many of these wonderful people are in this room today, and to them and all those other past leaders and friends who are not with us, I want to say how honored I am to stand as the next one in line to lead the Association. I promise not to muck up all the good efforts of my predecessors—if I can at all help it.

I have selected a theme for the year. I am calling it "the year for a positive experience." I hope this year is a positive experience for each of you as a member of ISFAA. It is a goal of mine to draw in newer members or members who have been away for a time from ISFAA committees and get them involved or reinvolved. I feel that for our Association to be alive and vibrant, we need a mix of new and experienced members on all committees. All you have to do is be willing to say yes. I hope all I have to do is ask for your involvement, which I intend to do. I am reminded that Marvin Smith

used a baseball analogy when he spoke as incoming president a few years ago, and he offered anyone that wanted to the chance to play on the ISFAA team. Having been at historic Bosse Field last evening, I say to you today, the ISFAA ballpark is open and tryouts are not required. Just your willingness

If this truly is our profession, then we must be actively engaged not just at our institutions.

to volunteer for a leadership role or your agreement to take on a new duty when asked is all it takes to play. If this truly is our profession, then we must be actively engaged not just at our institutions doing our normal work, but also in the professional development and leadership training which being active in ISFAA can offer. I am open to your questions, and I want to hear your ideas. From experience, we might even become friends along the way

and have some fun in the process.

Secondly, I also want all of us to offer a year for a positive experience to those out in the community we touch. I am thinking particularly about guidance counselors and prospective students and their parents. I encounter many people who seem to dread the idea of completing the FAFSA. If we believe that completing that form can change a student's life, then we must be positive and upbeat and a champion for that form and for that process. I hate negative comments by anyone that could discourage first-time families from filing the FAFSA. I try to be as positive as I can about the process. I challenge you to put on that attitude, too. If we as professionals are negative, no wonder people who hear us might give up from even starting with Step One on the FAFSA. That is a shame, and shame on us if that is our approach to the FAFSA or to high school financial aid nights or to College Goal Sunday or any to such outreach efforts. All of these efforts get to the very heart of our goal to encourage students to aspire and plan for education after high school. At the very least, we should be knowl-

(Continued)

edgeable, supportive and encouraging of the process. And we need to be there. I encourage every regular ISFAA member to volunteer for College Goal Sunday. As a minimum, I feel as



professionals we should help those students and families on that day.

A year from now let me know if it has been a *positive* year. Remember, you have a part to play in making it work out.

Robert's Rules for Dummies	\$ 16.95
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NASFAA conference fee to attend \$475.00 as ISFAA president

The honor of serving as your priceless ISFAA president this year

Thank you, and I look forward to working with you.

### First Pat Wilson Scholarship Awarded

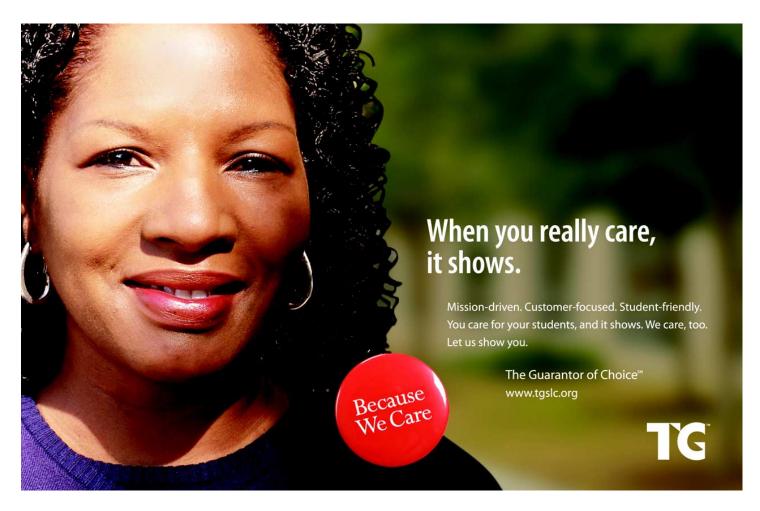
The first recipient of the ISFAA Pat Wilson Memorial Scholarship was announced at the spring conference in Evansville on April 15th. The winner is current sophomore Sasha Huff from the University of Evansville. The \$1000 scholarship will be used for the 2007-08 year.

Pat Wilson was a long-time member of ISFAA. She was a Bank One representative and very active on ISFAA committees and willing to volunteer to help in whatever way she could. She was an upbeat, friendly and fun person who always wanted to help students. When she died in August 2005, ISFAA wanted to honor her in some way. Her bank provided "seed" money to ISFAA to establish a scholarship, and at each conference a silent auction is held with the proceeds going to the scholarship fund.

The 2007-08 year is the first year the scholarship is being presented.

Sasha is an English Education major from Huntingburg, Indiana. She has a 3.80 grade point average and is a 21st Century Scholar. She has been active in the Indiana Student Education Association, volunteered as a tutor to low-income students at an Evansville community center and served as a Spanish translator at a local elementary school's open house. She also helps at her home church and has participated in the Dubois County American Cancer Society "Relay for Life."

Since she is studying this semester at the University of Evansville's campus in Grantham, England, her mother, brother and grandmother accepted the scholarship on her behalf.





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### Running the Numbers: High School Nights Data

During the 2006-2007 academic year 263 high school financial aid nights were conducted with 14,195 people in attendance. This is a 2.3% increase in sites and a 8.3% increase in attendance over the 2005-2006 academic year.

There have been 96 evaluations received to date. Of those, 94 of them ranked events as average or better.

The following information was compiled from those evaluations:

1. Overall how would you rate this financial aid session?

67 Excellent19 Above Average8 Average

2 Poor

2. Do you plan to have a financial aid workshop next year?

95 Yes1 No

3. Would you request this presenter again?

90 Yes3 No

3 did not answer

4. If no, why not?

5. Did your session include?

4 General financial aid information

2 Line by line review of the FAFSA

88 Combination of the above

2 no answer

6. Would your school be interested in working with other schools in your area to offer a joint financial aid presentation?

41 Yes 29 No

13 Maybe

13 No Answer

7. Is there any other method of communication that you would like us to look into for offering this session?

11 Yes

32 No

53 No Answer

Many positive comments were received. Here are just a few of them:

"As always, she does an excellent job, and we really value the time she gives to our families. I think it is extremely important that our parents here this info from the college level as opposed to high school."

"We were very pleased with the presentation. The presenter was knowledgeable and related well to students and parents."

"Very good presentation! What a pro! She calmed a lot of fears. Thanks!"

"He did a great job covering a wide range of financial aid information. He is a really good presenter. Thank you!"

"We appreciate all efforts to get this info out to our parents."

"I realize that I don't have huge numbers that attend this Financial Aid night, but I truly appreciate the time and effort that goes into it—so do my parents who attend."

# Why Not Make Debt Management a Campus-wide Matter?

### Small steps can make a big difference

Julie Nicholson, TG Regional Account Executive

As a financial aid professional, you recognize the importance of instilling effective debt management practices in your students. Frequently, however, one of the greatest challenges lies in getting your campus partners (admissions, student services, and alumni affairs, for example) to recognize how promoting effective debt management can positively impact your institution's and, more importantly, your students'success.

Understandably, every campus office is focused on their core functions and responsibilities. Growing student enrollments, budget cuts, and the consolidation of institutional functions make it difficult for higher education professionals to think beyond their immediate "working world." However, for the success of the institution as well as the student, every area must contribute in

some way to providing students with the knowledge and tools necessary for managing their finances effectively.

Surprisingly, some of the simplest actions can make the greatest contributions to this effort. In this article we will share some simple information you can use to advance campus-wide awareness and action on this important issue.

### Sharing the big picture with colleagues

The first step in fostering campus-wide commitment and action to debt management awareness is to share how this effort can contribute positively to your institution's success. When making an effort to educate others, it can help to point out the following:

The typical graduate with a bachelor's

degree now leaves school with about \$18,000 in student loans.

Students are often unaware of how their earning potential will compare with the monthly payments they will have to make to service their education debt and general living expenses.

The level of student indebtedness can have an impact on the student's perceived satisfaction with their education, their experience at your institution, and their willingness to support the institution financially after graduation.

### Focusing on area-specific approaches

Fostering debt management awareness requires comprehensive collaboration and commitment. This can be challenging, given time and resource con-

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Debt Management Campus-wide

straints. However, there are some simple tactics you can use to begin a campus-wide alignment. One approach is to invite colleagues from other departments to a brief, one-hour brown bag lunch, or "brainstorming" sessions to identify awareness opportunities and simultaneously create *buy-in*. To get started, here are some best practices that can be explored further with some other departments within your institution.

#### **Admissions**

The first opportunity to promote effective debt management often begins with the admissions team. Find out their approach for recruiting students and how they manage and communicate financial aspects of access to higher education. Parents are usually in the picture early on in this relationship—are they being provided with the tools to explore and evaluate their higher education opportunities from a financial perspective? Do your admissions team members know the Median Borrower Indebtedness (MBI) for your student population and how it factors into a student's longterm success?

### Student Services and Career Counseling Services

Student services plays a key role in retention and, thus, in the success of the institution. When meeting with this team, explore the scope of initiatives and services that they provide to students, particularly those related to personal finance. Determine whether students are offered opportunities to take short trainings on money management issues. Often non-profit organizations and financial institutions are willing to come to your campus to provide training and materials for students. Campus career counselors also play an important role in this endeavor; gainful employment is a key factor in long-term student success.

#### Academic Affairs

Cumulatively, perhaps no area has more face-to-face time with your students than those in academic affairs. Faculty and staff in this area also influence your student population, and they also play an important role in retention. Therefore, it is important that faculty not only understand why promoting debt management is important, but that they

also encourage students to enhance their money management skills whenever possible. Long after students have completed their studies, they may play an important role in contributing to future enrollment and supporting your school financially or academically. It is in the faculty's best interest to encourage success.

#### **Alumni Relations**

For your alumni relations team, it is much easier to identify the benefits of fostering an awareness of effective debt management in the student population. Current students are future financial contributors to your institution. Effective money management skills enhance the possibility students will be able to give back long after they have left your campus. However, other less obvious opportunities may exist as well. For example, alumni relations may assist in delivering training and resources to alumni on debt management. It is also possible that this group may be able to perform research on the status of alumni, based upon efforts you implement to increase debt management awareness.

(Continued)

#### Time to get started

When it comes to promoting effective debt management on your campus, sometimes even small efforts can make a big difference. Good luck in promoting the importance of campus-wide debt management awareness, and remember to call us if you need assistance.

Julie Nicholson is a Regional Account Executive with TG serving schools in ISFAA. You can reach Julie at (800) 252-9743, ext. 2504, or by e-mail at julie.nicholson@tgslc.org. Additional information about TG can be found online at www.tgslc.org.

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Washington, DC- Marriott Wardman Park July 8 - 11, 2007

Theme: NASFAA...Professionals Creating Opportunities Every Day

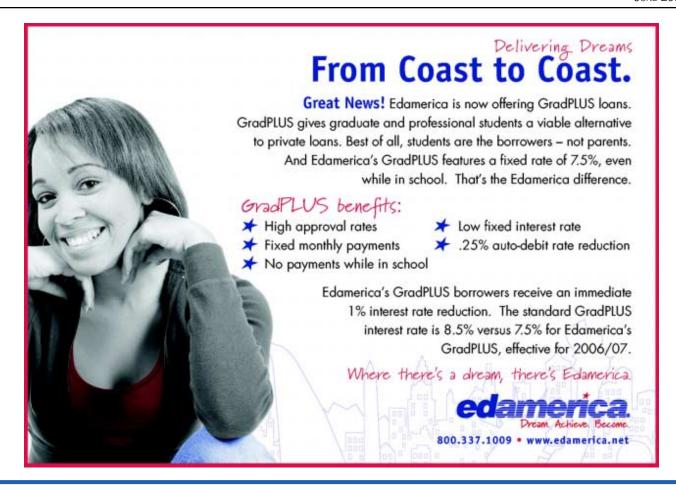


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### Four Steps to Successful Student-Loan Repayment

Submitted by: Sue Allmon, Account Executive, USA Funds Services

As many students prepare for graduation, financial-aid administrators can assist them in preparing for education-loan repayment by sharing the following tips for starting off on the right track in repayment and avoiding the consequences of student-loan default:

Step 1: Know what you owe. Students often underestimate their outstanding college debt. Some fail to maintain complete loan records. Others forget that interest accumulates on their unsubsidized loans while they attend school. Financial-aid administrators can remind students to refer to information that their lenders and school financial-aid office provide them about the amounts borrowed. Advise them to read this paperwork and calculate the total amount they will have to repay. Students who lost track of their paperwork can use the National Student Clearinghouse's free Loan Locator, at www.loanlocator.org, or the National Student Loan Data System Student Access Web site, at www.nslds.ed.gov, to find their loan providers' names and contact information.

Step 2: Determine how much you can afford to pay each month. Students who already have been hired for their first job should know their starting pay. Those still looking for employment can be advised to consult the campus place-

ment office about starting salaries for jobs in their field or consult the Bureau of Labor Statistics web site, at <a href="http://stats.bls.gov/bls/blswage.htm">http://stats.bls.gov/bls/blswage.htm</a>.

Financial-aid administrators can advise their students that education lenders generally recommend that student-loan payments not exceed 8 to 10 percent of the borrower's gross monthly income. For example, if a borrower's starting salary will be \$25,000, generally the borrower can afford monthly student-loan payments of no more than \$167 to \$208.

Step 3: Choose a repayment strategy. Borrowers should be advised of their four repayment options—standard, graduated, income-sensitive and extended—and about loan consolidation. Note that borrowers should select the plan that provides monthly payment amounts that they can afford but also pays back the loan as quickly as possible, because the longer they take to pay off their loans, the more interest they will pay. Financial-aid administrators can remind students that they may prepay their loan principal at any time, without penalty, to reduce interest costs. Students also should learn about deferment or forbearance provisions, in the event that none of these repayment options provides affordable payments.

Four Steps to Successful Student-Loan Repayment

**Step 4: Keep in touch.** Students should be reminded that, if they move following graduation, they should notify their schools and their lenders or loan servicers of any change in their addresses and telephone numbers. Keeping schools, lenders and loan servicers informed of their contact information will permit borrowers to receive important information about their student-loan accounts. Borrowers who fail to notify their schools or lenders of address changes may incur additional charges for missed or late payments and risk severe penalties for student-loan default.

The "Borrowers" section of the USA Funds Web site, www.usafunds.org, offers a table to help borrowers determine affordable monthly student-loan payments, details about repayment options, and a loan-repayment calculator to help students estimate their payments under the various repayment options. The USA Funds brochure "Student-Loan Repayment—Four Steps to Take Now" also provides repayment tips.



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### A Look at the Academic Competitiveness Grant and the National Science & Mathematics Access to Retain Talent Grant for the 2006-2007 School Year

Janis Cooprider, Financial Aid Counselor, Indiana State University

Although it has been a learn as you go process, it is now starting to come together. The Department of Education and Congress instituted the Academic Competitiveness Grant (ACG) and the National Science & Mathematical Access to Retain Talent Grant (National SMART Grant) effective for the 2006-2007 School year on February 8, 2006. On July 1, 2006 the ACG and SMART grant programs became effective. On July 3, 2006 the Interim Final Regulations were published. On November 1, 2006 the Final Regulations were published with an effective date of July 1, 2007. These final regulations can be adopted by a school anytime between November 1, 2006 and July 1, 2007 and may include all of the 2006-2007 academic year in the implementation. On December 17, 2006 the reporting of ACG and SMART to COD became avail-

able. January 17, 2007 was the end of the 30-day reporting requirement waiver. With this being the first year for these programs, the Department of Education and the schools were left scrambling to figure out how to make the awards.

There are some unique facets to the awarding of the grants from other Title IV programs that require us to come up to them with a very different approach. These differences are:

- Specific student eligibility criteria
- Award amount is based on Title IV definition of an academic year
- Progression and award limits based on Title IV definition of an academic

Schools worked very diligently to determine what students qualified for the

award so they could make the awards in a timely fashion to help as many students as possible.

There is a Title IV Negotiated Rulemaking Team for the Department of Education that has been formed and is meeting and taking public comments into consideration on 10 items that need to be addressed. These 10 items are:

- 1. Rigorous secondary school programs
- 2. Mandatory institutional participation in ACG and SMART grants
- 3. Eligibility of Certificate programs for ACG
- 4. Requirement that Pell grants and ACG or SMART grants be disbursed at the same institution when awarded within the same term

(Continued)

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A Look at the Academic Competitiveness Grant

- Grade point average
  - a. Transfer students
  - b. Coursework
  - c. Timing of calculation
  - d. Eligibility for disbursement
- 6. Academic year progression
- 7. Interpretation of previously enrolled for student eligibility
  - a. College credits earned while in high school, including dualcredit programs and early college programs
  - b. Treatment of AP/IB courses and credits
- 8. Majors
  - a. Additional majors and CIP codes b. Institutional flexibility in determin-
- ing majors9. Clarify what successful completion of rigorous secondary school
- Departmental monitoring disbursements of student awards by academic year.

program of study means

This negotiated rulemaking team will clarify the answer to all of these issues for the Department of Education. Their decisions will help the schools better understand the awarding of the grant programs. According to the article in *The Chronicle of Higher Education*, April 19, 2007, the rulemaking team failed to come to terms on the 10 items. Let's see what the Department of Education does now.

At Indiana State University we awarded the ACG.

#### <u>first year students</u>

fall	226 students	\$84,458
spring	201 students	\$74,782
second yea	ar students	
fall	22 students	\$14,225
spring	25 students	\$15,975

We also awarded the SMART grant,

#### third year students

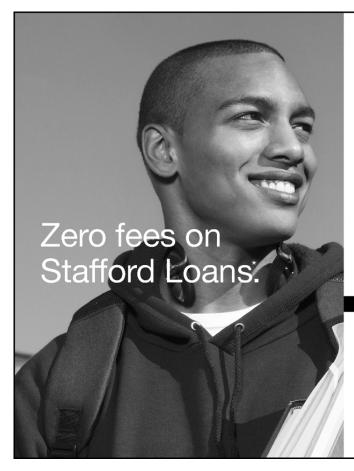
fall	12 students	\$23,680
spring	10 students	\$19,680
fourth year	<u>students</u>	
fall	26 students	\$49,301
spring	19 students	\$37,047

This is a total of \$318,948 additional grant money received by our students. It also represents less debt for our students. We were hoping that more students would have qualified. We will also be looking for more ways to publicize the programs in the coming year.

A United States Department of Education representative has stated that the federal numbers for the year are as follows:

- ACG: \$158,000,000 for 1827 schools
- SMART: \$135,000,000 for 1028 schools (1841 students in life sciences, 1 student in military science engineering)

There is also speculation that these two grant programs will be expanding in the 2008-2009 school year. The proposal is for first year ACG to go from \$750 to \$1125 and for second year to raise from \$1300 to \$1950. This would help us assist more students. If we all persevere in using the rules of today, we could help students obtain a quality education with less debt upon graduation. icooprider@indstate.edu



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### Comings and Goings

#### **Comings**

Harold Burtley is the new Financial Aid Director at Indiana University-Northwest. Harold comes to Indiana with an extensive financial aid background in Illinois.

#### **Transitions**

Cathy Smith is now a financial aid officer at Purdue Calumet. She formerly was a full-time temp in the financial aid office at Indiana University-Northwest.

Robert Sommer has left the Director's position at Indiana Wesleyan University to become an Account Executive/Sales Rep for Edamerica.

#### **Births**

For those of you unable to attend the spring ISFAA conference, you missed **Grandpa Irvine** and baby pictures! Doug let us know that his daughter, Sarah, had given birth to a lovely baby girl with a full head of hair! Granddaughter's name is Anna Grace Ewing, and she arrived on April 7th weighing 7 lbs. 2 oz. and was 19.7 inches.

#### Illness/Recovery

Word has been received that Steve Creech, husband of Peg Creech, has been diagnosed with cancer. After numerous tests, the doctors have been unable to learn of the source, so they are treating it as "squamous cell carcinoma of unknown primary origin." He will undergo both chemotherapy and radiation treatments. Peg says he is still "going 90 miles an hour" and has a goal of being back on the fire line in August. Please keep Peg and her family in your thoughts and prayers.

#### **Military News**

John Fish has reported that his son Chris has been notified that he will return to Iraq for a second tour of duty later this year. Exact date of departure has not been announced.

#### Remembering S. Kathleen White

### Never Fear, Chubby is Here

#### Sue Allmon

At a meeting, a conference or just a gathering of colleagues, one would hear the phrase "Never fear, Chubby is here!" and around the corner would saunter Kathleen White. Almost always with a smile on her face (no one is perfect) and her sleeves rolled up, she was ready to dive into whatever needed to be done. I can still picture her elfin stature, her fiery red hair and that grin.

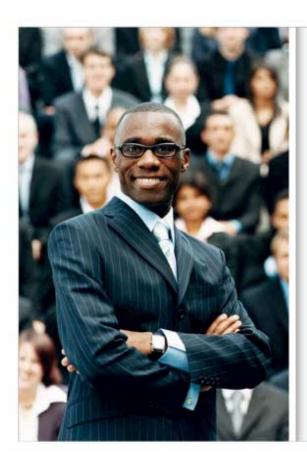
Unfortunately, a picture is all we have left, as Kathleen passed away on March 23, 2007 after a valiant battle with cancer ("the little beasties" as Kathleen liked to call it). Those of us who saw and worked with her at the ISFAA Winter Conference believed that she would be the one to win her battle with cancer and toss the disease aside. Alas, that was not to be. She joins Pat Wilson and Mike Phillips and will make a great addition to Heaven's financial aid office!

I first met Kathleen when I was a young pup, just starting out in financial aid. Like many of us, this was not a career goal of mine, just a job I fell into. I was trying to make the best of it amidst the bewilderment of federal and state rules and regulations. At that time Kathleen was Director of the Grant Division for SSACI. She took me under wing, introduced me around to folks like Mike Phillips at ISU, Paul Steward at Rose-Hulman and Tom Stone at the University of Evansville. She helped me understand what happened and when, what went where and why we do some of the crazy things we do in financial aid. At any meeting I attended, she was one of the first to say "hello" and introduce me to those around her. In her online memorial many of you commented that she was the same to you as you entered our profession.

Kathleen and I worked together on many and various ISFAA committees over the next 20-some years. No matter the situation, you could always count on Kathleen to look on the bright side and try to make things work. When her position at SSACI was dissolved, she moved on to work for USA Funds Group and from there landed, as always, on her feet at Indiana State University—first in the financial aid office and later running the prison educational program. She saw each new position as a challenge that just needed the Kathleen touch to make it better and more student-oriented.

I got to know Kathleen and her family on the many road trips she and I took together. Kathleen hated to fly, so we drove to MASFAA together for several years. Yes, the two of us in a car, driving to Des Moines, lowa—think Thelma

(Continued)



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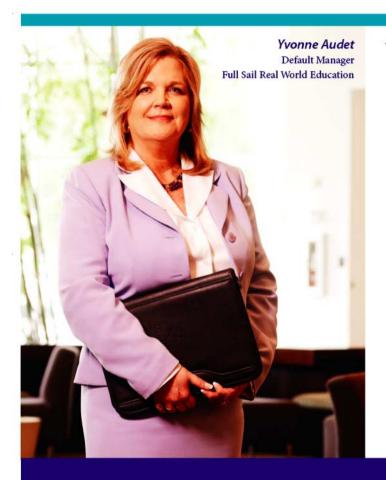
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Kathleen White

and Louise, only on the lighter side! I was privileged to watch her daughters grow up into fine young ladies. I spent time with "the professor" as she lovingly referred to Bill. We have all lost a dear colleague, friend, mentor, sister and mother.

Her enthusiasm for life was recognized at this year's spring ISFAA conference when Richard Nash posthumously awarded Kathleen the President's Award. In her online memorial many of you wrote phrases such as "she was so energetic and fiery," "she brought out the best in people," "what a fireball," "Kathleen had spunk," "a financial aid icon" and "Kathleen defined the terms upbeat, cheerful, and positive thinking." ISFAA has lost a great soul and friend in her passing. May we all strive to be like Chubby and become the "never fear, Chubby is here" person Kathleen wanted each of us to be.



**Bits and Bytes** 

William M. Wozniak, Editor

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

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