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If you missed it at the Spring Conference, here's the..

Address by new ISFAA President Kathy Purvis

A year ago I was at the spring conference just becoming President Elect for this Association; boy that year absolutely has flown by! In that year I have had the best time working with others on the Executive Committee and being part of JoAnn Laugel's year of positive change. JoAnn asked us last year to let her know if it was a positive year for us, and I believe it was a very positive year for ISFAA. Thank you, JoAnn!

I challenge all of you to keep that positive experience alive. Let's build on the foundation set by JoAnn last year. How hard was it last year to volunteer for a committee? For the more seasoned ISFAA members, didn't it feel good to work with ISFAA again? Let's not stop!

I looked up the word *build* in the dictionary. There were several different definitions, but the one that applies to our next year in ISFAA is "to establish, increase or strengthen." Okay, that makes sense: ISFAA is established, last year we increased involvement, and this year we can strengthen this excellent association.

But I broke the word down even further. We in the financial aid community have so many acronyms. So I thought you would feel comfortable looking at the acronym *BUILD*.

B: BE proactive and volunteer to do one thing in ISFAA this year. Don't wait to be asked!

U: UPLIFTING—being a participant in ISFAA is an uplifting experience. Try it, you'll like it!

I: INSPIRE those around you to make a difference in ISFAA. Encourage others to get involved.

L: LAUGH. Everything is better when you laugh. I promise, if you join me this year and help build on the positive ISFAA experience, you will at some point laugh.



D: Don't be party poopers. Come join me this year as we build ISFAA for the future.

Okay, so this might be a little cheesy, and I really did stretch the acronym a bit. But seriously, I want to talk about what we

need to do in the next year to build on the positive experience of ISFAA.

Virtual Connections

Newsletter. First, we need to strengthen our association through electronic communications. All of us are being asked to tighten our budgets, which usually means less money for travel. Working electronically with each other reduces costs. We have four issues this coming year of our newsletter, *Bits and Bytes*. Take some time to think about how you can share something with your colleagues around the state by contributing to the newsletter. It is really not difficult to sit down and write a few paragraphs on a subject important to financial aid or to share a best practice at your institution. It doesn't cost you any gas to drive to a meeting. You can do it on your own schedule, and it helps to stimulate thought and discussion.

Listserv. ISFAA also has an active listserv. We need to use our listserv and communicate with each other throughout the year—especially when it is critical and can't wait for the next issue of the newsletter. If you have a question on something, chances are there are others out there wondering the same thing. While I know there are a lot of email lists you may be part of, this one hits home because everyone is a colleague in Indiana, and you don't have to explain what SSACI means or

(Continued on page 2)

Address by new ISFAA president Kathy Purvis

where your school is located. So please, let's take advantage of our listserv.

Website. ISFAA needs to enhance our website. The ISFAA website should be a place where you know you can find pertinent information to assist you in your daily work. I know JoAnn's executive committee has already begun to look at the restructuring of the website. But as with any website, it is only as good as the information provided. I hope you will help strengthen the website by providing critically needed feedback over the next year. I promise you, as we move forward, you will be asked to share your thoughts and ideas.

In the Community. Secondly, ISFAA needs to be a good community partner. College Goal Sunday was born in Indiana. We all should take pride in this

great program. As I have talked with individuals from the MASFAA region, they all look to Indiana for our thoughts on College Goal Sunday. We need to remain a strong partner in the community on College Goal Sunday—which means we each should volunteer for the one Sunday afternoon a year where we can make a difference in our community. This is a great program that creates an environment for families to come and meet with a friendly advisor in a familiar community spot. We need volunteers now in our 19th year just as much as we needed you in the first. Please give your time to College Goal Sunday.

The High School Night program depends upon ISFAA volunteers. Many of you continue to support this program, and I thank you. I would like to see the veterans of this program seek out a new

ISFAA member and encourage them to come along and observe or co-present with you at a high school night. We need to make sure that our newer colleagues are given the opportunity to learn and feel comfortable assisting with this program in the future.

In closing, I want to say that I appreciate the opportunity this year to serve ISFAA as your president. I am no spring chicken in the ISFAA organization, as I have 25 years of experience in financial aid. However, I am one of those who was active in ISFAA several years ago, drifted away, and was encouraged to return. I am glad I was asked to be an active participant. I think if you become an active participant, you too will find it rewarding to connect with colleagues in the financial aid community.

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Engineering for a Positive Design

Janis Coopriders, Indiana State University

The Spring Conference was a terrific ending to a great year as president for JoAnn Laugel. The conference was held in Columbus at the Holiday Inn Conference Center. The hotel was very nice and the staff was wonderful. There were 205 people registered, which shows that a lot of people are dedicated to their profession and are striving to learn all they can to do their jobs the best way possible.

The conference lived up to its theme, *Engineering for a Positive Design*. There are several challenges that our profes-

sion is facing, and the event allowed attendees an opportunity to learn from the experts. Session topics included:

1. Budget & Financial Literacy
2. Verification for New Professionals
3. High School Student Issues on Financing College
4. TEACH Grant
5. ISFAA Leadership Roles
6. Hiring the Best Financial Aid Personnel
7. What Schools are Doing to Address Skyrocketing Student Loan Debt
8. FFELP/Direct Loans

Sessions were well attended, and any handouts of interest are available through the ISFAA website.

Julia Isaacs. The conference also had a General Session Monday afternoon with a presentation by Julia Isaacs. Julia is a Fellow with the Brookings Institute on Child and Family Policy. She shared many statistics on how college can help people improve their station in life and keep the American dream of opportunity alive.

Outlet mall scavenger hunt. Monday evening several teams participated in a scavenger hunt at the Edinburgh Outlet Mall. Points were given for questions answered correctly. Several questions were about what store sold what at the mall, and required having your team's picture taken in front of those stores. Congratulations to the Opossums team for winning the scavenger hunt! Thanks to all who participated.

Thanks and last thoughts

Thanks to all ISFAA volunteers on the executive committee, committee chairs and committee members who worked in a positive way to promote financial aid this year. Especially, thanks to the University of Evansville staff who helped me in numerous ways. I am grateful for the opportunity to have served as your president. It's been both enjoyable and educational, and I am glad I said "yes" when asked to serve. ISFAA is in very capable hands with Kathy Purvis as your new president, and I strongly encourage anyone who is interested, to step up to the leadership roles available in the Association.

Let me just say that I have been saddened this year that the national financial markets and credit climate has cost some of our valued ISFAA business partners their jobs. I am sure you join me in hoping that anyone affected in this way finds employment soon.

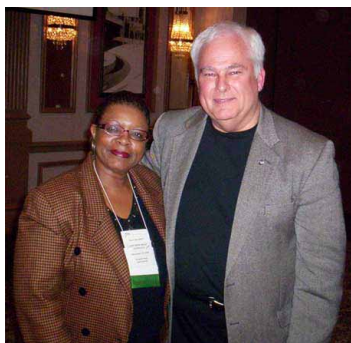
For as long as I have been a member of ISFAA, I have felt in good company when I was with you. That still holds true. Keep up the good work. Thanks so much.

Regards,
JoAnn Laugel
2007-08 ISFAA President



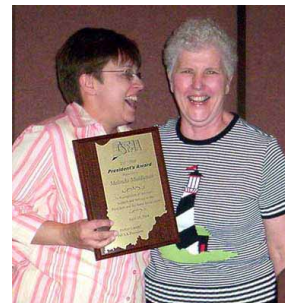
Bob Zellers 2008 Distinguished Service Award Winner

Steve Siemens. The General Session speakers were awesome. The Sunday night speaker was Steve Siemens of Siemens People Builders. He gave a presentation entitled, "Don't Work for a Living: P-L-A-Y!" His presentation had the whole audience laughing and reflecting on their own lives. He made you think about how you look at things. I would recommend that if anyone has an opportunity to attend a session by Steve Siemens, please go and hear him.



Sylvia Bogle and Sunday's Speaker Steve Siemens

JoAnn Laugel (right) recognizes Melinda Middleton with the President's Award



SSACI updates. Tuesday's SSACI updates were also informative, with Dennis Oberfell explaining what changes may be in store for the state's programs. He asked the membership to remember that allocations for 08-09 are not yet set in stone and may still change. However, he does not think that will happen. We will know for sure sometime in May.

President Purvis. The meeting ended with the our president, Kathy Purvis (IUPUI), being passed the gavel by JoAnn Laugel. Kathy gave a moving speech about her goals for the coming year. See her speech in this issue.

I hope all who attended had a great time. Please continue to be positive and stay involved (or *become* involved) in this great association.



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New Regulations for Grad PLUS Loan Counseling Effective July 1

Sue Allmon, Account Executive, USA Funds Services

As schools prepare for loan counseling changes mandated by recently revised federal regulations, USA Funds® offers the following reminder about counseling requirements for students with Grad PLUS loans.

Entrance counseling

Schools must implement entrance counseling for Grad PLUS students no later than July 1, 2008. The U.S. Department of Education specified the following entrance counseling rules in final regulations:

1. The school must ensure that counseling is conducted with each graduate or professional student who is obtaining a PLUS loan, unless the student previously has received a Federal PLUS or Direct PLUS loan.
2. The student must complete entrance counseling prior to

the delivery of the loan's first disbursement.

3. Counseling must inform the Grad PLUS borrower of sample monthly payment amounts based on a range of student indebtedness of graduate and/or professional students at the school or in that program of study, or of student-borrowers with both Stafford and PLUS loans—depending on the types of loans the borrower has obtained at the same school or in the same program of study at that school.

4. For a graduate or professional student who has not received Stafford loans previously, counseling also must include key elements of the Stafford entrance counseling requirements, including the following:

- Explaining the use of the Master Promissory Note.
- Emphasizing the importance of repaying the loan.
- Describing the consequences of default, including adverse credit reports, federal tax offset and litigation.
- Emphasizing the fact that the student is obligated to repay the loan even if the student does not complete the program of study, is unable to obtain employment, or is otherwise dissatisfied with the educational services the school provides.

Exit counseling

The Higher Education Act of 1965, as amended, does not provide the authority to require exit counseling for parent or student PLUS loan borrowers. Amended exit counseling

requirements, however, include a new mandate regarding Stafford loan borrowers who also have Grad PLUS loans.

For those students, effective July 1, 2008, schools must provide information regarding the average monthly payment amount based on their average debt or the average indebtedness of borrowers with both Stafford and Grad PLUS loans at the school.

Resources for more information

More details about requirements for entrance and exit counseling for Grad PLUS loan borrowers are available from resources such as subsections 4.4.C and 4.4.D of the *Integrated Common Manual*, and integrated regulations 34 CFR 682.604 paragraphs (f) and (g).

ISFAA Pat Wilson Scholarship Awarded

The 2008-2009 recipient of the ISFAA Pat Wilson Scholarship is IUPUI student Nhung (Nicole) Gammon. Nicole immigrated to the United States in the year 1998 as a single mother from Vietnam with two children, one being autistic. Even with a passion for studying, Nicole found it difficult to pursue both her education and her avocation of helping others, without the assistance of financial aid. As a Dean's List candidate since her acceptance into IUPUI in the year 2001, Nicole has actively pursued a double major in Health Information Administration and Computer & Information Technology with a GPA of 3.94 on a 4.0 scale. She achieved straight (A+) grades in the fall 2007 semester for a total of 14 credit hours at IUPUI.

Nicole is actively involved at the Language Center Incorporated, where she acts as an interpreter for the Vietnamese community. She is also active at the IU School of Informatics through the Health Information Administration Con-



ISFAA President Kathy Purvis with Pat Wilson Scholarship recipient Nicole Gammon

nection, active with the Indiana Health Information Administration and the American Health Information Administration Association. Nicole makes it a point to provide her assistance to those within the Vietnamese community in regards to seeking higher education and overall adapting to new life within the United States. As Nicole states, "I want to help enable other families in the

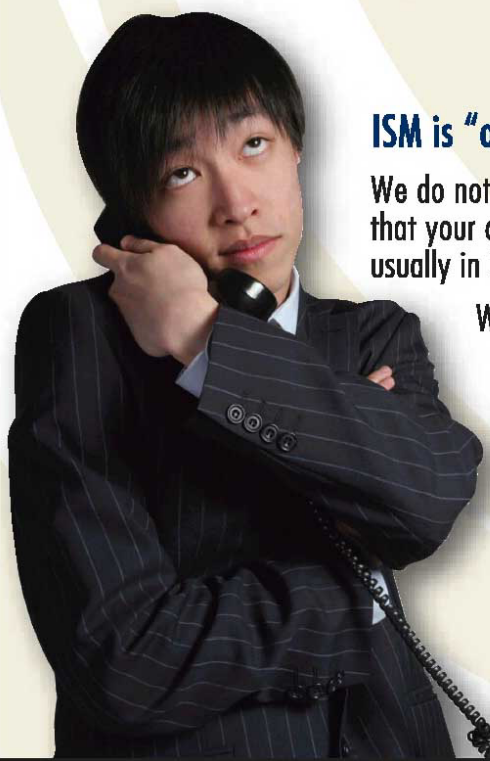
Central Indiana Vietnamese community to access the appropriate education programs for themselves as well as their special needs children."

Nicole credits the financial aid process with allowing her to pursue her dream; a dream that was unable to come to light while living in Vietnam. Finding it difficult to pursue her dream of an education, Nicole specifically credits the assistance of the federal Pell grant program and scholarship programs as the cornerstone for her ability to continue her dream.

A single mother from Vietnam, Nicole has pursued a double major and holds a GPA of 3.94.

Congratulations to Nicole on a job well done! Nicole encompasses the mission of the Pat Wilson Scholarship, as she is devoted to helping others within her community receive financial assistance in order to fulfill their educational goals.

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Five Tips for a Successful Volunteer Experience

Julie Nicholson, TG Regional Account Executive

In the higher education environment, there are abundant opportunities to volunteer. From on-campus activities involving mentoring and building financial aid awareness to community-based outreach and FAFSA workshops, there are always opportunities to contribute your time and further the worthy goals of important organizations.

Often, however, it can be overwhelming to consider taking on other activities in addition to your existing responsibilities. This can be a good time to reflect on some of the benefits volunteering can provide to your personal and professional growth.

Benefits of lending a helping hand

Volunteering for a cause in which you believe provides the satisfaction of knowing you've done your part to make the world a better place. It can open many doors for you. It will help you develop skills, gain work experience, de-

velop knowledge of different career settings, create a network for finding a job, discover your hidden strengths and talents, gain self-confidence, find references, and build a sense of independence. Also, volunteering is a terrific way to meet people who share your passions.

Evaluating your options

Here are five things to consider when evaluating opportunities to volunteer:

Do your research. Explore the mission and goals of each group you are considering. Visit their Web sites, read their literature, and talk to their members. Get an idea of future activities from the group's priorities.

Match your skills to volunteer opportunities. Where do your skills and talents lie? If you know how to do things more efficiently, volunteer for positions where you can use and teach these skills. Your contributions will be appreciated by others on the team.

Learn something new. Volunteering can offer an excellent learning experience. If you'd like to develop new skills, find an opportunity that will challenge you to learn from more experienced participants in the group.

Budget your time wisely. Start slowly when making volunteer commitments and budget your time wisely. You don't want to burn yourself out, frustrate others, and end up with a negative experience.

Create your own opportunity. Every group is always seeking new ideas to complete projects and accomplish goals. Do you have ideas about how to get things done right? Write a one-page outline about what you can do, how you can do it, and then go do it. Deliver it to the committee chair or other leaders of the organization and start down your path to a fulfilling and worthwhile experience.

(Continued on page 7)

Five Tips for a Successful Volunteer Experience

Finding a cause you believe in while keeping these five criteria in mind can contribute to a positive volunteer experience.

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.

Speaking of volunteering...

Has ISFAA got a deal for you!

Click here

(And thank us later)

The Department will be having another Regulatory and Legislative Update workshop on Friday, June 6, 2008. It will be held in the Chicago regional office training facility. The Department hopes this will be helpful to those of you who could not register for the sessions previously scheduled. Registration is required and can be done at:

<http://www.ed.gov/offices/OSFAP/training/specific.html#regupdate>

The Department also will be hosting two fall conferences this year. The first will be in Dallas, TX, October 28-31, 2008. The second will be in Las Vegas, NV, December 2-5, 2008. Registration is now open. For details go to:

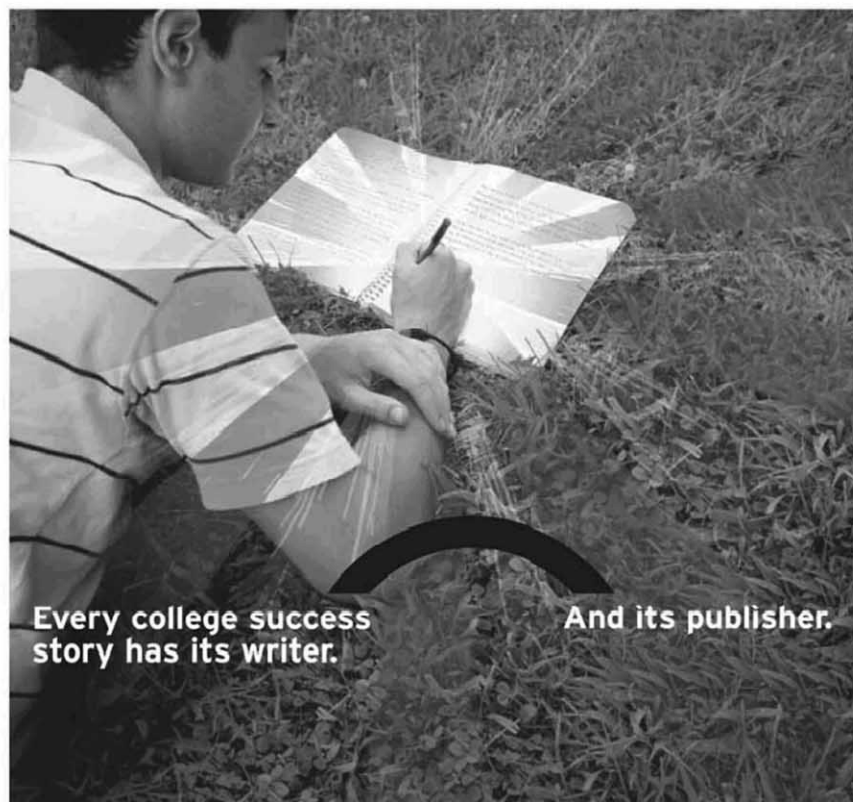
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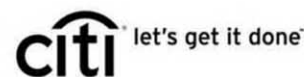
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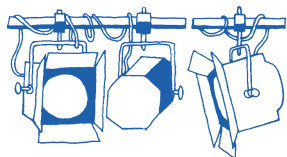
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Committee Spotlight

Early Awareness Committee

Gina Heard, Angela Reshad and Julie Nicholson

Greetings from the Early Awareness Committee. The goal of the committee this year was to encourage students to realize the importance of *staying in school* and to understand that *education after high school is attainable* for everyone. Big project. Big idea. Hard to implement.

The committee had previously tried to reach out to various service organizations and school corporations within the state, but had little success. Luckily, before the winter conference, the committee was able to partner with New Horizons Alternative School in Indianapolis. New Horizons serves middle through high school students, with a large portion of students already at risk for not graduating. The principal and counselor were excited to be selected to participate in such a wonderful pro-

gram. In addition to having the principal speak at the Winter Conference opening night dinner, the counselor provided a booth exhibiting an inspirational booklet of testimonials and pictures of the students.

Through the generosity of the ISFAA membership, over \$600 was raised. New Horizons counselor Christy Raghunath recently provided the following information regarding the contribution "We are planning to use the money for dual credit courses for our students. There is at least one student I have identified, and I plan to work with him on getting enrolled, possibly even this summer. The plan is for him to take a math class at Ivy Tech that would count for college credit and also satisfy his math requirements for his high school graduation/core 40 diploma. He has been on

honor roll, and this opportunity would help direct and focus his future and spur him on to greater things. It would also be the first time one of our students has had the opportunity to participate in dual credit courses." What better way to promote early awareness!

Big project. Big idea.
Hard to implement.

As you look to next year, please consider selecting early awareness as a worthwhile committee to volunteer your time and ideas.

A Letter from SSACI

Laurie Gavrin

Director for Research and Policy Analysis, State Student Assistance Commission of Indiana

Hello, All.

Forgive my rather hurried attempt at a news update from SSACI. There are three main bits of news since the last letter: 1) edit notifications hit the streets April 26, 2008; 2) there is a change in the number of college choices on the FAFSA and SSACI's IT choices will affect aid packaging because of that; and 3) SSACI now has data and can compute awards for independent students who have not signed their FAFSA.

1) Edit notification letters, to the tune of 46,000, went to the post office Friday, April 25, 2008. Students began receiving them Mon. April 28. These are the SSACI letters encouraging students to fix errors on their FAFSA applications to enable them to receive state awards for this coming academic year. We (and you) will be getting calls....

2) Number of possible colleges. This year, there are 10 possible colleges a student may list on the FAFSA. In previous years, there were only 6 college choices possible. For this year (and likely in future years)

SSACI will keep the first 6 SSACI-eligible Indiana colleges to populate our 6 college choice variables, and as always, the award to a student with need and a clean, timely application will be structured around the first college choice (which we refer to as the current institution).

There will be some number of students who list 7 to 10 SSACI eligible Indiana colleges, but not the majority of students. For these students, the 6 colleges that populate the 6 college choice variables will be able to use eStudent, find out Core40/Academic Honors status and other information, and package awards for the student, but college choices 7 through 10 will not be able to do so. If you find over the summer or at the start of the term that you have a student who is planning to attend your college, but who has your college in one of the choices 7 through 10, you will have to contact that student and have them change their school choice on eStudent, as you will not be able to do so at the college. You will not be able to package awards for this type of student unless the student is a 2008 high school graduate. For a 2008 high school graduate, you may

go to SSACI's results files to find Core40/AH status, but you will not know what edits a student has if they are in edit status.

3) Something new this year: SSACI will send award letters to independent students whose applications lack a signature, but have no other errors. The federal government has provided enough data for us to calculate awards for these students (but not dependent students lacking signatures). If an independent student has a signature edit and no other errors, they will *not* receive an edit notification, and will not know that they need to sign the FAFSA still. If the student has other errors, they will know (!) that they need to sign as well as correct other errors.

A school must obtain a signature from an independent student before reconciling with SSACI for the student's state grant(s).

Lastly, of note to the few but not the many, tuition survey forms ABCDEF were due Friday, April 25, 2008. (Thanks to those that caught the time travel typo of April 25, 2007.) Thank you to the many who have timely gotten them in to me. For future years, please note that I don't need triple copies of the forms, just one copy of three different forms. For those who have not gotten them in yet, *please* call me, or email me, that you need an extension.

Ten Year Rule

Since I am getting some questions from around the state, let me clarify two things about the ten year rule legislation that passed in the last session:

1) This rule goes into affect for the coming academic year. We are currently making preparations to include these people for AY08-09. Do not make part-time offers to this group in this academic year (2007-08). The legislation takes effect at the end of this fiscal year (June 30th). Thank you.

2) Those affected by the ten year rule who will attend this fall but did not file their FAFSA's on time will not be eligible for Frank O'Bannon, just like all late filers. They will be eligible for part-time funds as available to your institution.

Monitoring Your Satisfactory Academic Progress Policy

Tasha McDaniel, School Training Director, Great Lakes Higher Education Guaranty Corporation

As financial aid administrators, it's important to keep students moving in the right direction so that they continue to receive their financial aid and succeed in school. Part of that process is developing and maintaining a Satisfactory Academic Progress (SAP) policy.

In order to receive Title IV aid, all eligible institutions must develop, implement, and disseminate an SAP policy. As you monitor your policy, keep in mind that it should:

1. Be compatible with your school's goals, mission and philosophy
2. Reflect the characteristics of your school's student body and academic programs
3. Be a shared responsibility of your school's relevant offices
4. Be consistent with the standards of your school's accreditation agency

The goal of the SAP policy is to ensure that your students who receive Title IV funds progress toward their educational goals. As you develop policy guidelines, it's important to make sure they are clearly written so students are able to understand and follow them. It often helps to have a work-study student read the policy to make sure it is understandable. After the policy is written, it needs to be distributed to all currently enrolled students, as well as made available to prospective students.

Administrative Requirements

In order to measure your students' satisfactory academic progress, you must establish, publish, and apply reasonable standards for eligibility. The standards for Title IV aid recipients need to be the same as, or stricter than, your standards for students in the same academic program who are not receiving

Title IV aid. Your SAP policy must also be applied consistently within the same categories of students and include all periods of enrollment as well as transfer credits from other schools. An SAP policy must also include qualitative and quantitative components.

1. **The qualitative standard** consists of grades, work projects completed, or other similar factors that can be measured against a norm. This includes a "C" average or its equivalent or an academic standing that allows the student to meet the graduation requirements for the program.

2. **The quantitative standard** gives a maximum time in which a student must complete a program. It may not exceed 150% of the published length for any undergraduate program. There is no regulatory maximum for a graduate program.

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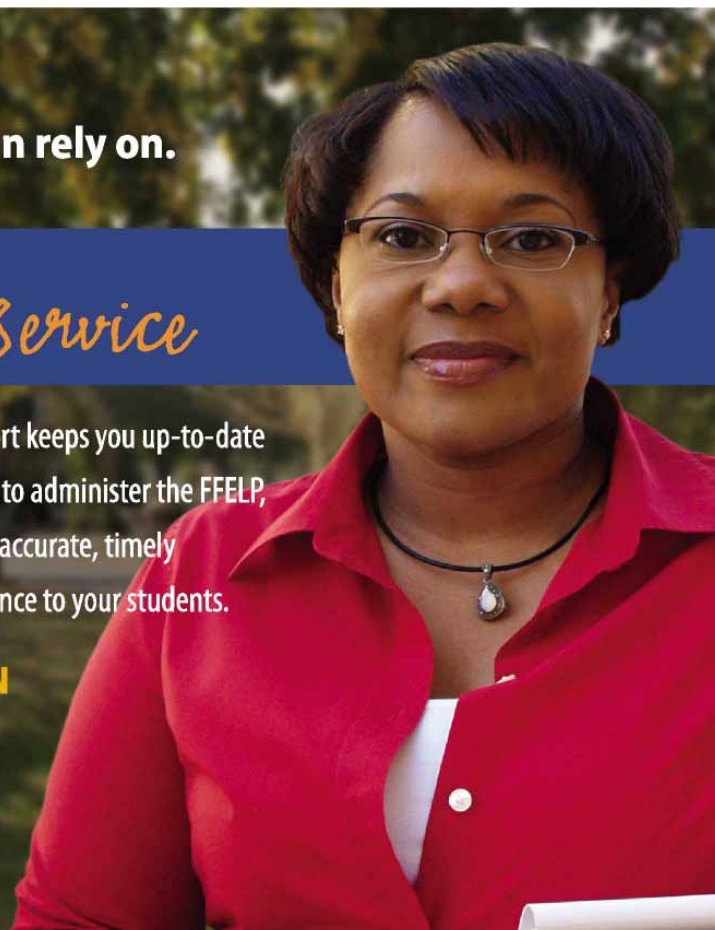
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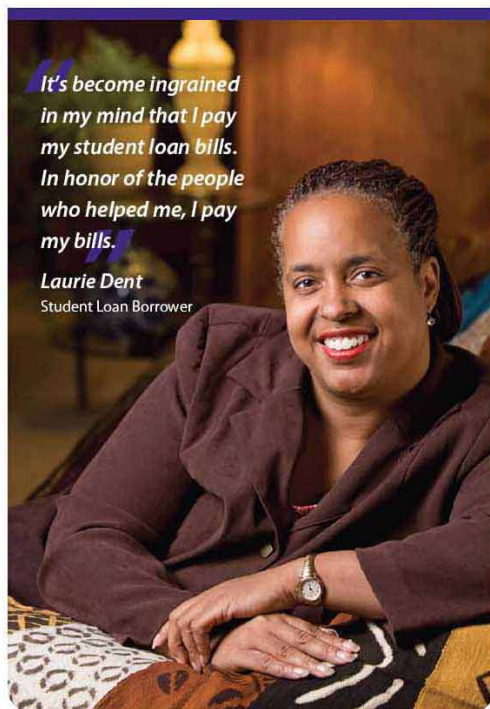
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Monitoring Your SAP Progress Policy

gram, so each school will need to establish a policy. Quantitative measurements include: academic years, terms, credit hours attempted, clock hours completed, or other comparable measures.

A student's satisfactory academic progress should be evaluated in increments no longer than one academic year or one-half of the published length of the educational program—whichever is shorter. You can review it more often, but your policy must inform students when it will be checked. To check SAP, compare the amount of work attempted to the amount of work completed. You can require an equal percent or amount of work to be successfully completed in each increment. Using increments allows you to check SAP for full-time and part-time students at appropriate times. By monitoring and evaluating your SAP policy, you ensure that you support your students and your Title IV requirements. For more information, see Chapter 8.4 of the *Common Manual* or Vol. 1, Ch. 1, FSA Handbook.

A remarkable change of fortune

From Tragedy to Success

Angie Dawson, University of Evansville

Most people at the University of Evansville know this young man as "CJ." He entered the University of Evansville in the fall of 2004. He graduated from a small, rural high school and was ranked tenth out of 36 seniors. His GPA was 3.46, and he earned the Indiana Academic Honors Diploma. His SAT was low, relative to his high school performance. On paper this might have been explained only by the fact that CJ was a Twenty-first Century Scholar from a small, rural high school.

When I was packaging his aid for his freshman year, I noticed that his ISIR was flagged with a citizenship issue. He quickly provided us with his Delayed Certificate of Birth. It turns out the CJ was adopted by his parents from a Guatemalan orphanage through a program sponsored by their church. Although they were of modest means, they saw

themselves as comfortable enough to help a child less fortunate. What a gift they gave him!

When CJ was two years old, he was kidnapped from his biological parents, along with twelve other children in his village. The abductors were a group that sold children into the black market. The authorities eventually restored all of the other children to their biological parents. However, CJ was left orphaned. It is believed that his parents were murdered when he was kidnapped. No one knows for sure—they just disappeared. It took four years for his government to allow him to be adopted. Therefore, he was six years old when he came to the United States.

CJ's parents have two biological children and two more adopted children—

(Continued on page 12)

From Tragedy to Success

one also from Guatemala and the other from Korea. In my four years at UE, I have never met either of CJ's parents, although he has called them from my office, and they are clearly very supportive of him. He has handled all of his financial aid paperwork on his own, although he comes to see me regularly and never attempts to do anything regarding his aid without "double-checking" things through me.

He made a visit to UE on his own during the spring of his senior year of high school in April, 2004 and had a private appointment with me. When I first met him, I was struck by his independence and drive—although concerned for him academically because he was declaring computer engineering (known as the most rigorous of all the majors offered in our College of Engineering) as his major. His small high school class and weak SAT scores gave me concern for his success in this rigorous program. However, I knew that he was an extremely motivated student. While a high school student, he earned over \$14,000 working as an assistant manager for a fast food restaurant. He was already in

the process of making arrangements to transfer to an Evansville restaurant prior to beginning. I cautioned him about continuing to work this many hours during college. He has cut back a little each year, but has never earned less than \$9,500 a year during his time at UE.

When CJ was two years old, he was kidnapped from his biological parents.

He did change his major after his first year at UE to Visual Communication. This allowed him to pursue his love of computers in a field that focused more on web-based applications and graphic design rather than computer engineering. He says he was helped by an army of people at the University of Evansville, including counselors and faculty who helped him redirect his major after examining his interests and strengths. CJ will graduate this May with a GPA of

about 3.20 (so he tells me; it was 3.0 entering his last semester).

About a year ago CJ was hired at UPS, working the 5–11 p.m. shift that is especially designed for college students. He has been enthusiastic about this job and has been offered a position in a management training program upon graduation. He is uncertain about diverging from his field of study and is completing an internship related to his major to help him determine this.

CJ has been very active while at UE. He has been involved in the Student Activities Board, the Student Christian Fellowship, Intramurals, Greek Life, and served as treasurer for the Communications Club and Graphic Design Club. In my 21 years of working at UE, I have to say that helping CJ has been my most rewarding experience. This young man has risen from tragic beginnings and has squeezed every drop out of every opportunity presented to him. In him I saw the tangible results of the very best that can happen when students take full advantage of the programs and resources we oversee.



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Executive Committee Member Focus



Jon Reister

experience that stands out in your mind about the organization?

I don't have a specific memory that stands out, although I really enjoyed playing kickball at the spring conference in Evansville. I think the most interesting thing to me about the organization is how involvement changed my perception of it. Before I got involved by volunteering for committees and serving on the executive committee, the association was not much more than a couple of conferences to me. It is now about the people. I look forward to committee meetings and conferences both. They are a time to get together with people I truly enjoy being around.

Q. Tell us about other leadership roles you've had with ISFAA.

I've had the opportunity to attend Leadership Conferences for both MASFAA and NASFAA on behalf of ISFAA. Both were great experiences. They allowed me to meet other financial aid administrators from across the Midwest and the nation. I have also served as a NASFAA trainer and will be attending a MASFAA training session on ethics this summer.

Q. What is your favorite thing about your profession?

In my free time I enjoy playing golf, and I see many parallels between it and financial aid. Golfers know that the game can be either one of the most frustrating or rewarding experiences of your life—all in the same afternoon. One great shot in the midst of the most miserable round is enough to keep you coming back for several more weeks, and I appreciate that in this profession we are given the opportunity to make a difference for a student just often enough to remind us why it is worth all the aggravation.

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

My least favorite thing is the fact that the industry seems to be constantly manipulated by those on the outside. Every year it seems that there is a new force that tries to push us further from

financial aid's true goal of providing access and encouraging retention. Sometimes the pressure comes from within the higher education community as institutions strive for higher rankings in magazines, sometimes the pressure comes from a well-meaning but misguided statute, and sometimes the pressure comes from students and families themselves as they try to work the system.

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?

If you spend any time at all in financial aid, it is nearly impossible to escape without a moving story. In the private setting we see a lot of students that visit campus and believe that they cannot attend a school like Hanover because of price. I enjoy being able to dispel that myth for these students. Unfortunately the sticker prices of private colleges are a perceived barrier for low income students, and I have not found a useful tool in changing this perception short of mailing them an award letter.

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

It is amazing how important the involvement of every member becomes to you once you are elected president-elect. I am sure any past president would confirm this for you. Right now is a tumultuous time for the financial aid industry, and it is important that every member is active in some way: If you have an opinion, make sure you express it. E-mail or call your legislators when important bills are up for a vote. We all know that their votes have a real impact on our lives and the lives of our students. You owe it to yourself to follow what is going on and to have your voice heard.

I challenge all directors across the state to find someone in your office that has not been involved in ISFAA in the past and encourage them to serve on a committee in this coming year.

Q. Jon, please tell Bits and Bytes about your current position at Hanover College.

My title is Associate Dean of Financial Assistance and Admission. I serve as the director of financial assistance, but I also spend a significant amount of time working on strategic planning for the admission office.

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

Like most of us I started as a student worker. After graduation, the Office of Admission had an opening. Shortly after being hired, the Financial Aid Office needed help, and I volunteered. From that point forward my position was split between the two offices, an arrangement that continues to this day.

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

I chair the IACAC committee and am a member of the governmental relations and spring conference program committees. I have served on the executive committee as a delegate-at-large for the past two years and look forward to serving next year as president-elect.

I have really enjoyed my time on the executive committee. It is a great mix of experienced leaders and newer members of the organization. Serving on this committee is a great way to get to know the organization from top to bottom. I strongly encourage any member to consider running for an elected position.

Q. You have been a member of ISFAA for ten years. Do you have a memory or



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Considerations When Discussing Private Loan Option With Students

Sue Allmon, Account Executive, USA Funds Services

The volume of private education loans has grown significantly during the last several years. According to the College Board, private education loan volume increased from \$1.3 billion in academic year 1995-1996 to nearly \$13.8 billion in academic year 2003-2004.

Several factors contributed to the dramatic rise in private education loans in the past decade:

1. Increased costs of higher education
2. Stafford loan limits
3. Growing enrollment: traditional, adult and continuing education
4. Flexibility of new private loan programs
5. Competition among lenders

As the cost of postsecondary education continues to rise, and the amount of private education loans borrowed also increases, it's likely that more students will seek private education loans to finance their educations.

Offered by private lenders, private education loans—also known as alternative education loans—are helpful when other financial aid does not cover students' educational expenses. Students who do not receive any other financial aid may use private education loans to finance their postsecondary education.

Although private education loans provide increased access to education for many, students should consider all of the advantages and disadvantages of increasing their education loan debt before borrowing private loans. As you discuss with your students the options for financing higher education, USA Funds® University recommends keeping the following considerations in mind:

1. **Ability to repay.** Be cautious when awarding and certifying private education loans for your students. Students who borrow are increasing their overall loan debt, and additional payments could affect their ability to repay their Title IV loans.
2. **Counseling.** Some students apply for private education loans even though they don't need the funds. Students may want loans simply because they are eligible for them and because it's a less expensive way to access cash than other forms of credit. Some schools require students to attend counseling sessions with financial aid administrators before certifying private education loans. If your school requires counseling, it's a great opportunity to evaluate your students' needs for additional funds and inform them of their total debt and repayment obligations upon graduation.
3. **Demonstrated need.** You might require that students

(Continued on page 15)

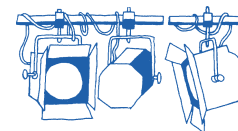
Considerations when Discussing Private Loan Option with Students

demonstrate their need for private education loan funds before certifying their eligibility. You can create a form for students to list their resources and expenses. It would be a consistent way to evaluate their needs for additional funds.

4. **Title IV eligibility.** Students who have lost eligibility for other financial aid (for example, those who have exhausted their aggregate Stafford loan eligibility or students who are not meeting the requirements for satisfactory academic progress) may want to use private education loans to fund their education. Additional debt may affect students' ability to repay other Title IV loans—and affect your school's cohort default rate.

Committee Spotlight

Agency Relations Committee



Beth Armstrong, IUPUI, ISFAA Agency Relations Chair

The Agency Relations committee is currently focusing on Vocational Rehabilitation; however, we are hoping to branch out in 2008-2009 into other areas—specifically, how ISFAA may coordinate with other programs such as TRIO.

While 2008-2009 appears to be year that the Vocational Rehabilitation program plans to revise the Financial Aid Communication (FAC). What took place in 2007-2008 laid the foundation for the FAC revision process. Vocational Rehabilitation completed revising four sections of its policy manual—focusing on general eligibility requirements for qualified individuals (the student) and provider standards (schools or training program providers). Overall, the Agency

Relations committee attended 4 full-day meetings to listen and provide feedback when asked. The revision of the FAC is dependent upon Vocational Rehabilitation having its revised sections go to public hearing and be approved, which should be in May, 2008. In regards to the FAC revision process, if you have comments you want shared with Vocational Rehabilitation, please e-mail those to me at eaarmstr@iupui.edu.

For the 2008-2009 academic year the Agency Relations committee, based on Vocational Rehabilitation's comment intending to revise the FAC next, is looking for individuals to represent 4-year, 2-year and proprietary institutions through this process. If you are interested in being one of these people,

(Continued on page 16)

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Agency Relations Committee

please e-mail me at the address above. At a minimum this will involve four to five meetings in Indianapolis to review the FAC process and provide feedback to Vocational Rehabilitation's comments and questions.

The Agency Relations committee also would like to pursue goals outside of Vocational Rehabilitation and the FAC revision. If you have ideas, would like to volunteer for the Agency Relations, or both, please contact me.

Deadlines for Article Submission

Sept. 25 for October Issue
Nov. 25 for December Issue
Jan. 25 for February Issue
Apr. 25 for May Issue

Thanks



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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Thanks for the Memories!

Steve Morris, Director of Financial Aid Compliance, IU

Sue Allmon has asked me to provide some reflections on the past thirty-five years or so as I prepare for retirement at the end of June. My first thought is that the time has gone by very quickly. While I find it more and more difficult to remember some things, I still do remember my first day in financial aid, Aug 1, 1972. My financial aid experience actually began a few months prior to that when I enrolled in a graduate *practicum* in the Indiana University financial aid office with Ed Sample (former University Director of Scholarships and Financial Aid at IU) leading the class. The early days were much more *paper driven* than today, and we spent a lot of time hand calculating expected parent and student contributions using something called the "Parents Confidential Statement" (PCS). One of the things I have missed in recent years about those

days and the years to follow is the contact with students. It was the opportunity to talk to students and hear their concerns and needs that made financial aid work so rewarding. The occasional "thank you," verbal or in writing, was all I needed to make me feel that I was making a difference in someone's life.

Aid administration has changed a great deal over these many years, but one thing that still remains at the heart of what we do is the desire to help others pursue their dreams. While it is sometimes easy to feel frustrated with all of the guidance, regulations and laws concerning financial aid, you can be sure that you do make a difference in peoples' lives. It is so nice to see and hear individuals who stand before conference sessions and relate how their

lives have been changed by their receipt of financial aid that enabled them to attend college.

While students rely much more on loans today than ever before, and technology seems to drive the aid offices, please don't ever think that your work is not important. It was in the seventies. It is today. And it will be even more so in the future as schools become more culturally diverse than ever before. I would ask that you spend some time in the service of your state, regional, or national associations. The committee work I was involved in made my job so much more rewarding and enjoyable, and you are always needed to help in some small way. It has been fun, and I want to thank all of you who have shared my time in the profession. Best regards to all of the ISFAA membership!

Comings and Goings

And other tidbits of association news

Sue Allmon

Comings

On April 1st IPFW welcomed **Jenn Stevenson** to the office as our Operations Manager. She comes to the office from IPFW's Accounting Services Office.

Mark Ringenberg is back in Indiana after spending the last five years covering the Chicago Market for Nelnet and the College Board. He is the new rep for Indiana for CampusDoor private loans.

Richard Nash is returning to Indiana on a full-time basis! Richard has accepted the Director of Financial Aid position with Kaplan College in Indianapolis. Welcome back Richard!

Kathy Street (previously at Taylor, Butler, Indiana Wesleyan and most recently Kaplan College) joined the staff at IUPUI as Associate Director in mid-April.

Transitions

In our last newsletter, we told everyone about the retirement of **Jim Patton** from USI. Seems we were a little *premature* in our announcement. Yes, Jim did retire from USI, but it appears he did not retire from financial aid. Jim Patton has accepted a position as Assistant Director of Financial Aid for the University of Evansville. He started working for JoAnn on April 14.

Promotions

Angela Spangler, with Indiana Wesleyan University, has been promoted to the position of director for the adult and graduate studies financial aid office. Angela had been a former assistant director for the campus.

Beth Armstrong has been promoted to Associate Director at IUPUI, replacing David Campbell who is now the director of Admissions and Financial Aid at IU-Kokomo.

Goings

Bonnie Joerschke, Senior Associate Director at Purdue University has accepted the position of Director of Financial Aid at the University of Georgia in

Athens, GA. She is ready for this next step in her career. Bonnie's last day at Purdue is set for Friday, April 18. Please join us in congratulating her on this new position.

Bev Cooper, Financial Aid Director at IU South Bend is leaving to pursue other options. Her last day in the office was April 30. Bev, you shall be missed, and much luck your way as you travel your path!

Steve Booker, Senior Associate Director with IUPUI, is leaving the state and taking the Director of Financial Aid Position at Rollins College in Florida. His wife, Mandy Booker, who is currently an Assistant Bursar at IUPUI will be the Rollins College Bursar.

Births

Sarah Soper, Ivy Tech Community College-Richmond, announced the birth of her son, Kade Allen Soper, on February 15, 2008 at 3:40 pm after only 3 hours of labor! He weighed in at 7 lbs 9 oz and 20 inches long.



Sarah and Kade

Vikki Goeke, Evans Consulting, announced the birth of her granddaughter, Bella Stephanie. Bella was born September 11, 2007 and weighed 7 lbs, 2 oz and arrived with a full head of brown hair.

The Spring Site Committee was missing one very important person this year at the conference. For some reason Olivia Sappenfield decided she just had to see what this new world was all about! So, Olivia Sappenfield, new baby girl of **Elizabeth Sappenfield**, Financial Aid Director for Franklin College, arrived on Saturday, April 12, right before the start of conference! Olivia was born at

Johnson Memorial Hospital at 9:35 a.m., weighing 7 lbs 10 oz and measuring 20½ inches long. Both mother and daughter are doing very well.



Meg and Aden

Meg Hurt (formerly at Ivy Tech Columbus) is a proud grandmother of a beautiful baby boy, Aden Ray Tanner, born on April 3, weighing 8 lbs 4 oz. Also Meg was just elected vice president of SCASFAA (South Carolina) and will be responsible for professional development training this next year.

Good News Announcements

Jenn Stevenson, the Operations Manager at IPFW (see *Comings* above), is about to marry and become Jenn Hess.

Cyndi Lang's (IU South Bend) son Alex got offered a 'recruited walk-on' position with IUPUI for their Division 1 Soccer program. (He may not get any field time this year, but he has the opportunity to earn it.)

Christie Badillo (Taylor University Fort Wayne) is a Toastmaster with Bear Field Toastmasters Club 6089. She has been nominated and voted in as the Area 21 Governor and has also been nominated to be her club's president starting in July. If you would like to know more, go to: www.toastmasters.org.

Military News

John Fish (formerly of Vincennes University and TG) writes that his younger son Chris, a National Guardsman, is in Iraq near Trikit, north of Bagdad, serving as Convoy Support. He will be there until late this year or early next year. This is his second tour in Iraq.