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2008 Winter Conference Wrap-Up

Roy Durnal

ISFAA members enjoyed a terrific Winter Conference, December 7-9 at the Indianapolis Crowne Plaza hotel. The conference theme was *Planes, Trains, and Automobiles: Your Ticket to Change*. Over 220 members attended the three-day event and enjoyed hearing from a number of speakers and presenters.



Sunday's Keynote Speaker Tally Hart

The conference also provided an opportunity to celebrate the 20th anniversary of College Goal Sunday, which was started right here in Indiana and has grown into a national program. On Sunday evening many ISFAA members wore College Goal Sunday shirts representing a variety of years. (Those who wore their neon green shirts were hard to miss!)

Tally Hart was our keynote speaker for the general session Sunday evening. Tally is Senior Advisor for Economic Access at The Ohio State University and a former ISFAA member. As one of the original organizers of College Goal Sunday, she shared a look back to the beginning of CGS as well as envisioned how the program may still look in 2038. She reminded us that "students are the object of what we do." Later in the conference Tally was presented with a special award for her work in establishing College Goal Sunday.

Monday's program focused on some of the

many changes occurring in financial aid at the federal level. **Jamie Malone**, Training Officer for the U.S. Department of Education, provided conference attendees with a federal update. **James Brooks**, president-elect of MASFAA, and a former ISFAA member, gave an update of current MASFAA activities. **John Dean**, of Washington Partners LLC, spoke at a general session about recent developments in Washington, D.C. and how more legislative changes may occur in 2009 as the country transitions to a new administration. **Joe Russo** and **Tally Hart** offered a response. John encouraged us to write our representatives in Washington and, as financial aid professionals, provide our views and perspectives on these important financial aid issues.

Tuesday's general session included a panel of ISFAA members representing each type of membership sector. The panel included **Jim Kennedy** from Indiana University, **Marty Mehringer** from Indiana Business College, **Jon Riester** from Hanover College, and **Sue Allman** from USA Funds. This session was planned as part of a National Conversation Initiative launched by NASFAA earlier this year. Conference attendees were provided an opportunity to voice their ideas and opinions on current issues such as one loan/one grant and simplified FAFSA. Following this general session meeting, attendees joined in sector meetings. The Conference program concluded with a SSACI update from SSACI Executive Director **Claudia Braman**.

Throughout the conference attendees joined in a variety of workshops and breakout sessions providing opportunities for continuing growth and professional development. A special thanks to all the conference speakers, presenters, moderators, and committee members who helped make this conference a success. ISFAA conferences give us the

(Continued, page 2)

2008 Winter Conference

up-to-date financial aid information, but just as importantly they provide an opportunity to meet and get to know our colleagues at other institutions.

The ISFAA Winter Conference was a wonderful success, and we look forward to the 2009 Spring Conference on Tuesday, April 28, 2009 at the IUPUI Campus Center in Indianapolis. Remember the format for the 2009 Spring Conference has been changed this year to a one-day event. Watch the ISFAA website for details.

Correction of statement made in general session: *Jamie Malone asked us to correct an initial response by her in the general session. A question arose about the upcoming change (effective for 09-10 award year) in which an automatic zero EFC can be applied for Pell purposes for students whose parent or guardian was killed in Iraq or Afghanistan after 9/11/2001. The correct response is that this auto zero application can be applied only to students who already have a Pell eligible EFC.*

Shortened Version Spring Conference

(Like speed dating, but less pressure)

A one-day Spring ISFAA Conference will be held **Tuesday, April 28** in Indianapolis at the IUPUI Campus Center.

Since the conference is only one day and centrally located, it is hoped colleges may send larger numbers of staff than in the past. Questions? Please feel free to contact any committee members: Marilee Taylor (IUPUI), mtaylor@iupui.edu; Jennifer Shelley (Hanover College), shelley@hanover.edu; Christina Coon (Ivy Tech Lafayette), ccoos@ivytech.edu; or Kathy Moore (SSACI), kmoore@ssaci.in.gov.

Because we all have stuff we need to do.

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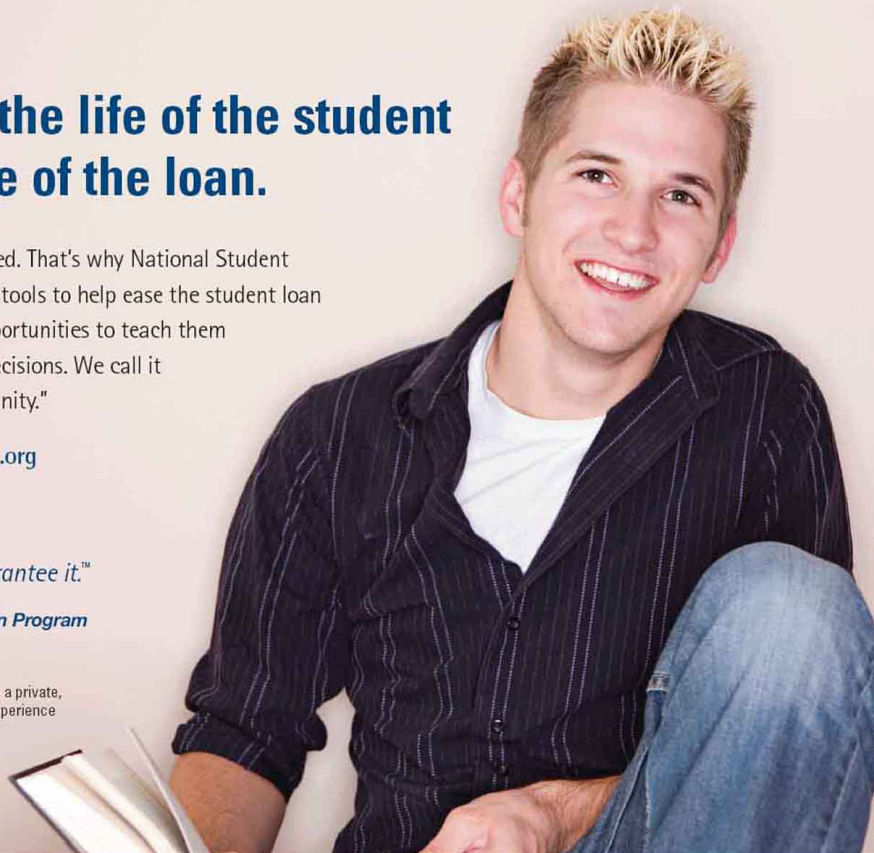
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President's Perspective

Looking Back on Some Fine Accomplishments

Kathy Purvis

I hope everyone had happy holidays. It is the time of the year that you begin to reflect on the previous 11 months and start to think about the upcoming year.

I know in my office we are planning our financial aid awareness activities and how to increase the number of on-time filings of the FAFSA for our students. We will be creating our cost of attendance for the summer and fall terms and talking about our packaging strategy. I am sure you all are doing many of the same types of activities.

But right now I want to take this opportunity to reflect with you about what ISFAA has accomplished just since April, at our spring conference in Columbus, and what to look forward to in 2009.

First, ISFAA transitioned to our brand new website. This website will have enhanced features and be managed by a professional web group. The technology/media committee deserves big pats on the back for all the work they put into our web and

the list serve. The new website is up and running.

This year we have had 10 high school guidance counselor workshops throughout the state, serving 490 counselors. Working in partnership with SSACI we are able to get the word out to students by sharing financial aid information with these same counselors.

We are having another successful season of financial aid high school nights. There have been several sessions this year, and many volunteers from ISFAA have presented. We are reaching hundreds of students and parents through this program.

The Winter ISFAA conference site and program committees have worked many hours to bring us an excellent conference, and the Spring Conference site and program committees are working on our first ever one-day drive-in conference.

Lastly, the 20th anniversary of College Goal Sunday will be here soon, and the

committee has secured a terrific spokesperson: We are fortunate to have WNBA Indiana Fever star and U.S.A. Gold Olympian, **Tamika Catchings!** If you have not already done so, I am asking on behalf of this committee that you sign up today. Join us in spending a few crucial hours on Sunday, February 15, 2009 at a College Goal Sunday site near you.

So during this time of year when we think about the things we are thankful for, I am very thankful for all the volunteers within ISFAA who have put in so many hours to make the first half of this ISFAA year such a success, and who have much more planned for 2009.

I wish you all the best in 2009. I hope that you had a safe holiday. Remember that you *are* ISFAA. ISFAA only exists and thrives because of you. You make a difference for many individuals who can attend an institution of higher education only because of the work you do in financial aid. Thank you all.

USA Funds Offers Financial Literacy Tips: **Saving on Groceries and Gas**

Sue Allmon

Trips to the grocery store and gas pump are costing everyone more money these days, but for college students rising prices can be particularly painful. Helping students learn simple strategies to trim their food and gas costs will give them some essential tools they can use for a lifetime, not just while they are on campus. Here are some tips designed to help institutions teach students to manage their money and time wisely while in school and after graduation.

When shopping for food, encourage students to:

- Buy in bulk whenever possible.
- Shop only once a week.
- Buy only what is on their list.
- Compare prices and buy items when on sale.
- Use coupons and take advantage of in-store special savings.
- Purchase only food items at the grocery store. Non-

food items are almost always cheaper at a discount store.

In addition, students should investigate all of their campus

*Helping students learn
simple strategies will give
them some essential tools
they can use for a lifetime*

meal plan options, pack their lunches daily and eat out less often and less expensively by taking advantage of coupons, early bird specials and cheaper entrees.

The best way to save money on gasoline: Walk, bike, carpool
(Continued, page 5)

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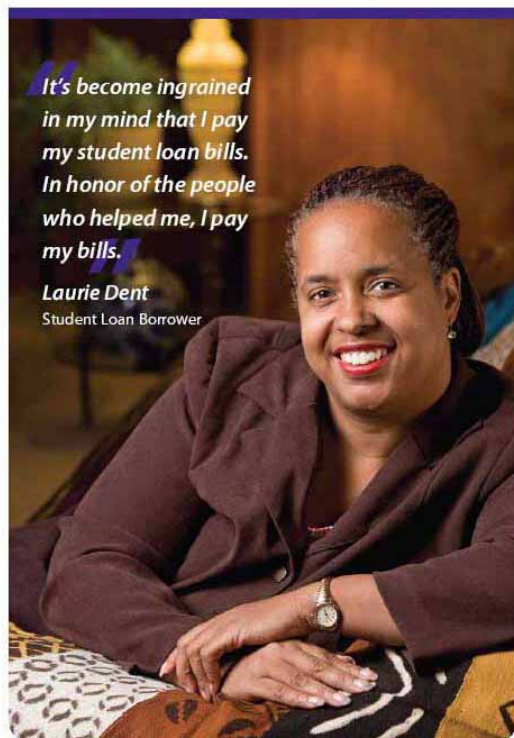
Matthew Nettleton, Regional Account Executive

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www.amsa.com/isfaa



Getting Results for Students

USA Funds helps borrower resolve payment problems



After earning her bachelor's degree, Laurie Dent had little money left to make her student loan payments. A default prevention counselor for USA Funds® helped Dent obtain a forbearance to briefly suspend her loan payments and advised her how to consolidate her loans to reduce her monthly payments. As a result, Dent has been current in her payments for more than a year.

By preventing loan defaults, USA Funds annually saves borrowers like Laurie Dent an estimated \$5.5 billion in additional loan costs.

To learn more about how USA Funds can get results for you and your students, call Sue Allmon toll-free (866) 497-USA Funds, Ext. 0424, or visit www.usafunds.org/results.



Saving on Groceries and Gas

or take public transportation. Other ways students can pinch pennies at the pump:

- Purchase regular, unleaded gasoline and pay cash if the station offers a discounted price.
- Keep car tuned up and observe recommended service dates for oil changes and other required checks.
- Inflate tires to the proper pressure.

- Drive no faster than 65 miles per hour.
- Use the air conditioning only when traveling on the highway.
- Coast to stop lights and signs, and use the brake less often.
- Combine errands to make fewer trips.

It's important for students to track their expenses to obtain an accurate picture of the money they are spending on food

and gasoline. As they work to reduce expenses, they should continue tracking their costs to see if they are successful, as undergraduate and graduate students need to understand basic strategies for managing their finances and completing their degrees in a timely manner. For more information on additional financial literacy tips and programs available to schools, please contact your USA Funds representative.

Text Messaging Alerts for High School Students Now Available

The 20th annual College Goal Sunday will be held at 36 sites across the state on February 15 at 2:00 p.m. local time.

As you plan your financial aid nights and school visit days, tell your students they can sign up for text messaging alerts on financial aid and info on College Goal Sunday. Text 'cash4college' to 41411 to opt into the text messaging alerts.

Calling for Best Practices

Kathy Purvis

Last year in *Bits and Bytes* I submitted a *best practice* article in which I talked about how IUPUI works with students who have balances due in the fall, spring or summer and therefore cannot be enrolled for the following term. I wanted to share one of our best practices so others in ISFAA could try what we were doing to assist your students.

At our spring conference in Columbus I encouraged the membership to remain connected with each other between conferences through our listserv and our newsletter. So, as I sit here today and prepare this article, I encourage you again to take some time to think about a best practice in your office that you can share with the rest of us. It need

not be something complicated or spectacular; the simplest best practices are the most valuable.



Kathy

I feel certain that every one of us has something from our office that could be a best practice we could share. So please take some time to think about it and jot it down. Then submit it to *Bits and Bytes* so others can see how you have succeeded in making your job better and delivering financial aid to your students more efficiently.

I look forward to our next issue of *Bits and Bytes* to see what best practices will be shared!

It need not be something complicated or spectacular; the simplest best practices are the most valuable.



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Executive Committee Member Focus

John McPherson

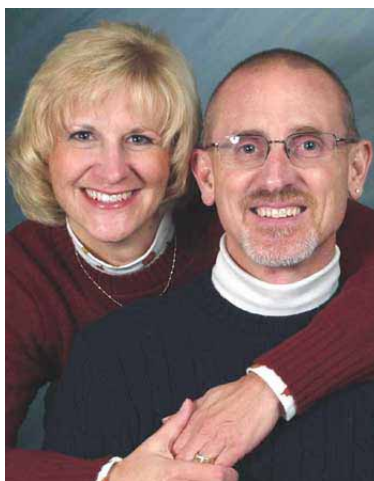
Q. *John, please tell Bits and Bytes about your current position at BSU.*

I am an associate director of financial aid at Ball State University. My primary responsibilities are with the operational aspects of the office. Since I can "talk technical," I am the liaison (interpreter) between our staff and the computer center. Since we have our own system, we basically have to build everything from scratch. So when there are new programs like ACG, SMART and TEACH, or changes in the existing programs, we meet to outline what we need to do and then work with the computer center people to build it.

I also keep a constant eye on the legislative side to try to anticipate the changes coming and how those changes relate to our operations. In addition, I am the Quality Assurance coordinator; I keep our internal processing and procedures manual up-to-date, supervise our application processing area and coordinate our reporting requirements (which seems to be taking on a life of its own). I also volunteer for College Goal Sunday, high school night presentations and BSU orientation. Overall, it is a demanding but a very fun job. As everyone knows, financial aid is an ever-changing field. The great part is that I get to work all aspects of it. The bad part is that I get to work all aspects of it.

Q. *How did you get your start in Financial Aid?*

I did not come to college after high school. My parents were factory workers, and I started in the same direction. Two years out of high school I had a motorcycle accident which resulted in a spinal injury. One thing led to another, and I found myself at Ball State as a student. I was a business major as an undergrad and worked in the Career Center as a student. My experience there led to me pursue a master's degree in Student Personnel Administration in Higher Education. When I was finishing my degree, a job opened at the financial aid office at Ball State. At the time, it



John and Kathryn

was a job, and I did not have one. I had no plans to stay, but I am still here!

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

I am now a delegate-at-large. I also chair the Long Range Site Committee. The delegate-at-large position is an interesting one. I see it as "officer-in-training." You are at the table where the decisions are being made, and it really gives you a broader perspective than any single position you could hold.

Q. *You have been a member of ISFAA for almost twenty years. Do you have a memory or experience that stands out in your mind about the organization?*

I remember when College Goal Sunday first started, and Bill Brooks was involved. I was in awe of that whole thing. I was in my mid-twenties at the time and a Colts fan. I also remember how I looked up to the "experienced people" and wondered how they could be so knowledgeable about everything. Of course, I now have all of that junk rolling around in my head.

Q. *Tell us about other leadership roles, if any, you've had with ISFAA.*

I have actually been less involved in ISFAA than I could have been. I have been involved in many activities, but never seriously took a leadership role. Part of that was a personal choice. I completed a Doctor of Education degree

between 1992 and 1999. Over that same time, my wife and I adopted three kids. Those activities, along with work, kept me hopping.

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

I believe our profession changes people. I look at my life and how it changed from a small town factory worker to an educated professional, and I could not have done that without a lot of guidance and assistance from a lot of other people. We are the people who give back despite odds that do not always work in our favor.

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

I wish Washington was not so corrupt. Things could be so much better if legislators and others could just use some sense, and we could halt some of the individual greed.

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?*

There are a lot of individual stories about students, but I think it is the work we do as a whole that really makes the difference. People from all walks of life are literally changed by the college experience. Even those who come for only a short time gain from the experience. It isn't always about graduation, jobs and salaries. Sometimes people just need something to move them forward personally. We help provide for all of those types of experiences.

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

ISFAA does need volunteers. Now may or may not be your time, but when you are ready, there is something for everyone to do. See if you can help in some way. I am 46 years old, and am just now in a position in my life where I feel the circumstances are there to let me really start to contribute. I hope now that I can give back some of what others have given me.

More Information, Better Choices

Make your lender list work for you and your students

Julie Nicholson

Students face a maze of decisions when they borrow for an education. How much should I ask for? Should I pay the interest on my unsub loans or let it capitalize? What job will help me meet my loan obligations? For many, the experience is a bit like traveling in another country where the language is foreign—an amalgam of financial and regulatory terms—and the customs are different, e.g., credit checks.

In cases like this, financial aid offices (FAOs) serve as an all-important guide. That role is becoming even more essential as the student loan market changes. Some lenders have dropped out of the federal loan program; others have reduced, or even eliminated, their borrower benefits. At the same time, a growing number of students arrive at college unprepared to understand the financial terms and obligations of student loans. To educate them, schools rely on a variety of tools, including suggested lender lists.

Empowering students and parents

Lender lists have come under scrutiny, but many FAOs continue to advocate for their use—in compliance with regulations and in the best interests of students. These FAOs see lender lists as a tool for consumer empowerment, offering a starting point for students and parents to compare lenders based on specific offerings.

Bill Spiers, director of financial aid for Tallahassee Community College, makes clear that lender lists were never meant to be the last word in choosing a lender. “We don’t make recommendations with these lists,” he says. “We offer them strictly as a resource to borrowers.”

Schools follow a number of different methods for compiling a list. Many, like Tallahassee’s FAO, issue an open Request For Information (RFI), which func-

tions like a survey, gathering data from lenders on loan terms, interest rates, and other benefits, such as origination fee reductions. “We follow a standardized evaluation process, and consider a mix of quantitative and qualitative measures,” Spiers says.

Given changes in regulations and market uncertainties, schools that offer a lender list are examining their process for creating one. They’re considering ways to better streamline procedures, and, at the same time, inject more objectivity into selection. Consider the following suggestions.

Automate collecting data: Survey your lenders using an electronic or online tool. This cuts processing time and may add automation to various survey features, including score tabulation. By communicating and receiving responses through an automated survey, you may be able to make lender evaluation a more objective process also.

Establish a library of assessment questions: Keep in mind regulatory requirements, including the non-affiliated lender rule (schools must have at least three non-affiliated lenders on any list they provide). Create a listing of questions that captures what your students and parents need to know in order to make an informed decision on a lender. The College Cost Reduction and Access Act of 2007 (CCRAA) requires that schools offer comparative information on borrower benefits from any listed lenders, including information on loan terms, interest rates, and other data. What are the other areas you and your students may be concerned about? A lender’s customer service availability? Default prevention activities? Comprehensive Web sites?

Build clarity into your process: Schools that have a list need to show their evaluation process is standard for all lenders. The National Association of

Student Financial Aid Administrators (NASFAA) issued a monograph in May 2005 on developing a lender list. The document summarized what was standard practice for some schools and offered a blueprint to follow for others. The monograph still serves as a useful guide for creating a lender list. Tallahassee’s RFP surveys lenders on many areas recommended by NASFAA, including lender default rates and any default management programs. “Our process is partly about gauging accountability,” Spiers says. “We review customer service for students, cohort default rates, and a lender’s approach to default aversion.”

Add objectivity: A survey tool administered by a third party allows for a number of benefits. Sending surveys out this way can simulate blind test conditions. This can potentially cut bias in judging since evaluators won’t know the name of the lender they’re evaluating. A third-party survey provider also may be able to compile and compute scores automatically.

Find out more

Choosing a lender is one of the more important decisions a student can make if he or she borrows for an education. You can help your students make that decision with an informative lender list, one that helps borrowers compare lenders on issues like loan terms and customer service.

When it comes to creating a lender list, schools have many options, including survey tools that gather and compile lender data electronically. Survey tools can be tailored to a school’s RFI needs, or used out of the box. The best way to find one suitable for your school’s process may be to search online or go to NASFAA’s Web site.

Julie Nicholson is a Senior Regional Account Executive with TG serving schools in ISFAA, (800) 252-9743, ext. 2504, or julie.nicholson@tgslc.org. TG is found online at www.tgslc.org.

ISFAA is on Facebook!

Do you sometimes feel out of the loop? Do you find yourself thinking, "Those kids and their technology!?" Well, here is a way to get you back in the loop and to be one of those *kids*. Within the last several months the ISFAA Technology Committee has launched a Facebook page.

Some of you are probably wondering, "What is Facebook?" Facebook is a social networking website where you can network and reconnect with friends.

Facebook is easy to join. Simply go to www.facebook.com. Enter your full name, email address and a password. It's that simple. To find the group ISFAA, go to the top-right search box. Type in "ISFAA" and select "search Facebook." A page will come up with the group. Click on the ISFAA logo, and this will take you to a page with the basic information. On the right-hand side under the logo, click on "request to join group." A request will be sent to Debbie Schumm, and as long as you are a member of ISFAA, she will approve you to join the group page.



Once you are a part of the ISFAA page, you will be able to view upcoming events, other members' profiles, pictures from recent events, and you can post comments and/or questions.

We hope to see you on Facebook!

Check out the new ISFAA website!

Submit your MASFAA Conference Interest Session Proposals On-Line

Do you have information relevant to the financial aid industry that you would like to share with your colleagues?

The 2009 MASFAA Conference will be held in Minneapolis, Minnesota, October 18-21.

The Conference Program Committee will be meeting again in April and is interested in your ideas for interest sessions. If you would like to submit an interest session proposal, you can do so easily, ON-LINE!

We encourage you to make submissions as early as possible, and no later than February 15, 2009.

Information on how to submit a proposal is available on the MASFAA website. Just click on "What's New" and then "Conference Interest Session Proposal Form." You can also find it on the "Conference" link.

Watch the MASFAA web site for additional information about the conference. A tentative schedule will be posted after the committee meeting. Housing and registration information will be available in early spring.

Inaugural 1-Day Spring Conference to Convene at IUPUI

Congratulations to the 2008 ISFAA Winter Conference Program/Site Committees and the Executive Committee on a great Winter Conference.

Keep the positive energy flowing by marking your calendar for the 2009 ISFAA Spring Conference to be held **Tuesday, April 28** at the **IUPUI Campus Center** (<http://life.iupui.edu/campus-center>) in Indianapolis.

This will be the inaugural one-day conference for ISFAA. Plan now to join us in making the day a successful and productive event for Indiana's financial aid professionals.

Best Regards,

Marilee Taylor	(IUPUI)
Jennifer Shelley	(Hanover)
Kathryn Moore	(SSACI)
Christina Coon	(Ivy Tech Lafayette)
Robert Sommers	(Edamerica)
Doug Hess	(Great Lakes)
Ginny Washington	(IUPUI)
Sarah Owens	(IUPUI)

➤ Comings and Goings <➤

And other tidbits of association news

Sue Allmon

Comings

DePauw University has a new Director, **Craig Slaughter**. He came to DePauw from the Redlands in California. There are many who may remember him as he worked in financial aid at IU's School of Music. He started November 3rd and was with us for one day of the Winter Conference.

Scott Cecil has accepted the position of Director of Financial Aid for Indiana Business College, downtown campus. Welcome aboard, Scott!

We have a new staff member that has joined us at SSACI! His name is **Eugene Johnson**, and he is External Operations Manager. He will focus on being the Co-Chair for the High School Guidance Counselor Workshops, and administering the CHIPS database (reporting by high schools of Core 40/Academic Honors Diploma students as a part of determining state grant eligibility).

Kyle Howard has joined the financial aid office at Ivy Tech Community College-Evansville (June 2008) as Financial-Aid Advisor.

Transitions

Zerda Blackmon, an eight-year SSACI veteran, has joined the SSACI Grant Division Staff. Formerly with the Special Programs Division (now also part of the Grant Division based on restructuring) working on the Nursing Scholarship Program, Zerda is making the transition to Grant Counselor and will eventually move into a strong supporting role with CVO and National Guard programs as well. College colleagues should be on the lookout for more communications from Zerda and her presence at ISFAA conferences too. It's fair to say that she's excited about the change and looks forward to getting to know and work with her new ISFAA colleagues.

Births

Richard Nash, MedTech College, announces the birth of another grandchild for him and his wife—Ani Rose was born November 17th. This is grandchild number *nine* and granddaughter number *two*. Another thing... Grandchild number *ten* is due this summer.

Good News Announcements

Richard Nash, MedTech College, further reports that his wife, Charlot, has finished her training and is now a licensed minister with the United Methodist Church. She is now waiting for an appointment to her own church in the near future. Congratulations, Charlot!

Ann Franzen-Roha, Ivy Tech Community College-Richmond, was recognized at the MASFAA Conference for 30 years of service. Wow!

Illness/Recovery

Ginny Washington, IUPUI, had a total hip replacement. She was away from campus until approximately January 5th—recovering nicely, using a walker but with physical therapy graduated to a cane the second week of December. Ginny would love to hear from the membership, and has given permission to list her home address: 7737 Stratfield Drive, Indianapolis, IN 46236



Bits and Bytes

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Thanks