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## The President's Perspective

### Our Time to Shine

I tend to be pragmatic in my world view. Many people confuse this with pessimism, but I vehemently disagree. When I sat down to write this article, I began by reflecting on the recent ISFAA conference. I thought of State Treasurer Richard Murdoch, his review of the state budget deficit and its impact on higher education finances. I thought of Dennis Obergfell and his proclamation that “all bets are off” when it comes to predicting state grant caps. I thought of the numerous conversations I have heard regarding the pending move to Direct Loans. I thought of net cost calculators, changes to Perkins and, yes, the provocative words of Morton Marcus.

*Our industry was founded to confront difficult circumstances.*

I was almost convinced that the glass was indeed half empty, but I continually remind myself that our industry was founded to confront difficult circumstances. That is our very

reason for existing. Each of us have chosen to dedicate some significant portion of our lives to improving accessibility and attainment in higher education, and the rewards of this profession don't come during the easy times. When you ask a financial aid administrator to recount the story of a student they have impacted, it never starts with, “His mom was just promoted to CEO.” And so it is in the tough times that we are needed most.

This certainly creates more stress – and perhaps more disappointment – but it also has the potential to create bigger wins. It is sometimes helpful to me to mentally replay the scene in *Apollo 13* when two NASA engineers are discussing all the problems they face in returning the stranded astronauts to Earth. They are predicting a complete tragedy until Gene Kranz, NASA flight director, steps in to correct them. In the movie he is credited with saying, “With all due respect, sir, I believe this is gonna be our finest hour.” He might as well be speaking of us.



Jon Riester



Head table at Winter Conference Luncheon

## CGS will turn be turning 21!

Mark your  
calendars now

**College Goal Sunday 2010**

**will be held February 21st  
at a location near you.**

Hope to see everyone there to help celebrate.

"May I see  
some ID, please."

## Hoosier students to benefit from *advice and* 40 scholarships this College Goal Sunday!

College Goal Sunday in Indiana has some great news to announce. First, thanks to our partnership with LearnMore Indiana, College Goal Sunday in Indiana will be able to offer a \$1,000 scholarship at *EACH* of our 37 site locations for 2010.

At each site a lucky attendee will be awarded a \$1,000 scholarship to be used for any educational expense for the fall term 2010. These 37 scholarships are in addition to the three \$1,000 regional scholarships that the College Goal Sunday in Indiana committee

already awards annually. This brings our scholarship dollar total to \$40,000 for 2010. **WOW!!**

Secondly, in partnership with LearnMore Indiana and ISFAA we will be offering two FAFSA Friday webcast events on February 12<sup>th</sup> and 19<sup>th</sup>. The webcast will be broadcast twice on each of the Fridays – an afternoon session and then an evening session. This webcast with live chat and toll-free phone number will enable students and their families to preview the FAFSA form,

have general questions answered and prepare them to attend College Goal Sunday with the necessary documents to complete and file their FAFSA online that day.

As College Goal Sunday in Indiana turns 21, and the help for students is needed more than ever, the effort to prepare students for College Goal Sunday and the benefit for attending grows as well. ISFAA and LearnMore Indiana are getting creative to help every student possible this February.



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# Using Professional Judgment to Help Dislocated Workers

Tasha McDaniel

In today's economy almost everyone knows someone who is struggling. There are many people who have lost their jobs and have decided to return to school. These students, referred to as dislocated workers, face many challenges as they navigate college: "How do I pay for college when I just lost my job? How do I transition from work life to campus life?"

Before you use professional judgment in such cases, it is helpful to understand the students you are working with. Dislocated workers are students who are receiving unemployment benefits because they were laid off or lost their jobs and are unlikely to return to their previous occupation. They may have been self-employed but are now unemployed due to economic conditions or natural disaster. Or they may be a dis-

placed homemaker—someone who provided unpaid services to the family, is no longer supported by the husband or wife, is unemployed or underemployed and is having trouble finding or upgrading employment. Generally a person who quits his or her job is not considered a dislocated worker; however, each case should be considered on an individual basis.

The U.S. Department of Education has issued several *Dear Colleague Letters* to guide you in using professional judgment with dislocated workers. The first letter, GEN-09-04, reminds you of the issues facing dislocated workers and asks you to reach out to these new students and exercise adequately documented professional judgment. You can make adjustments to address a student's financial and family circum-

stances that may have changed since the information was originally reported.

*Dislocated workers are unlikely to return to their previous occupation.*

The second letter, GEN-09-05, lets you know that the U.S. Department of Labor is working with states to send letters unemployment recipients. The letters encourage unemployment recipients to attend college and apply for financial aid. In order to document economic hardship, all you will need is a copy of the letter from the state unemployment

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USING PROFESSIONAL JUDGMENT, from pg. 3

agency or other evidence that the student is receiving unemployment benefits.

Dislocated workers are students to whom you will need to actively reach out. These students rarely seek out help because they are unaware that help is available. Not only do they need help with the financial aid process, they also need help with financial management, academic advising, career planning, study skills and adjusting from full-time employment to being a student.

The guidance provided in GEN-09-05 can also help you foster relationships with the unemployment office, local Department of Vocational Rehabilitation (DVR) and local workforce development board. Working with these agencies will help you offer students the additional support they need to be successful, even in a difficult economy.

*For more information on professional judgment, Great Lakes' experienced trainers can help. Visit the Training section of mygreatlakes.org. Tasha McDaniel is a Training Consultant with Great Lakes Higher Education Guaranty Corporation.*



## SSACI News

The staff at the State Student Assistance Commission (SSACI) hopes you and your families have the happiest of holidays and a wonderful new year filled with error-free FAFSAs and endowed scholarships.

SSACI posts several files on Xgrads for your school's use. These include lists of students receiving grants to your institution, reject files after you have attempted to reconcile awards, and files we have processed for reconciliation – to name just a few. These files are flat files designed to be downloaded into your computer system or viewed via the *Viewer*.

### Converter to replace Viewer

The *Viewer* will be replaced with a new tool called the *Converter*. The *Converter* allows schools to:

- 1) take in a file from your local drive that you have already downloaded from SSACI
- 2) convert it for use in Excel
- 3) modify/update it
- 4) save it (in Excel format) for college staff reference
- 5) convert it back to a flat file that SSACI's Grads system can process
- 6) save it to another local directory so it can later be uploaded to SSACI for processing.

To learn more about the Converter, xGrads users can access the following documents by selecting the "Information Files" link in the File Transfer menu of the xGrads application:

- (a) Converter Tutorial.DOC
- (b) APPL\_File\_Template.XLT
- (c) NOTF\_File\_Template.XLT
- (d) REC\_N\_File\_Template.XLT

SSACI encourages colleges to practice with the Converter before the Viewer is brought off line in May 2009. Questions

related to the Converter need to be sent to xGrads mail box.

### 2010-2011 Edits and Awards Notification

To be eligible for state aid, as discussed in the last ISFAA newsletter, students must file their FAFSA by March 10, 2010 and have all edits corrected by May 15, 2010.

SSACI will *NOT* be mailing students edit letters or award notification letters for the 2010-2011 award cycle. Instead, students will be sent emails to review and take the necessary action on existing SSACI edits as well as review their state grant award eligibility. They will be directed to estudent at [www.ssaci.in.gov/estudent](http://www.ssaci.in.gov/estudent).

Estudent is a web portal that allows students to: view their state award history, change college choice (if previously listed on FAFSA) and locate eligibility and edits that need correcting on their FAFSA for state aid purposes. Students can access estudent at [www.ssaci.in.gov/estudent](http://www.ssaci.in.gov/estudent) beginning mid-February to view the status of their 2010-2011 FAFSA.

To help insure that new and returning students are aware of how this important information will be communicated, **SSACI asks that colleges please incorporate these changes in your printed collateral material** including college financial aid award letters. SSACI has shared this information with high school guidance counselors during the fall workshops in an effort to promote this to high school seniors.

Finally, if you have questions or need assistance with any SSACI related issues, please email:

[collegefa@ssaci.in.gov](mailto:collegefa@ssaci.in.gov).

Happy New Year!

SSACI will *not* be mailing students edit letters or award notification letters for the 2010-2011 award cycle.

## *Shedding new light on mysteries of the universe*

# Overlapping Loan Periods Explained

Sue Allmon

- What is considered an “overlapping” loan period?
- Can I ask the prior school to change the loan period end date and, if so, will that resolve the overlap issue?
- How much can I certify for the student who already received Stafford loan funds at the previous school?

The issue of overlapping education loan periods and how much an institution may certify for a student is, by far, one of the most frequent questions submitted to Ask Policy at USA Funds.

The following questions and answers fully describe the analysis that an institution must use to determine the accurate loan amount in each borrower's individual situation.

**Q:** A student was awarded a \$20,500 Federal Stafford loan for the loan period 05/05/2008–12/12/2008. He received one \$10,250 disbursement, with the second disbursement scheduled for 08/15/2008. The student has since been accepted into the Doctor of Podiatric Medicine program beginning in August. Generally, our first-year DPM students are awarded \$40,500 in Stafford loans for the loan period 08/25/08–05/09/2009. (This is a rare circumstance in which a student was enrolled in the term prior to the start of the DPM program.) If we cancel the 08/15/08 disbursement of the original loan and shorten the original loan period to 05/05/2008–07/25/2008, for how much would the student be eli-

gible in a new loan period, dated 08/25/2008–05/09/2009? Would he only be eligible for \$30,250 for the new August through May loan period, or would he be eligible for \$40,500 that Health Professions students receive?

**A:** The annual loan amount is tied to the student's academic year, not his or her loan period. The student still would be limited to the \$30,250 amount because he or she would not have completed the academic year prior to the August date. This student will not be entitled to receive another \$40,500 until his next academic year that begins after the end of the 12/12/2008 period.

**Q:** Please provide clarification on what a “subsequent term” is. For example, School A gave a student \$8,500 in subsidized Federal Stafford loans and \$12,000 in unsubsidized loans for the loan period 1/15/08 to 1/6/09. School B starts its academic year on 8/25/08 through 5/15/09 with summer 2009 as a trailer of the 2008-2009 academic year. School B breaks down its semesters: fall semester (8/25/08 to 12/18/08), spring semester (1/14/09 to 5/15/09) and summer term (6/1/09 to 7/24/09). School B is a SAY school. The student received \$4,250 in subsidized Federal Stafford loans and \$6,000 in unsubsidized loans from School A on 9/30/08. What eligibility does the student have at School B for the summer term? Does the fact that the student didn't attend School B in the spring semester affect his summer eligibility? And would School B be able to count only those disbursements provided to the student by School A that overlap School B's academic year?

**A:** A student's annual loan limit is tied to an academic year. Therefore, when a student transfers from one school to another during an academic year, the school to which the student transfers must determine if the student has re-

maining loan eligibility for that academic year. This is commonly referred to as an “overlapping loan period” or “overlapping academic year.”

*A student's annual loan limit is tied to the academic year.*

The example states that the student's last academic year at his prior school overlaps with his first academic year at your school. The actual periods of enrollment (8/25/08-5/15/09 at School A and 6/1/09-7/24/09 at School B) do not overlap; the student's period of enrollment at the new school begins after his academic year at the prior school ended.

The overlap in this instance is created solely based on the fact that the new school considers the student's summer term to be the trailer to a period that, in total, overlaps with the student's prior academic year. When loan periods overlap, the amount of loan funds already delivered at the previous school must be deducted from the student's annual loan limit to help determine how much remaining Stafford loan funding is available to the student for the loan period at the new school.

When the school treats summer as a trailer to the prior academic year for this student, it may not certify additional Stafford loan funds for the summer term because the student already has received his full annual limit for that period. The school would not be able to certify the student for additional Stafford loan funds until the following fall term. However, if the student is enrolled in a standard-term, credit-hour program (SE9W), the school may alter-

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OVERLAPPING LOAN PERIODS EXPLAINED, from page 5

natively choose to designate summer as leader, or may choose to use a Borrower-Based Academic Year (BBAY) for the student. In either of those instances the school would be able to certify a summer Stafford loan because the student would begin his next academic year with the summer term.

**Q:** *When a school's standard term overlaps with another school's term, what are the rules for overlapping loan periods? What are the school's options? What is the minimum length of a standard term? Is it 14 weeks?*

**A:** The answer assumes that your inquiry deals with a student who has transferred from one institution to another where the loan periods (academic years) of the two institutions overlap. A student's annual loan limit is tied to his or her academic year. The academic year is determined by the school, within federal guidelines, and generally is a period of not less than 30 weeks of instructional time during which an undergraduate student earns at least 24

*When loan periods overlap, the amount of loan funds already delivered at the previous school must be deducted from the student's annual loan limit.*

credit hours. If a student transfers to another school – or another program at the same school – during his or her academic year, the school may not permit the student to receive Stafford loan funds in excess of the applicable annual loan limit. This means the new school may not certify a loan for more than the difference between the student's current annual loan limit and the amount the student previously received for the same academic year.

For example, if the student is grade level three with an annual loan limit of \$12,500 and has already received \$7,500 at the prior school for the current academic year, the new school may certify no more than \$5,000 for the remainder of the academic year. Once the student begins a new academic year, he or she is again eligible for the full annual loan limit.

There is no specific minimum length of an academic term because schools typically define this term in accordance with their accrediting or licensing body. An academic year for a term-based school must be at least 30 weeks of instructional time in length where the student completes a minimum of 24 credit hours, or 36 quarter credit hours.

*Sue Allmon can be reached at USA Funds Services. If you have questions regarding federal student loans, USA Funds can help. Please e-mail your policy questions to USA Funds' team of experts at [askpolicy@usafunds.org](mailto:askpolicy@usafunds.org).*



## Executive Committee Member Focus

### Jim Kennedy

**Q.** Jim, please tell *Bits and Bytes* about your current position at Indiana University...

My current position is Director, University Financial Aid. I coordinate the financial aid activities of the Indiana University campuses with an emphasis on compliance, training and system automation. I'm also the Interim Associate Vice President of Student Enrollment Services (SES). The SES performs university-wide operations in support of the student information system (admissions, student records, financial aid, student financials, academic advising, and campus community), system management, reporting, help desk, security, data administration, operational support, internal controls and compliance.

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

I started working at Higher Education Assistance Foundation (HEAF) in 1986 as a Loan Representative. HEAF was a federal student loan guarantor. A few years later I accepted a job at the College of St. Catherine (St. Paul) as a student loan administrator.

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

I'm the commissioner overseeing government relations and agency coordination. I'm also the federal relations chair for MASFAA. Our goal is to keep ISFAA members updated on federal and agency issues.



**Q.** You have been involved with financial aid for over two decades. 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?

There have been so many good memories of working with students. The financial aid office can play a major role in student success.

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\* Sources: Forbes 6/9/09 and Overture Technologies

[www.ismmarketplace.com](http://www.ismmarketplace.com)

# Social Media Put to Work for Schools' Outreach

Julie Nicholson

**Social media** is not just the latest Internet buzzword. Social media refers to any number of ways people use the web or related technology to meet, chat, entertain themselves and learn new things. Chances are you've jumped on the social media bandwagon without realizing it – if you're a member of Facebook or a fan of YouTube, have shared photos or videos online, have a personal blog, or chat online.

The key distinction about social media is that the medium creates a dialogue among participants, unlike one-way forms of communication. In this regard,

JIM KENNEDY, from page 7

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

I've been involved in numerous financial aid technology projects at Emory University, University of Minnesota and North Dakota State University. I enjoy working with technology to better serve students.

**Q.** You joined ISFAA in 2007. Please share your thoughts about the organization after a couple years as a member.

ISFAA is an outstanding organization. I've really enjoyed being part of an association with so many outstanding financial aid administrators.

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

Assisting students in funding an education.

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

Seeing students with too much loan debt.

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

Getting involved in ISFAA is something you won't regret! You can learn many things from an association with so many financial aid experts.

social media can be a great vehicle for engaging high school students. Many students are veteran users of the online tools your campus could use.

The tools themselves are dynamic in nature. You can post content, invite feedback and discussion and spur readers to explore college admissions and planning for themselves.

Where to start may not be immediately clear. To help you begin the process, consider a few of the suggestions below. In designing an outreach campaign, it's important to focus your message to a particular audience and emphasize the interactive aspect of the online experience.

- **First-year student blog.** Invite a first-year student to blog about his or her year on campus and offer a link to the blog to high schools or students you're targeting. Collaborate with an instructor in a freshman course and possibly offer extra credit to students who are willing to blog about their experiences. For many students in high school, that first year of college can be anxiety-ridden. If they can read about the lives of other students negotiating the challenges of that first year, they may be more likely to enroll and continue their educational pursuits.

- **College admissions via a social networking site.** Applying to college can seem intricate to someone just beginning the process. Enlist an admissions counselor to talk about the process and document that effort through a social networking site such as Facebook or MySpace. Let photos, captions and embedded videos tell the story. Discuss ways that students can distinguish themselves from other candidates; provide essay-writing tips or online campus tours.

- **Financial aid event live-cast.** Financial aid events are some of the best ways to reach prospective students and interested parents. Podcast or live-cast your financial aid outreach event, cap-

turing common questions from students, offering a virtual way of understanding the process for completing FAFSA and inviting further interaction through your web site.

- **Parent outreach via webinar.** If you work with local high schools, you can invite parents of prospective students to listen in on a webinar on how to plan and prepare for college. The webinar can explore any number of college-related topics, but you might focus on areas that give parents anxiety, including the application process, financing and the separating from their children.

- **Online video post for first-year or at-risk students.** Similar to the first-year blog, this idea explores the first-year student's college experience through multimedia, in this case a video you could post to your college's web site. The video could be a testimonial from first-generation students or students who are at-risk for dropping out of school, including low-income students. These testimonials could be handled as Q&As with a counselor prompting students with questions about their classes, campus life and adjusting to college.

## For more help

You'll find a rich assortment of information about the way colleges are already using social media through various online publications including *University Business* ([www.universitybusiness.com](http://www.universitybusiness.com)) and *Campus Technology* ([www.campustechnology.com](http://www.campustechnology.com)). Type "social media" into the search engines for either of these web journals and you'll discover a wealth of information as well as a variety of ideas on how to use social media for your outreach efforts.

*Julie Nicholson is a senior 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](mailto:julie.nicholson@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).*



## ISFAA Member Institutions Stepping Up to Volunteer for College Goal Sunday

Many thanks go out to the following institutions who currently have staff that are volunteering for College Goal Sunday this year. Without your assistance, there would be no event and a number of students and their families would either not complete the FAFSA or complete it incorrectly and cost themselves financial aid dollars for next year.

If you do not see your institution listed, why not volunteer and join us on February 21<sup>st</sup>? College Goal Sunday is a fun, rewarding, free-shirt event—join us on Feb 21<sup>st</sup>. You will be glad you did! Volunteer now at [www.collegegoalsunday.org/volunteer.html](http://www.collegegoalsunday.org/volunteer.html). If you volunteer before December 31<sup>st</sup>, we can guarantee you a fantastic shirt for the event.

- Ancilla College
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- Ball State University
- Bethany Theological Seminary
- Brown Mackie College-South Bend
- Butler University
- Calumet College of St. Joseph
- Charter One Bank
- Chase Student Loans
- DePauw University
- Earlham College
- First Financial Bank
- Franklin College
- Goshen College
- Grace College
- Great Lakes
- Hanover College
- Harrison College-Evansville
- Harrison College-Columbus
- Harrison College-Fort Wayne
- Harrison College-Indianapolis
- Harrison College-Muncie
- Holy Cross College
- Indiana Commission for Higher Education
- Indiana Institute of Technology
- Indiana State University
- Indiana University-Bloomington
- Indiana University Kokomo
- Indiana University Northwest
- Indiana University South Bend
- Indiana Wesleyan University
- IPFW
- ISM Education Loans
- ITT Technical-South Bend
- IU East
- IU Southeast
- IUPUC
- IUPUI
- Ivy Tech Community College-Bloomington
- Ivy Tech Community College-Gary
- Ivy Tech Community College-Columbus
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- MainSource Bank
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- Purdue University
- Purdue University Calumet
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- TG
- Twenty-first Century Scholar
- University of Evansville
- University of Indianapolis
- University of Notre Dame
- University of Saint Francis
- University of Southern Indiana
- US Dept. of Education
- USA Funds
- Valparaiso University
- Vincennes University

# ➤ **Comings and Goings** <

...and other tidbits of association news .....

Sue Allmon

## Comings

Saint Mary of the Woods College welcomes three new staff members to the office. Joining the team are **Darla Hopper**, Financial Aid Director, **Jeri Titus**, Financial Aid Counselor, **Mary Dugan**, Financial Aid Counselor, and **Candace Kelley**, Financial Aid Assistant. Welcome to ISFAA!

**Mike Carpenter** started his new position at IPFW as an Assistant Director on November 19<sup>th</sup>. Prior to coming to IPFW, Mike was a Customer Service Specialist for Indiana Wesleyan University.

## Transitions

**Wendy Railing** joined IU South Bend as their new Financial Aid Administrator/Counselor in July. She was previously at Davenport for 8 yrs. She's enjoying juggling Financial Aid, marriage and being the mom of an adorable 1-year-old little boy.



## Bits and Bytes

Bill Wozniak, Editor  
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 Phone (317) 403-3933

## Deadlines for Article Submission

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

Thanks

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

## Promotions

**Zach Cullum** was promoted from a part-time financial aid clerk position to a full-time financial aid advisor position at Ivy Tech Community College, Evansville.

**Debbie Fischer** and **Monica Crenshaw** were also promoted at the Ivy Tech Community College, Evansville campus to part-time financial aid clerks.

## Retirements

**Kay Stouse**, long-time financial aid officer for Taylor University, announced her retirement. She wants to spend more time with her children and especially the grandchildren. Her last day at Taylor was November 30<sup>th</sup>.

**Tina Humphrey**, Program Coordinator for Special Program for SSACI, is retiring at the end of December 2009. Tina has been with SSACI for twenty years. The folks at SSACI will miss her smile, pleasant personality and her expertise in the field of financial aid. They ask the financial aid community to join in wishing her a fun-filled retirement.

## Births

**Doug Irvin** tells me this is the reason that he stays retired: His new granddaughter, Alyson Mae Ewing, born October 15, 2009.



**Joshua Smith**, Assistant Director over Technical Operations at IPFW is soon to be a first-time daddy. His wife Kary was expecting around the first of December, so baby might be here by the time you read this!

## Deaths

**Bill Wozniak**, Director of Marketing for ISM, lost his father, Leonard Wozniak, on November 24<sup>th</sup>, two days before Thanksgiving. Leonard was a veteran of the Army, his WWII unit recipient of the Presidential Unit Citation. He was a retiree of Bethlehem Steel.



Lunch at the Winter Conference