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College Goal Sunday Turns 21

Yes, our little "baby" is all grown up now and will be turning 21 on February 21, 2010. Many of us are still around who remember when this "kid" was an infant just getting off the ground. Who would have thought then that this event would not only last to see its 21st birthday, but also to be a presence in 37 states across the US!

Plans are well underway for the 2010 event – turning 21 on the 21st! New this year, we are working closely with the greater Indianapolis YMCA (the YMCA being our new partner in College Goal Sunday now that NASFAA has released the group) to develop what we hope are innovative marketing ideas and techniques to encourage students and families to attend CGS. The national CGS office awarded Indiana a grant to be a pilot site for the partnership with the YMCA, and we are looking forward to the collaboration

and ideas to come from this partnership.

Many thanks to the hundreds of volunteers who over the years have made this a successful Indiana event, assisting several thousand students and families in completing the FAFSA form and opening that door to access and success in college. Without your help College Goal Sunday would have died out, and these students would have had to struggle on their own to complete the FAFSA and find their way to college.

I know many of you are anxious about two things – what color is the shirt this year, and when can I sign up to volunteer. Well, the shirt color this year is basic green (no, not the dayglo green from a few years ago) and the volunteer form will be available from mid-October on the CGS website, www.collegegoalsunday.org for you to complete and get ready for 2010.



Two of many Hoosiers happy about College Goal Sunday.

The President's Perspective

Reflections on sharing the same boat

Jon Riester

Fall is here again! If you are reading this you have somehow managed to survive yet another first week of classes. Traditionally, I have been able to breathe a small sigh of relief by now, but somehow this year feels different. Perhaps it's the economy, the reductions to the caps in the Frank O'Bannon grant program, or the seemingly never ending stream of legislation coming from Congress. Like me, you may be facing changes in position, leadership or philosophy within your institution. Whatever the details of your situation may be, it is probably safe to assume you are being asked to do more with less.

It is during times like these that I most appreciate my friends in ISFAA. It is somehow reassuring to know that there are others across the state feeling just as overwhelmed, just as frustrated, and, yes, just as confused as you. It is a great relief to be able to head off to a committee meeting or join a conference call knowing that you will be surrounded by people who make you smile. In truth, I belong to ISFAA for the good times, but I have come to discover that some of the best times in ISFAA come in the middle of the most frantic and challenging times for our profession.

Today, having just returned to the office from the most recent executive committee meeting, I find myself looking forward to the winter conference. The conference committees are in full swing, and I am pleased to report that a very strong conference program is forthcoming. I understand the challenges we are all facing with budget constraints and travel restrictions, but I very much look forward to seeing all of you in Indianapolis in early December.

In the meantime, as the work continues to pile up, I encourage you to take a brief moment to pick up the phone and



Riester

call a friend within the profession. You don't need a reason, just call to check in. It is more effective than St. John's Wort and less expensive than Prozac...or so I've heard.



Over the past 40 years, we've worked together to help millions of people build better lives through higher education. Now more than ever, the right partner makes all the difference. In these changing times, we remain steadfast in our commitment to provide the highest level of support for professionals and students.

Working together, we will ensure that future generations can pay for college and fulfill their dreams. To learn more, call 866-464-7855 or visit mygreatlakes.org.



Executive Committee Member Focus

Delegate-at-large, Kim Donat

Q. Kim. Please tell Bits and Bytes about your current position at Indiana State...

Currently, I serve as Director of Student Financial Aid at Indiana State. We have a staff of 20 who serve students.



Q. How did get your start in Financial Aid?

While I was working in college admissions at Iowa Lakes Community College in northwest lowa and completing course work for my Master's degree at lowa State, I had the opportunity to attend some financial aid conferences and aid-related training. This was helpful with my work in admissions while giving me a taste of the financial aid profession. I enjoyed those experiences, and this led to applying and being offered the financial aid position at Iowa Lakes in 1994. About four years later, I transitioned to Delta College, a public two-year college in mid Michigan. This was a larger institution which provided more opportunities for professional growth.

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

I was elected as a Delegate-at-large during the most recent election of ISFAA officers. Specific responsibilities are to seek ideas/information from members on issues that impact our profession,

share information with peers, attend Executive Committee meetings and handle other duties as directed by the ISFAA President. Also, we will be reviewing the committee assignments and duties over the coming months. Personally, I look forward to learning more about ISFAA and getting to know financial aid professionals from various institutions within the state.

Q. You have been involved with financial aid for over fifteen years. Do you have a memory about a student you helped that stands out in your mind that shows the good work that FA folks do? One that sticks out is a special circumstances situation for a student and his family. This young man was in the aviation program which was quite expensive. Everything was fine until he lost his dad due to a heart attack. This led to a substantial loss of income for the family and little support would be available for the young man to continue his dream of becoming a commercial pilot.

Everyone in financial aid can point to success stories where financial aid folks have made the difference.

Once I became aware of his situation, I asked for the appropriate documentation in order to adjust for the loss of income and support. In the end, the young man received enough assistance to continue his dream of becoming a pilot. He and his mother were grateful for the assistance in helping him become successful despite losing his father early in his college career. This is only one story, but everyone in financial aid can point to success stories where financial aid folks have made the difference in the lives of students and their families.

Q. Tell us about other leadership roles you've had involving financial aid.

I have served on various committees while being involved with three different state associations over the past fifteen years. This has been fun and provided an opportunity to learn from others along the way. Before coming to Indiana from Michigan, I had the pleasure of serving as the MSFAA president. The best part about these leadership experiences has been meeting and working with some great people who are passionate about their profession. It speaks volumes about the character of our profession.

Q. What is your favorite thing about your profession?

Two things come to mind. Seeing students become successful who once thought they couldn't achieve their dreams. Financial aid professionals play an important role in this process. Also, I am grateful for the friendships that I have developed while in the profession. This is truly a lasting value for aid professionals.

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

This is a great question. A couple of things come to mind, but one that ranks high is why do certain students wait to take care of financial aid business? Often we have seen students miss out on financial assistance due to procrastinating. It's frustrating to tell students that we've exhausted some assistance when they have need.

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

Get involved! This is the best way to meet people and grow in a great profession. Be willing to serve on a campus committee which increases your understanding of where you work and how things really fit. Also, volunteering to assist with an ISFAA Committee will open up new opportunities for service and networking.

Financial Literacy Programs 101 Starting a Program on Your Campus

Julie Nicholson, TG Senior Regional Account Executive

Effective money management and financial literacy skills are among the most important real-life lessons for students and families in today's challenging economy. Beyond the short-term implications of mismanaging money and debt, poor financial habits can adversely affect a student's ability to continue his or her education, buy a house or car, or even find a job. The need for better financial literacy education has never been more acute. To help students avoid financial pitfalls, a growing number of campuses are looking for ways to reach their students by developing and implementing financial literacy training programs.

Determining student needs

As a financial aid administrator, consider your campus's needs to help you define and develop a plan for an effective financial literacy program. Some schools mandate specific financial literacy courses for all students, while other campuses have opted for a more comprehensive program to address all aspects of personal finance. Other schools prefer a more piecemeal approach that lets students select topics they feel are relevant to their unique situation. Regardless of the structure you choose, remember to focus on reaching students during key transitional periods, such as when they enter and leave college or move on- or off-campus.

The variety of possible approaches point to the first step in any financial literacy initiative: finding out what students need and want from such a program. Counselors planning a program have a wide variety of elements teaching options to choose from, including workshops, online courses, traditional classroom-based academic courses, individual counseling, student mentor programs, and using content developed by other schools and institutions.

Employ focus groups to determine what best fits your students' needs. Start with students most likely to participate in a financial literacy program, and then target portions of the student population less likely to be involved. Internal surveys of

faculty members and other student service-oriented offices can also provide direction when planning and developing financial education programs.

Securing approval and funding

Once you have identified the scope of your campus' financial literacy program, you must then define the program's goals and get buy-in from school leaders. As with any new initiative, this entails finding resources and determining logistics. A clear vision of the program's plan and intentions should be established, and it should be consistent with the school's existing culture.

One of the most challenging aspects of launching a new financial literacy program involves funding it. Your campus might consider linking the program to a degree-granting department, with funding provided through course fees. Other options for securing the necessary funding include assessing a flat program fee from every student, seeking outside grants or alumni donations, or receiving funds from for-profit financial institutions like banks and insurance companies. If possible, secure multiple funding sources in order to assure that money will be there should one source dry up.

Implementing the program

Once a program has cleared the hurdle of administrative approval and found the needed funding, it's time to get started. While the enthusiasm of a new venture can carry a program a long way, remember the importance of starting small, being patient, and expecting a few lean years at first. The most important thing during this early period is to seek out and draw on the program's character and strengths. Find out early on what part of the program works best and then develop it.

Use this primary strength as a foundation on which to build the program's continued recognition and reputation on campus. Marketing a new program must be a top-of-mind priority, not least because financial advising programs are still a relatively new presence on campuses

throughout the country. Many students might not expect money management courses to be made available in college, so financial literacy program developers must work diligently to get the message to their students, and then do so repeatedly. Possible communication channels include booths and flyers in the student union, bus ads, and advertising on the school's Web site or in other campus publications. Given the increasingly plugged in lifestyle of today's students, consider reaching them through social networking sites like Facebook® or Twitter™.

Moving forward: Improving established programs

Some of you may already have funding sources established, and perhaps some students know about, use, and benefit from your program's services. Where do you go from here?

In order to address all aspects of students' financial concerns, work closely with other campus offices, and keep in touch with the individuals working closely with students every day. Also, take the time to regularly evaluate students' responses to your financial literacy initiatives, and set relevant, measurable goals for improvements. Student surveys are an effective method of achieving one essential goal of any financial education initiative—expanding the range of programming offered—by revealing new services and topics students want.

Ultimately, the end purpose of measuring outcomes and expanding services reinforces the purpose of implementing financial literacy programs in the first place—improving the lives of students. If your campus is in the early stages of considering program options, remember you have colleagues who have been down this road already. Seek them out. The exchange of ideas, experiences, and information with other financial literacy program administrators will help make your program that much more effective.

You can reach Julie at (800) 252-9743, ext. 2504, or by e-mail at julie.nicholson@tgslc.org.





ISFAA Election Coming Up Soon

Kathy Purvis

During the past year or so I have been so thankful that I have been able to work with so many individuals within ISFAA and MASFAA as a result of my tenure as ISFAA President Elect, President, Past President and now President Elect for MASFAA.

As I sit in my office and think about all of the regulatory changes that have begun and many to come, I know, that because of my volunteering and networking with ISFAA, I have individuals to turn to when I have questions in my every day job. I would not have that support had I not said yes several years ago to running for an office for ISFAA. This article is about ISFAA and the future leadership and opportunities for individuals to grow and work together so that we may support the students in Indiana who pursue financial aid to fund their education.

Each year around the middle of November a request is sent to the membership to nominate individuals for vacant Executive Committee positions as well as annual awards. As Chair of Nominations, Elections and Awards, I want to get the word out now about what positions are going to be vacant so you can think about someone you wish to nominate or maybe you wish to be nominated yourself.

The positions we will be filling for next year are: President-Elect; Treasurer-Elect and two At-Large Delegates. The descriptions of each of these positions are listed on the ISFAA website, and I encourage you to review them. However, I would like to take the opportunity to list the time of service for each of these positions.

President-Elect serves a total of 3 consecutive years for ISFAA: one as President Elect, the second as President and the third as Past President. As President-Elect one participates in the NASFAA Leadership Conference, serves as the Indiana delegate to the MASFAA Executive Board, and chairs the Audit and Finance committee within ISFAA. As President, one is responsible for setting the association's annual budget, assigning Commissioners as necessary and leading the association. As Past President one continues to serve on the Executive Committee and chairs the Nominations, Elections and Awards Committee.

Treasurer-Elect is a relatively new position within ISFAA. This position carries a 2-year term. The first is as Treasurer-Elect and works with the Treasurer to split the fiscal duties of the association. The second year this individual assumes the Treasurer's position. ISFAA recently updated its by-laws to add this position, similar to the effective way it is structured within MASFAA. As the title makes clear, the Treasurer is responsible for all fiscal matters for ISFAA.

Last, but certainly not least, there are two Delegate-at-large positions. These individuals serve a 2-year term with the ISFAA Executive Committee. Their duties are at the direction of the President, so one could say "other duties as assigned." The Delegate-at-large plays an important role within ISFAA, the role being to look at the entire structure rather than being vested in one particular area. As voting members they help shape the future of the association. Anyone interested in "testing the waters" regarding involvement in the Executive Committee will find being a Delegate is an excellent opportunity to do just that. Volunteering with ISFAA is guite a rewarding experience. Please consider running for one of these offices, or nominating someone you know who would make a contribution and benefit from being involved. Requests for nominations will officially be sent out in the next month or so, but if you know someone now or you wish to nominate yourself, please contact me.

Chapter 33 benefits are great for veterans

The New GI Bill

Joseph A. Russo, Director of Student Financial Strategies, University of Notre Dame

The most generous aid program in support of US military veterans since the original GI Bill authorized after World War II was written into law with an effective date of August 1, 2009. The "Post-9/11 GI Bill" (Public Law 110-252), also referred to as "Chapter 33" educational benefits, provides both tuition and fee support, as well as assistance for books and housing. Initial eligibility for benefits is based upon the veteran's submission of VA Form 22-1990, Application for Veterans Benefits.

The law provides up to the cost of tuition and mandatory fees of the highest priced public school in each state; this amount is paid directly to the institution. In addition, there is \$1,000 for books and a monthly housing allowance paid directly to the veteran - based on whether or not the veteran is single or

has dependents and upon the zip code of the institution.

To be eligible, the veteran must have served at least 36 months after 9/11/01 and have received an honorable discharge. Prorated tuition and fee support is available for certain veterans whose active duty service was less than 36 months.

Yellow Ribbon

An additional provision of the Post-9/11 GI Bill, called the "Yellow Ribbon Program" (YRP), invites private institutions to participate in a scholarship matching provision which would allow the eligible veteran to attend an out-of-state school or a private institution with the same basic support offered by the GI Bill; i.e., up to the cost of the highest priced public school tuition and fees,

the \$1,000 book allowance, and the monthly housing allowance. An institution can offer additional scholarship assistance, which would then be matched by the VA beyond the amount available from the basic tuition and fee payment. The combination of the basic tuition and fee amount from the VA and the additional institutional scholarship and matching VA scholarship cannot exceed the total cost of the school's tuition and fees. These benefits can be paid up to 36 months of schooling.

Transfer of Entitlement

Another generous provision is made available to individuals who have served on active duty for at least six years as of August 1, 2009 and who agree to serve an additional four years. Those active duty personnel who have already served Continued on page 7



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Compare Loan Counseling Delivery Methods

Sue Allmon, USA Funds Services

With recent regulatory changes, your school may be re-evaluating how best to deliver federally required student loan counseling. The following information and exercise can help as you consider which approach is best for your school.

Schools have a variety of options for effectively conducting entrance and exit counseling sessions with student-borrowers. You may use in-person, audiovisual or interactive, electronic delivery methods. The size and type of a school's student population often determines the best option for a school.

The following exercise from USA Funds® University can help you evaluate the advantages of different delivery methods and determine which method might work best at your school.

Individual Sessions: Individualized sessions offer personalized attention for borrowers and are conducted in an atmosphere that encourages questions.

Group Sessions: Group sessions offer time for questions from the borrower and, because you meet with several students at once, are less time-consuming than individual sessions. Generally this method is more cost-effective because entire groups of students

rather than individuals receive counseling information at the same time.

Online Sessions: Online sessions are more cost-effective and generally less time-consuming because outside agencies often provide the online tool that students use to complete the counseling. Access is convenient, as counseling usually can be completed anywhere Internet access is available.

Mailing Informational Packets: Outside organizations often provide general information packets for student-borrowers. These easily can be customized for individual borrowers. Time and cost expenditures generally are low.

Audiovisual Presentations: These presentations can be created in-house or by an outside organization. Time commitment generally is low because, once the presentation is created, borrowers can watch it on their own. Staff need only be available for questions.

The USA Funds University online course "Federal Family Education Loan Program Counseling" provides additional information about entrance and exit counseling. The course is one of more than 70 courses in an online curriculum aimed at helping financial aid and education lending professionals enhance their skills.

	Personal ized Attentio n	Assistan ce From Outside Organiz ation	Interacti vity With Borrowe r	Individu alized Informa tion	Low Time Utilizati on	Inexpens ive	Ease of Access
Individu al Sessions	X		X	X		X	
Group Sessions			X		X	X	
Online Sessions		X			X		X
Mailing Informa tional Packets		X			X	X	
Audiovis ual Presenta tions		X			X		

THE NEW GI BILL

10 years would also be eligible. The provision would allow the individual to transfer (Transfer of Entitlement) the New GI Bill benefit to a spouse or dependent child. This opportunity includes participation in the YRP. Other limitations apply.

Institutions participating in the YRP do so on an annual basis. The number of students and value of the school's YRP scholarship can change from vear to year.

Additional information about the New GI Bill and the Yellow Ribbon Program can be found at the VA website, http:// gibill.va.gov/, including links to a state-by-state listing of YRP institutions and the 2009/10 commitments each has made.

Fry Scholarship

Separate legislation has also been enacted (Public Law 111-32) amending the Post-9/11 GI Bill called the Marine Gunnery Sergeant John David Fry Scholarship. These Fry Scholarship benefits will become available on May 1, 2010, including retroactive payments for the period 8/01/09 through 7/31/10. The benefits are for the children of an active duty member of the US Armed Forces who dies in the line of duty on or after 9/11/ 01. Each child is eligible for up to 36 months of entitlement and several conditions apply. Further information about the Fry Scholarship can be found at the same website. Questions may also be answered by calling (888) 442-4551.

The New GI Bill is already a very attractive program and the VA is currently working overtime to process the huge increase in applications for veterans' benefits as well as with payments to schools and to veterans. There currently are delays, and many institutions are providing flexibility in meeting tuition and fee payments. Some are also offering shortterm loans to assist with housina needs.

Separate from the many requ-

lations associated with administering the New GI Bill are the recently enacted provisions related to federal Title IV need-based student aid programs. At least for the 2009/10 fiscal year, the student's receipt of VA educational benefits are not to be considered in determining the student's eligibility for Title IV need-based assistance. There may be a need for reevaluating this Title IV provision as more is learned about coordinating these federal benefits.

In the meantime, the New GI Bill does recognize the very special commitment to those serving our country in the military.

What is eStudent and Why do I Need to Use it?

www.ssaci.in.gov/estudent

The State Student Assistance Commission of Indiana (SSACI) is the state agency that allocates need based financial aid to students in eligible Indiana colleges and universities and oversees the Twenty-first Century Scholars Program. By filing a FAFSA by state deadlines, received by March 10 and error free by May 15th, students will be considered for the state need based grant program called the Frank O'Bannon Higher Education Award.

eStudent is a web portal SSACI has created where students and colleges can view and update information pertaining to their state financial aid awards. Only Indiana residents who have filed a FAFSA will be able to access eStudent. First time FAFSA filers will be able to begin accessing eStudent in mid February (usually within 72-96 hours of filing the FAFSA from mid February on).

How does a student access eStudent?

In their web browser type: www.ssaci.in.gov/estudent.

If this is their first visit click the register now link-they will need to verify information they put on the FAFSA on screen one. Screen two will ask to create a username (email address) and a password (must be at least six characters and not be all lower case or all capital letters)

If they have visited before students will be asked to login and enter their usernames and passwords

SSACI assigns every school's self-identified "SSACI contact" their own username and password. To find a student within eStudent, any school's "SSACI Contact" can simply click the login-in link and enter their username, password and the student's social security number.

What can a student do on eStudent?

View any corrections you need to make to their FAFSA

If there is an issue with the student's FAFSA (called an edit) it will appear in Red when they log-in to eStudent. If the student clicks the red link, additional edit information will appear. Students will then need to correct their FAFSA on line, call 800-433-3243 or work with their financial aid office to resolve the issues on the FAFSA.

Correct the school choice

SSACI will only send grant information to the first school listed on the FAFSA. A students can view their school choice on the "Application History" tab under the College Choice folder. If the school listed is not the correct college, students need to click the "Change College Choice" tab and select the college they are or will be attending.

View their state award

Once State Awards are issued (usually in June or July), students will be able to view their grants and amounts on eStudent. The Award Notice will appear as a PDF when a student first logs on the website. Clicking the PDF enable the student to view their award notification. Please have students read this PDF document carefully as it outlines the requirements and regulations of this award

SSACI will no longer be sending edit notifications or award notification via postal mail. Instead SSACI will communicate with FAFSA filers using the email addresses listed on their FAFSAs. These emails will tell students to use eStudent for purposes of learning-about the status of their state financial aid. Please encourage students to check eStudent regularly...doing so will help insure they receive all the aid they are eligible to receive.

Changes to the Core 40 and Academic Honors

As an incentive for students to take more rigorous high school curriculums, SSACI has provided 10% Frank O'Bannon grant award differentials to those graduating with Core 40 diplomas and 2.0 GPAs and 20% differentials to students graduating with Academic or Technical Honor Diplomas (AHD) and a 3.0 GPAs.

The Core 40 curriculum becomes the standard diploma, for all Indiana students graduating from accredited high schools in 2011. The Indiana Department of Education's approved Academic and Technical Honor Curriculums will still be optional for students to take beyond the 2011 school year.

Thus, beginning with the 2011 high school graduating class, SSACI will no longer offer 10% Frank O'Bannon Grant award differentials to students graduating with Core 40 diplomas no matter their grade point averages. However, SSACI will continue to issue 20% award differentials to those graduating with Academic or Technical Honors Diplomas and without consideration of grade point averages. In addition, students who graduated prior to 2011 and who have previously received or would otherwise be eligible to receive Core 40 differentials will continue to get them for the duration of their Frank O'Bannon grant eligibly.

CGS will turn be turning 21! College Goal Sunday 2010 will be held February 21st at a location near you. Hope to see everyone there to help celebrate.

Top Ten Things Everyone Should Know

About Paying for College

Tasha McDaniel

Paying for college—a financial challenge for most people even in the best of times—may seem even more of a hurdle today. But if you help your students and their families keep these ten simple things in mind, they can make their college dream a reality without a nightmare's worth of debt.

The choices your students make now will have an impact on their finances for years to come. A college education is an investment that pays off—a college degree will help them earn about \$26,000 more per year than a high school degree.

To get the most financial aid and minimize their student loan debt, students should keep the following in mind:

Start saving now, the earlier the better. Even if college is just a year or two away, it is never too late to start saving. There are tax benefits to saving through a section 529 college savings plan or prepaid tuition plan, and every dollar you save is a dollar less that you'll need to borrow.

Don't let cost be a barrier. In 2007-08, most undergraduates (66 percent) received some type of financial aid grants (which don't have to be repaid) or loans. But 2.3 million students missed out because they didn't even apply for aid. Remember, federal financial aid is available regardless of your family's income.

Fill out the FAFSA as early as possible after January 1 of the year

you're entering college. Some financial aid is offered on a first-come, first-served basis, so the earlier you apply, the better. Complete the FAFSA online at *fafsa.gov*, or get a head start estimating your federal aid by using the FAFSA4caster at fafsa4caster.ed.gov.

Don't pay someone to fill out your financial aid forms—free means free. The Free Application for Federal Student Aid (FAFSA) means just what it says—free. You can find free FAFSA help at collegegoalsunday.org.

Start searching for scholarships early—your efforts will pay dividends. Thousands of scholarships are awarded every year, and for just as many reasons. You can find scholarships for being good at duck calling or skateboarding, being tall or getting good grades. And the earlier you start searching, the more you'll find. Search using free websites such as fastweb.com, scholarships.com or collegeboard.com.

A little work can be a good thing. If you're able to balance your college and work responsibilities, a part-time job is a great way to meet living expenses and reduce the amount of money you may need to borrow. Consider a job in your area of study to get the most bang for your buck.

Borrow only as a last resort. Explore grant and scholarship options first-this is money that doesn't have to be repaid. Student loans must be repaid, includ-

ing any interest and fees that apply, so turn to loans as a last resort.

If you're going to borrow, consider federal student loans first. Federal loans offer the best benefits, hands down. You'll receive below market interest rates, greater repayment flexibility and easier eligibility requirements. You may even qualify for subsidized loans where the government pays your interest while you're in school. If you do borrow, never borrow more than you absolutely need. Avoid financing an education using credit cards at all costs.

Explore education tax benefitsthey're worth more than you might think. If you or your parents pay for college and file a tax return in the same year, you may qualify for benefits that provide you with money for college. Visit *irs.gov* and search for IRS Publication 970 for more information.

Consider starting at a two-year college and transferring to a four-year college. Starting at a two-year college might help you make a more successful transition. Two-year colleges often cost less and help you build your skills at college-level courses. Find more information at collegeboard.com/student/csearch/where-to-start/36.html.

For more information on paying for college and building a bright financial future, visit *mygreatlakes.org*.

Tasha McDaniel is the School Training Director with Great Lakes Higher Education Guaranty Corporation.

2009 College Goal Sunday Volunteers ~ Listed by Organization ~

March Marc	first name	last name	employer	site1	first name	last name	employer	site1
Stands								
Margint Marg	Donna	Bentz		Columbus	Nina		Goshen College	Goshen
Spring Control Contr	Sarah							
Norman								
Distance								
Section Sect								
March March Industryitis Systems Strand Series March								
Information								
Lind								
Right Register R								
Section Process								
March Section Standard Section Secti	Patricia	Mathias			Amanda	Tuohy		Hammond
School S								
Serith Sorth Methy Chyper								
Appelle								
Notice Specially Indiampoint Angle (Park 1995) Special Indiamp								
Hanna Instruct								
Jack Schweler 21st certary Schales The Ballet (1997) And Architecture (1997) A								
Morsy Legisler Ancies Collège Pyrouth Parison (Legisler Pyrouth) Format Micros Ancies Collège Pyrouth (Legisler Morse) Format Morse Ancies Collège Pyrouth (Legisler Morse) Format Micros Ancies Collège Pyrouth (Legisler Morse) Format Morse A		Schroeder						
Sample Joseph Prince Anderson Prince	Erin							Indianapolis: Northwest High School
Mails Anderson Method Prince Prince Contempore Anderson Contempore Anderson Contempore Anderson Contempore Cont						Moran		
Total Column Process Anderson Mental Health Anderson Mental H								
June Baschum Anderson Liverscript Anderson June Sementarium Indiana Bascienses Colorige Consulta Anderson Liverscript Anderson Martin Sementarium Indiana Bascienses Colorige Consulta Anderson Liverscript Anderson Martin Sementarium Indiana Bascienses Colorige Indian								
Stelley Coale								
Corner								
						Walling	Indiana Business College	
New New Anderson University Anderson Lisa Mechanical Linda State University Anderson Murce Linda State University Fert Wayne Anderson A	Kenneth	Nieman	Anderson University	Anderson	Darrel	Wilson	Indiana Business College	Indianapolis: Beech Grove High School
Marcise								
David Markews Ball State University Marcie Terrary Terrar								
John								
Sarah More Ball State University								
Jane								
Bellst Web Bellst European Bellst								
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Martin			Fort Wayne	Sandra	Mitchell-Holder		Indianapolis
Kimberly	Braun	IPFW Financial Aid	Fort Wayne	Lisa	Neel	Ivy Tech Community College	Elkhart
debra		IPS	Indpls: George Washington Community School	M. Nadine	Newsom		Kokomo
Bessie			Indpls: George Washington Community School	Anjanetta	Polk		Kokomo
Regina Matthew		IPS- Northwest High School ISM Education Loans	Indianapolis: Northwest High School Indianapolis: Northwest High School	Dix Christine	Powell Rethlake		Evansville Richmond
William		ISM Education Loans	Indianapolis: Northwest High School	Robin	Sandberg		Columbus
John		ISM Education Loans (retired)	Indpls: Washington Learning Center	David	Scheblo		Kokomo
James		ITT Technical Institute	Anderson	Beth	Siemens		Logansport
Lalena		ITT Technical Institute	Anderson	Rachel	Skeens		Bloomington
Lonnie		ITT Technical Institute	South Bend	Sarah	Soper		Richmond
James		ITT Technical On Line	Anderson New Albert	Margaret	Stewart		Lawrenceburg
Trudy JOHN		IU Bloomington IU KOKOMO	New Albany Logansport	Teresa Rachel	Sweazey Vallejo-Bohnert		Fort Wayne Columbus
Karen		IU Kokomo	Kokomo	Favio	Vegas		Fort Wayne
Cynthia	Murphy Wardlow		Goshen	Misty	Vinson		Logansport
Sally	Walmer	IU South Bend	Plymouth	Velma	Wade	lvy Tech Community College	Indianapolis
Doug		IU Southeast	New Albany	Janice	Warren		Kokomo
Jennifer		IUPUC	Columbus	Beth	Watson		Logansport
Terre Lisa		IUPUC IUPUI	Columbus Indianapolis: Sycamore School	Carolyn Theresa	Weaver Whelan		Kokomo South Bend
Jaime		IUPUI	Indianapolis: Ivy Tech Community College	Elaine	White		Muncie
Mandy		IUPUI	Indianapolis: Beech Grove High School	Kim	Wilhelm		Fort Wayne
Paul		IUPUI	Indianapolis: Ivy Tech Community College	Melissa	Wright		Bloomington
Heather		IUPUI	Indianapolis: Northwest High School	Heather	Wynn		Evansville
Kathy		IUPUI	Richmond	Lori	Handy		Bloomington
Kathy Marilee		IUPUI IUPUI	Indianapolis: Northwest High School	Neil	Frederick	lvy Tech Community College Bloomington	
Marilee James		IUPUI	Indianapolis: Beech Grove High School Indianapolis: Beech Grove High School	Gabe LaVeena	Hinds Rebber	Ivy Tech Community College Bloomington Ivy Tech Community College Columbus	Columbus
Ginny		IUPUI	Indianapolis: Arlington High School	Julie	Wonderlin		Terre Haute
Libby	Laux	IUPUI Ctr for Service and Learning	Indianapolis: Sycamore School	Gina	Voelz		Warsaw
Kimberly	Lewis	IUPUI Financial Aid	Indianapolis: Northwest High School	Ferdinand	Borrero	Ivy Tech Community College Bloomington	Bloomington
Imrana		IVTCC	Lafayette	Patt	McCafferty	Ivy Tech Community College Bloomington	
Carrolyn		lvy Tech	East Chicago	Beth	Pless	lvy Tech Community College Bloomington	
Karen Samantha		lvy Tech	Columbus Columbus	Shannon Pam	Rivers Guthrie		Logansport Kokomo
Steve		Ivy Tech - Bloomington	Bloomington	Cheryl	Locke		Kokomo
kristi		Ivy Tech - Southwest	Evansville	Kara	Neal		Kokomo
Jan		Ivy Tech Comm College	Terre Haute	Chad	Clevenger		Lafayette
Cynthia	Haton	Ivy Tech Community Colleg	Terre Haute	Dan	Hockney	Ivy Tech Community College Logansport	Logansport
Paula		Ivy Tech Community Colleg	Gary	Sam	Whitton		Fort Wayne
Char		Ivy Tech Community Colleg	Gary	Karen	Davis		Logansport
Daniel Tina		Ivy Tech Community College Ivy Tech Community College	Indianapolis South Bend	Barbara Christina	Jerzyk Spaid		East Chicago Elkhart
Leanna		Ivy Tech Community College	Richmond	Brenda	Todd		Marion
Tony		Ivy Tech Community College	Bloomington	Kimberly	Butts		Richmond
Jan		Ivy Tech Community College	Logansport	Anne	Cusker		Lawrenceburg
Sabine		Ivy Tech Community College	Elkhart	Ryan	Arthur	Ivy Tech Community College Student Am	Bloomington
Sylvia		Ivy Tech Community College	Anderson	Travis	Fisher		Bloomington
Deborah		Ivy Tech Community College	Lawrenceburg	Eric	Hoadley		Bloomington
Nancy Mark		Ivy Tech Community College Ivy Tech Community College	Warsaw Logansport	Patrick Cynthia	Mann Sprunger	Ivy Tech Community College Student Am Ivy Tech Community College Student Am	Bloomington
Barbara		Ivy Tech Community College	Muncie	Stephanie	Stickels	Ivy Tech Community College Student Am	
Tani		Ivy Tech Community College	Terre Haute	Sam	Surber	Ivy Tech Community College Student Am	
Sharon		Ivy Tech Community College	Terre Haute	Angie	Snapp	lvy Tech Community College- Terre Haute	
Alayne		Ivy Tech Community College	Kokomo	Mary	Craig		Logansport
Christina		Ivy Tech Community College	Lafayette	Kevin	Bostic	lvy Tech Community College, Logansport	
Jamaal		Ivy Tech Community College	Logansport	Jessica	Strunk	lvy Tech Community College-Bloomington	
Elisha		Ivy Tech Community College Ivy Tech Community College	Gary	Pat	Wilson Maxson	Ivy Tech Community College-Cntrl Office Ivy Tech Community College Warsaw	Warsaw
Bradley Julie	Diesman	Ivy Tech Community College	Logansport Kokomo	Randy Debbie	Swimm		Anderson
Jeff		Ivy Tech Community College	South Bend	Karen	Riddle		Muncie
Nichole	Foster	Ivy Tech Community College	Logansport	Alexandra	Nelson		Logansport
Ann	Franzen-Roha	Ivy Tech Community College	Richmond	Tim	Sechrist	lvy Tech Lafayette	Lafayette
Norma		Ivy Tech Community College	East Chicago	Richard	Hill		Lawrenceburg
Deborah		Ivy Tech Community College	Columbus	Kimberly	Wagner		Bloomington
Devin Mary		Ivy Tech Community College Ivy Tech Community College	Indianapolis Kokomo	Susan Debbie	Eagan Jackson		Logansport North Vernon
DENNIS		Ivy Tech Community College	Kokomo	Joyce	Daeger		North Vernon
Sue		Ivy Tech Community College	Logansport	Ed	Ertel		North Vernon
Kathy		Ivy Tech Community College	Kokomo	Barbra	Kozisek		North Vernon
kurt		Ivy Tech Community College	Evansville	Mary Lynn	Whitcomb		North Vernon
Matthew	Hayes	lvy Tech Community College	Muncie	Amanda	Anderson		Merrillville
Karen		lvy Tech Community College	Terre Haute	Ruth	Hughbanks		Merrillville
Michael Amanda		Ivy Tech Community College Ivy Tech Community College	Logansport Logansport	Rick Rita	Moore Grathwohl		Indianapolis: Sycamore School Lawrenceburg
Annette		Ivy Tech Community College	Terre Haute	LeAnn	Ambs		Lawrenceburg
Brenda		Ivy Tech Community College	Logansport	Crystal	Beneker		Lawrenceburg
Jane		Ivy Tech Community College	Logansport	Richard	Nash	MedTech College	Indianapolis: Beech Grove High School
Kyle	Howard	Ivy Tech Community College	Evansville	Telecia	Slack	MedTech College	Indianapolis: Ivy Tech Community College
Celestine		Ivy Tech Community College	Kokomo	Lori	Wright		Indpls: George Washington Community Sch
Beth		lvy Tech Community College	Lawrenceburg	Marta	Huddleston		Michigan City
Melissa Claudia		Ivy Tech Community College Ivy Tech Community College	Kokomo Valparaiso	Kathy Jo	Niese Robertson		Muncie Muncie
John		Ivy Tech Community College	Lafayette	Joy	Salmon		Muncie
Chad		Ivy Tech Community College	Logansport	Kimberly	Teague		Indianapolis: Arlington High School
Nina		Ivy Tech Community College	Columbus	Grace	Osornio		Warsaw
Laura		IVY Tech Community College	Logansport	Edna	Isiorho		Fort Wayne
Jenny		Ivy Tech Community College	Evansville	Kathleen	Burnell		Indianapolis: Beech Grove High School
	Maier	Ivy Tech Community College Ivy Tech Community College	Elkhart Warraw	Gina	Heard		Evansville
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Mary				(:hervi	Divon	Purdue	l atavette
Mary Debra S	McBride	Ivy Tech Community College	East Chicago	Cheryl Joanie	Dixon Stewart		Lafayette Merrillyille
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Sara Si Sallie Cr Sallie Cr Melvyn Hi Judy Bi Aaron Do Doyce Hi Linda Li Marcia Oo Kim Oo David Ri Kirsten Ri Yvonne Sr Mary Ann Bi Tanara Jo Anna Br Cindy Co Pam Er Eileen Ha Tanika Hr Coynthia Hr Per Kevin Per <t< td=""><td>Soneye Cox Harding Bice Donovan Hall Lucas Osman Outhouse Reseigh Reynolds Smith Stayer Bishel Bonner Bryk Caudillo Eggebrecht Ek Hansen House McKnight-Brookins McLay Pearson Popa Raerdon Remmenga Thompson Valladolid Williams Zencka Reel Barnes Hillberg</td><td>Purdue North Central Purdue Univ West Lafayette Purdue Univ. Calumet Purdue University Calumet Purdue University Calumet</td><td>Michigan City Lafayette Gary Lafayette Fort Wayne Lafayette Merrillville Hammond Hammond</td><td>Ric Dana Kathy Jeff Diana Laurie Mary Jane Kathleen Jonika Nikki Dottie Mariana Helen Minerva Faye Sarah Carrie Lynda Kay Deborah Marine Alisa Sally Marcellita Meagan Jennifer</td><td>Dwenger Muldrow Brown Carr Daeger Dickerson Duncan English Hudson Hutshinson Miller Monter Peck Ramirez Rhoades Schmitz Shaver Smith Treadwell Walls Wells Woods Murphy Haven</td><td>Twenty-first Century Century Scholars Twenty-first Century Scholars - IUN Twenty-first Century Scholars - IUN</td><td>Marion Indianapolis: Washington Learning Center Evansville Indianapolis: lvy Tech Community College North Vermon North Vermon Bloomington Elkhart Indianapolis: Northwest High School South Bend North Vermon Fort Wayne Evansville East Chicago Evansville Fort Wayne Indianapolis: lvy Tech Community College Elkhart Marion New Albany Anderson North Vermon Gary New Albany</td></t<>	Soneye Cox Harding Bice Donovan Hall Lucas Osman Outhouse Reseigh Reynolds Smith Stayer Bishel Bonner Bryk Caudillo Eggebrecht Ek Hansen House McKnight-Brookins McLay Pearson Popa Raerdon Remmenga Thompson Valladolid Williams Zencka Reel Barnes Hillberg	Purdue North Central Purdue Univ West Lafayette Purdue Univ. Calumet Purdue University Calumet	Michigan City Lafayette Gary Lafayette Fort Wayne Lafayette Merrillville Hammond	Ric Dana Kathy Jeff Diana Laurie Mary Jane Kathleen Jonika Nikki Dottie Mariana Helen Minerva Faye Sarah Carrie Lynda Kay Deborah Marine Alisa Sally Marcellita Meagan Jennifer	Dwenger Muldrow Brown Carr Daeger Dickerson Duncan English Hudson Hutshinson Miller Monter Peck Ramirez Rhoades Schmitz Shaver Smith Treadwell Walls Wells Woods Murphy Haven	Twenty-first Century Century Scholars Twenty-first Century Scholars - IUN Twenty-first Century Scholars - IUN	Marion Indianapolis: Washington Learning Center Evansville Indianapolis: lvy Tech Community College North Vermon North Vermon Bloomington Elkhart Indianapolis: Northwest High School South Bend North Vermon Fort Wayne Evansville East Chicago Evansville Fort Wayne Indianapolis: lvy Tech Community College Elkhart Marion New Albany Anderson North Vermon Gary New Albany
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Judy	Bice Donovan Hall Lucas Osman Outhouse Reseigh Reynolds Smith Stayer Bishel Bonner Bryk Caudillo Eggebrecht Ek Hansen House Irions Jostes McKnight-Brookins McLay Pearson Popa Raerdon Remmenga Thompson Valladolid Williams Zencka Reel Barnes Hillberg	Purdue University Calumet	Lafayette Fort Wayne Lafayette Marrillville Hammond	Jeff Diana Laurie Mary Jane Kathleen Jonika Jonika Mariana Helen Minerva Faye Sarah Carrie Lynda Kay Deborah Marine Alisa Sally Marcellita Meagan Jennifer	Carr Daeger Dickerson Duncan English Hudson Hutchinson Miller Monter Peck Ramirez Rhoades Schmitz Shaver Smith Treadwell Walls Wells Woods Murphy Haven	Twenty-first Century Scholars - IUN Twenty-first Century Scholars - IUN	Indianapolis: Ivy Tech Community College North Vernon Bloomington Elkhart Indianapolis: Northwest High School South Bend North Vernon Fort Wayne Evansville East Chicago Evansville Fort Wayne Indianapolis: Ivy Tech Community College Elkhart Marion New Albany Anderson North Vernon Gary New Albany
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Jennifer	Hilberg		Kokomo	James (Jim)		Univ of Notre Dame	South Bend
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Vera Kı William Cr Jim Ea Vera Br Gloria El Doug Ir Carol Le Carol Milliam Gi Luann Ha		Purdue University-Division of Financial Aid Purdue University-West Lafayette	Lafayette		Reshad Carl	University of Evansville University of Indianapolis	Evansville Indianapolis: Sycamore School
William Co Jim Ea Vera Br Gloria El Doug In Carol Le Annie M Jim Gi Luann Ha			Lafayette		Harman	University of Indianapolis	Indianapolis: Sycamore School
Jim Fa Vera Br Gloria El Doug Irv Carol Le Annie M Jim Gr Luann Ha			Indianapolis: Arlington High School	Christy	Miller	University of Notre Dame	Elkhart
Vera Br Gloria El Doug Irv Carol Le Annie M Jim Gr Luann Ha			Rensselaer		Molenda	University of Notre Dame	South Bend
Doug Irv Carol Le Annie M Jim Gi Luann Ha			Indianapolis: Washington Learning Center		Nucciarone	University of Notre Dame	Elkhart
Carol Le Annie M Jim Gi Luann Ha	Elliott		Indianapolis: Washington Learning Center		Outlaw	University of Notre Dame	South Bend
Annie M Jim Gi Luann Ha	Irvine	Retired	Plymouth	Gene	Pilawski	University of Notre Dame	South Bend
Jim Gi Luann Ha			Goshen College	Jenna	Snedden	University of Notre Dame	Elkhart
Luann Ha			Indpls: George Washington Community Sch.		Swift	University of Notre Dame	Elkhart
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			Terre Haute		Wolf	University of Notre Dame	Elkhart Court Bond
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			Rensselaer		McGrath	University of Saint Francis	Fort Wayne
			Rensselaer		Schumm	University of Saint Francis	Fort Wayne
			Rensselaer		Silcox	University of Saint Francis	Fort Wayne
			Terre Haute		Bent	University of Southern Indiana	Evansville
Holly G	Green	Saint Mary-of-the-Woods College	Terre Haute	Kathy	Carr	University of Southern Indiana	Evansville
			Terre Haute		Kerns	University of Southern Indiana	Evansville
			Terre Haute	Tracy	Woolford	University of Southern Indiana	Evansville
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			Bloomington		Moore	USA Funds	Indianapolis: Arlington High School
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		SSACI	Indianapolis: Ivy Tech Community College	Patricia	Roe	USA Funds	Indpls: George Washington Community Sch
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			Indianapolis: Ivy Tech Community College		Klimczyk	Valparaiso University	Valparaiso
			Logansport		Schroeder	Valparaiso University	Valparaiso
			Logansport		Simpson	Valparaiso University	Valparaiso
Norma Sa	Saenz	Student	Logansport	Suzan	Vigilante	Valparaiso University	Valparaiso
		Student at SJC	Rensselaer	Ann	Weitgenant	Valparaiso University	Valparaiso
			Indianapolis: Sycamore School		Carr	Vincennes University	Vincennes
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			Marion	Marilyn	Pea	Vincennes University	Vincennes
			Kokomo		Peach	vincennes university	Vincennes
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			Richmond	Stanley	Werne	Vincennes University	Vincennes
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Comings and Goings

...and other tidbits of association news

Sue Allmon

Comings

Bev Cooper has returned to financial aid! Bev has recently accepted the Director of Financial Aid position with Ivy Tech Community College–Lafayette. Welcome back Bev!

Transitions

Richard Nash is on the move! He has left MedTech College and has accepted the Director of Financial Aid position at Hanover College. He began his new job at Hanover on August 3rd.

Norm Newman has braved the crazy busy highway between IPFW and Ivy Tech and has crossed the street to join the staff at Ivy Tech Community College in Fort Wayne. He is the new Associate Director of Financial Aid for the campus.

Jacki Switzer has left St Mary of the Woods College to become the Director of Training for MedTech College.

Crystal Smith has left Indiana Tech to join the Financial Aid Office at the University of Saint Francis.

Promotions

Favio Vegas has been promoted within the Ivy Tech ranks! He leaves the local financial aid office in Fort Wayne to become the new Financial Aid System's Specialist with the Office of the Provost (will be Michele Maskell's right hand person) in Indianapolis.

Goings

Pat Wilson, Executive Director, Financial Aid Administration for Ivy Tech Community College, has resigned from the college effective October 30. She will be relocating due to her husband's job.



Bill Wozniak, Editor wwozniak@ismloans.org Phone (317) 403-3933 **Dix Powell** has resigned his position with the financial aid office at Ivy Tech Community College–Evansville to pursue his AAS in nursing from Henderson Community College. We wish him all the luck and hope that he learns to stick a needle well!

David Scheblo has left the Financial Aid Director's position at Ivy Tech Community College–Kokomo to step across the hall and become the Admissions Director for the campus. He started his new position on September 1st.

Bob Zellers, Director of Financial Aid for Ball State University is leaving to return to Michigan and has accepted a position with Eastern Michigan University. While he is leaving Indiana, we will still be able to see him at our annual MASFAA conference!

Janis Cooprider has left the Financial Aid Office at Indiana State University to pursue other employment options.

Retirements

Dick Bellows, long-time Financial Aid Director at Butler University, has decided to retire and enjoy life. We will miss him and his wisdom.

Births

Jill Neuman of Hanover College delivered her second daughter! Brittan Taylor Neuman arrived on July 17th weighing in at 9 lbs 4.6 oz and was 22.5 inches long. Congratulations to the Neuman family!

If **Doug Hess** of Great Lakes is looking a bit tired, he has a good reason—he is the proud papa of a second son! Benjamin Andrew (Drew) Hess arrived on August 4th weighing in at 9 lbs 2 oz and was 22 inches long. Mom, Drew, Doug and big brother are all fine and settling into their new routine.

Please welcome to the world Master Rogan Marcus Bailey, latest addition to **Gretchen Bailey's** (Grace College) family! Rogan entered the world on August 31, 2009 weighing 8 lbs 8 oz and was 20.5 inches long. Both Gretchen and Rogan are doing well.

Richard Nash is a grandfather for the 10th time! Granddaughter Savannah Rose Bertram arrived on July 1, 2009 weighing 5 lbs, 14 oz and 20 inches long. Both mother and daughter are doing fine, and grandpa is busting out of his suits with pride!

Good News Announcements

Robert Irvine, son of retired financial aid officer **Doug Irvine**, was awarded an Indianapolis Power & Light 2009 Golden Apple award. His principal writes, "Mr. Irvine maintains very high expectations for all of his students and maximizes each child's strengths. His classroom is clearly child-centered." Congratulations to Robert and to proud papa Doug!

Congratulations to **Kim Lewis**, IUPUI, for being a 2009 IUPUI Gerald L. Bepko Staff Council Spirit Award Winner!

Deaths

The father of **Todd Smith**, Chase Bank, has passed away after a long illness. The funeral for Arnold Allen Smith was held on Friday, July 17th.

We have received word of the passing of former ISFAA member **Richard Miller**. Richard worked at Ivy Tech–South Bend, Ancilla College, and Calumet College.

Deadlines for Article Submission

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

Thanks

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