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## Lights, Cameras, Action — College Goal Sunday 2009 —

Sue Allmon and Deb Sizemore

The crowds, the frenzy, the excitement! What is it? Another premier of "Slumdog Millionaire"? No, it was College Goal Sunday, 2009!

Just let me say, *Wow!* and a heartfelt *thank you* to the over 500 volunteers (see roster of ISFAA member institutions who volunteered next to this article) who assisted us in helping Indiana residents complete the FAFSA on February 15th. And believe me, it took every one of those 500 volunteers to get the job done. Almost every site witnessed a significant increase in attendees and number of FAFSAs filed on line. Look at the chart next to this article, to see how well we did. Everyone deserves a round of applause and a hearty pat on the back.

### Now for the numbers

This year we saw over 4,500 people cross our doorsteps, with over 2,100 being students—an increase of over 75% from last year. This year all 36 sites for the first time offered Internet access to students to file their FAFSA online. We saw over 1,800 students take us up on that offer, more than double what we served last year. If you feel exhausted, you should—we rocked the house this year!

I want to thank each of the media coordinators for getting the word out about College Goal Sunday and taking the time to be on camera, on the airwaves, and quoted in the newspaper promoting this event. Without your motivation and contacts, the message would have been lost amongst

all the other financial news. Kudos to each one of you.

I had the pleasure of working the Bloomington site where it was standing room only, even after the maintenance crew set up an additional 55 chairs. Whew! It was nonstop action from about 1:30 on, with some families needing full service attention and others having only a question or two. We had four computer labs open, running nonstop, and could have used more. In fact, after the event Gerry Curd at the Fort Wayne site told me that the FAFSA website was running slow that day because we had so many students across the state trying to file at the same time. What a great problem to have.

I have been involved in College Goal Sunday since the first year, and the need I see in our communities tells me we will be hosting College Goal Sunday for *another* 20 years. So brace yourselves everyone. Soon Deb and I will be unveiling plans for College Goal Sunday 2010, when the event will be 21 and legal!



Deb Sizemore stays focused. College Goal Sunday, Rensselaer

## President's Perspective

# Never Saw a Year Like This One

Kathy Purvis

Time flies when you are busy. It seems as though it was just a few weeks ago since the 2008 ISFAA Winter Conference, where I had the opportunity to reconnect with some dear colleagues and meet new friends. I would like to take a moment to reflect on that conference and thank all of those who were involved in the planning and executing of a wonderful event. I know how much work and dedication it takes to manage one of our conferences, and I say "kudos" and thank you for your involvement.

But all the planning and coordinating would be for naught if our membership did not participate, and I know during these tough economic times there is much uncertainty with regard to travel and attendance.

I hope as we move forward into next year, that you think about how positive your experiences have been in the past with ISFAA. How many colleagues and friendships you have developed through the

years by simply participating on a committee or attending. However, as budgets are being cut and travel restricted, I encourage you, just as I did back in May at the Spring Conference, to stay engaged through the technology that is available to you every day.

We have launched our new website, and ISFAA is on Facebook (Even I managed to figure out how to join.), and both of these sites open up opportunities to stay connected as a financial aid community with minimal expense. I think our new website is awesome, and I encourage you to use all the services available.

### **Flurry of new info.**

Since December the financial aid community has had a flurry of new information to digest. HEOA NegReg teams are hard at work. President Obama is proposing the death of FFELP but an



Kathy

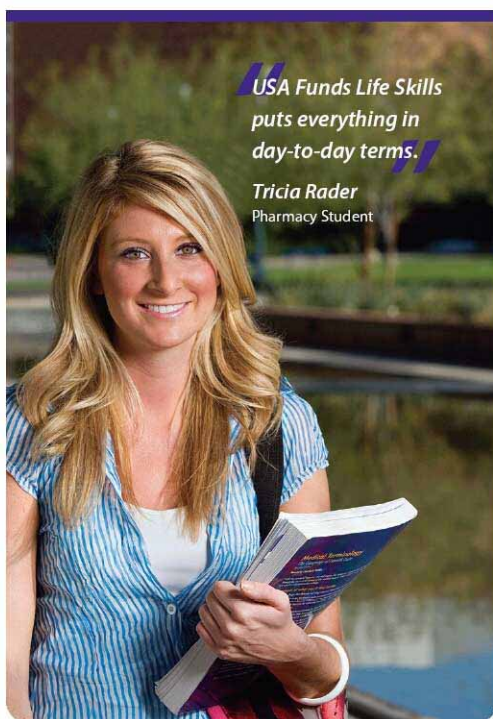
increase in Pell, and the State of Indiana is struggling to finalize a budget which is making our SSACI folks very stressed. (along with the rest of us)

In my 26+ years in financial aid, I can't remember a year of such fluctuation and uncertainty, and some days it can be quite challenging. You can see I didn't start my greeting with "time flying because we are having fun." Quite frankly, we are *busy*. But each of you is a financial aid professional, and even though you may have tons on your plate, remember that you help fund the education of the youth of Indiana and beyond.

In challenging times I derive so much good through my involvement in ISFAA and the support of colleagues, and I want to remind you just how important it is that you continue to support each other across the state. As you consider the coming year, please keep ISFAA on your to-do lists, and let's continue the positive work we're doing.

## Getting Results for Students

*USA Funds program prompts change in spending habits*



After taking USA Funds® Life Skills® training, Tricia Rader has money-management savvy that will pay dividends throughout her college career and beyond. She is putting to work what she learned through the USA Funds financial literacy course to help minimize her education debt. "Unfortunately, there's no mandatory training like this in life to tell you the outcomes of taking out a student loan," Rader says. "So any USA Funds Life Skills training a student can get definitely is worth the time."

More than 500 postsecondary institutions nationwide have used USA Funds Life Skills to teach their students how to manage their money wisely while on campus and following graduation.

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



## Shortened Version Spring Conference

*(It's like a conference planned by Twitter)*

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](mailto:mtaylor@iupui.edu); Jennifer Shelley (Hanover College), [shelley@hanover.edu](mailto:shelley@hanover.edu); Christina Coon (Ivy Tech Lafayette), [ccoone@ivytech.edu](mailto:ccoone@ivytech.edu).

*Because we all have stuff we need to do.*

## 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)
Christina Coon	(Ivy Tech Lafayette)
Robert Sommers	(Edamerica)
Doug Hess	(Great Lakes)
Ginny Washington	(IUPUI)
Sarah Owens	(IUPUI)
Kathryn Moore	



# For Students, Financial Literacy Skills to Last a Lifetime

Sue Allmon

If you are looking to offer financial literacy training on your campus, USA Funds Life Skills® can help you teach students skills that benefit them throughout their lives. Ensuring that students learn the skills they need to succeed in life and pursue a career they enjoy is a key responsibility for colleges and universities, and USA Funds can help provide this foundation for your students by giving you the opportunity to teach them financial literacy and time management lessons.

Choose from several different segments of USA Funds Life Skills, a financial literacy program that helps you teach your students to manage their money and time wisely while in school and after graduation. USA Funds Life Skills is flexible, so you can incorporate specific

content into existing workshops or classes, offer information in specialized sessions in residence halls or during brown bag lunch forums.

Why is all of this important? As financial markets continue to experience ups and downs, it will become increasingly important for everyone—especially students—to make the most of every penny. Students typically want to learn about checking accounts, credit cards and student loans as well as stocks, bonds and mutual funds. USA Funds Life Skills equips you to teach them basic skills such as:

- How to build a budget and live within their means.
- The do's—and don'ts—of handling credit cards.

- The importance of preserving their credit rating.
- Ways to fund their education so they don't borrow more in student loans than they need.

These key lessons will give students a foundation in financial literacy, so they can invest in their future and start planning—and saving—for their retirement even as they are repaying their student loans. Hundreds of colleges and universities have benefited from USA Funds Life Skills. To see how some of them have used the program, visit the “Debt Management” page on the “Financial-Aid Professionals” section of the USA Funds Web site.

## LET UNCONVENTIONAL THINKING HELP YOU SUCCEED.

With more than 51 years of experience in the financial aid community, American Student Assistance® is the nation's first student loan guarantor. Since the beginning, we have remained focused on assisting students and families to successfully complete a program of student loan repayment.



Matthew Nettleton, Regional Account Executive

FIND OUT MORE ABOUT THE VALUE  
OF WORKING WITH ASA AT  
[www.amsa.com/value](http://www.amsa.com/value)





## ISFAA Moves to New Website

Debbie Schumm

All of you should know by now that the ISFAA website has a new look. In January ISFAA made the switch to the new site which is now run by ATAC. ATAC has designed and run many Financial Aid Organization websites. One example is MASFAA.

On the main page there is a "Keeping You Informed" drop-down-calendar quick view. This will allow you to quickly see what upcoming events ISFAA has scheduled. Under that is the "What's New" section which lists the most recent notices and updates.

Under Member Services you can check your membership status and create, renew, revise or cancel your membership. Forget your password? You can retrieve your password through this area. As a member you can search and/or print the membership directory. You can also change your password, send a message to the Listserv. Please take time to update your profile with the most up-to-date information.

Need to check the status of a payment? Need an invoice to

turn in? Both items are available under Payment Services.

The new site also offers a place to post employment listings. This place allows individuals outside ISFAA to see what jobs are available. It is open to schools to post at no charge.

Under the left-hand-side quick links, you can find Leadership, Events/Calendar, Conference/Training, and *Bits & Bytes*.

One exciting new feature of the website offers the ability to make payments online by credit card! This, and the site being password protected, were the leading reasons for the switch to the new website. With the new site we also are able to access more accurate information and pull reports that previously were completed by hand.

This website has the potential to help ISFAA communicate better, have better records and have one central location for information. Our committee hopes you enjoy the new site, and if you have questions or concerns, please feel free to contact me at [dschumm@sf.edu](mailto:dschumm@sf.edu).



## An institution of higher lending.

Personalized Education Finance Services from Charter One.

When you work with Charter One's Education Finance Team, you'll have access to resources that are sure to make your job easier. The services we offer include assistance in streamlining your work flow, debt management and credit counseling for students, and much more. So whether you're at a small college or a large university, Charter One has the Education Finance Services you need. To learn more, visit [charterone.com/edu](http://charterone.com/edu) or call 1-800-721-3969.

## Students Need Help Managing Money.

NSLP teaches students to manage their money because it is an investment in everyone's future.

With our comprehensive on-campus seminars, online courses, financial counseling certification, and program consultations, it's easy to see why schools turn to us as financial literacy experts.

Educating students to make wise financial decisions.  
We guarantee it.



**National Student Loan Program**

*We guarantee it.™*

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### Ask Jamie!

????????????????

**A STUDENT TELLS YOU** that they took their financial aid refund and placed it into a CD (interest bearing) so that they could hold it and use it for future semester costs. It was a refund which may have included grants or loans. What do we do in that circumstance?

— Submitted by: 4-year public

**Answer:** The law requires that Title IV aid be used *for educational expenses for the period of enrollment for which the aid was awarded*. Neither the law nor the regulations specifically address certificates of deposit and their relation to Title IV aid.

Hope this helps,  
Jamie

Jamie Malone will answer a question submitted in each edition of *Bits & Bytes*. Please send your question and "school type" to [wwozniak@ismloans.org](mailto:wwozniak@ismloans.org), and your question and Jamie's answer will be published to help you and others who may have the same question.



## *Focus on Exit Counseling*

# Today's Economy Offers Opportunity to Teach Smart Spending

**Tasha McDaniel**

Money is on everyone's mind in today's tough economy, and research suggests it is changing behaviors.

### ***Did you know?***

In November 2008, 44% of Americans ages 18 to 29 reported that they were saving more than they had in the past.

Struggling college students are opting to wait in food-pantry lines, give up soda, and forego driving their cars and eating out—all in order to survive in today's financial downturn.

In the last quarter of 2008 the savings rate rose to 2.9%, up from 1.2% less than a year ago.

As you're counseling students leaving school this year, help them understand how they can make smarter choices with their student loan payments, and with their finances in general. Share the following tips during exit counseling this spring.

### ***Repayment Reminders***

- You pay the lowest amount of interest under the standard 10-year repayment plan.
- There is no penalty to pre-pay your student loans. So if you're able, pay more than the minimum as

often as you can. This will save you in the long run.

- Choose the payment plan that is right for your situation—standard, graduated, extended, income-sensitive or income-based.
- Choose an alternative payment plan if you have cash flow problems early on.
- Talk to your lender about changing plans at any time.

### ***Student Loan Tips***

- Sign up to make your monthly payment via automatic withdrawal (ACH) instead of by check.
- Find out if your lender has a program that rewards you for paying on time.
- Deduct all of the interest you pay. Explore the education tax benefits available by visiting [studentaid.org](http://studentaid.org) or [irs.gov](http://irs.gov) (search for Publication 970).

### ***Money-Saving Tips***

- Avoid money magnets, items where the value doesn't add up to what you spend, such as hefty car payments, rent for expensive apartments, designer clothes,

premium cell phone or cable service.

- Cut soda consumption from vending machines. Eliminate lattes and cappuccinos. Drink tap water. Pack your lunch.
- Watch your bank fees

### ***Spending Plan***

Once students are ready to think about the big picture, advise them to develop a spending plan.

- Identify income and expenses.
- Set financial goals, short-term and long-term goals.

A spending plan allows students to gain control over their spending and saving. When they have control, they have the money for the things they need—and the ability to save for the things they want. The spending plan shows them how much they spend and how much they can afford.

As students better manage their money, they become better student loan borrowers, an important asset in weathering the current economy.

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



College Goal Sunday in Bloomington



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](http://mygreatlakes.org).



## Executive Committee Member Focus

### Marvin Smith

**Q.** Marvin, please tell *Bits and Bytes* about your current position at Purdue.

I am Senior Associate Director at the Purdue University Division of Financial Aid. I am responsible for daily operations of our office and wear a variety of financial aid administration *hats*.

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

I started working on a Master's in Counseling/College Student Affairs at Purdue in 1988 and stumbled across a research assistantship in the financial aid office. I was the only applicant that wore a suit to the interview, so they hired me.

**Q.** Tell us about your current role with ISFAA and being on the Executive Committee.

As Commissioner of Governmental Relations, I have served on the ISFAA Executive Committee, provided some oversight to a couple of committees,

helped the committees a bit, and reported on committee activities to the Executive Committee

**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 have met some wonderful ISFAA colleagues over the years who are committed to serving students and parents and being *dream makers*. I have fond memories of our conferences at state parks—I kind of miss those conferences.

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

I like helping people and working in a college setting. Our profession is a little like social work on a college campus.

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

Not being able to help enough—and

having to deliver tough news to naïve students and parents.

**Q.** Do you believe being involved with ISFAA has helped your career?

Absolutely! Just being a chair or co-chair of a committee, or being a member of the Executive Committee and coming to a consensus with 13 different perspectives is a growth experience you just cannot get from a "webinar" or training session. Then I have those skills and use them when I'm asked to chair a campus-wide committee at Purdue, for example.

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

Get involved in ISFAA! You'll meet some wonderful people across the state and reap personal and professional benefits that you just can't quantify.



# Pat Wilson Scholarship Fund Challenge

## ISFAA 2009 Spring Conference

Paula Lampa

Charity starts at home. That's the inspiration behind the 2009 Spring Meeting Committees' choice of a charity. ISFAA's Pat Wilson Scholarship Fund awards a \$1,000, one-time scholarship to a deserving student at the institution of the ISFAA President.

But, like the stock market and our 401(k)s, the value of the fund has taken a hit in recent years. In order for the fund to continue to promote positive change in a student's financial aid package, we need to add to the principal value, and that's where the entire ISFAA community comes in.

The 2009 Spring Meeting Committees challenge each ISFAA Member Organization—college, lender, vendor,

Penny wars,  
a bake sale, or just  
a plain old-fashioned  
shake-down

agency—to raise funds in whatever way is fun and easy for the group. It can be penny wars, a bake sale, or just a plain old-fashioned shake-down. Just show us the money.

Bragging rights are on the line. A prize of indescribable value will be awarded to the organization which raises the most money overall and the organization which raises the most money per capita. Small and mighty can prove to be a winning combination.

*Editor's Note. Be advised; the author has included a very hip Rolling Stones reference.*

Even if you won't be able to attend the Spring ISFAA, you can still participate and make a difference. Funds from each organization, noting the total dollars collected and number of people who participated in the donation efforts, should be sent to:

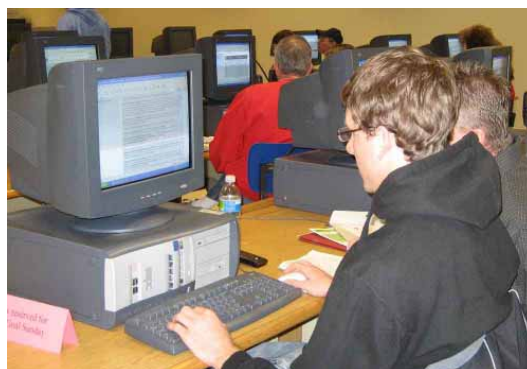
Paula Lampa  
Associate Director of Financial Aid/  
ISFAA Assistant Treasurer  
Ivy Tech State College-Michigan City  
3714 Franklin  
Michigan City, IN 46360

Mail by April 10, 2009 so the accounting firm of Dewy, Cheatem and Howe can tally the official results to be revealed on April 28, 2009.

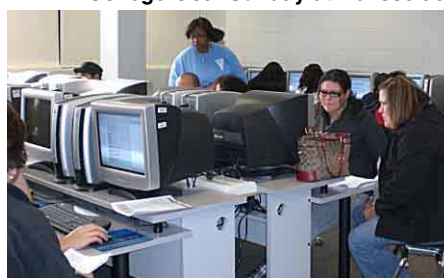
When it comes to financial aid, it's been said, you can't always get what you want, but if you try sometimes (and fill out your FAFSA correctly and on-time), you get what you need. Help us meet the need. Give generously to the Pat Wilson Scholarship Fund.



Team CGS Box Stuffers



College Goal Sunday at Rensselaer



CGS, East Chicago

## Biennial Leadership Symposium Includes Team-Building, Laser Tag

JoAnn Laugel

Thirteen ISFAA members spent Thursday afternoon and Friday morning, February 12-13, at the Hampton Inn in Castleton learning the history and committee structure of the association and working on team-building activities.

Two spirited games of laser tag brought out the organizational skills of the group. Alas, all ISFAA participants were defeated by a young teenager who was put with our group.

Three teams built houses, from minimal materials provided, which were judged on beauty, sturdiness and creativity. The houses will be on display at the Spring Conference.

The Leadership Symposium is held every other year and strives to expose newer members of ISFAA to the workings of committees and promote and encourage their involvement.



Those participating in the workshop were **Stan Werne**, Vincennes University; **Joel Short**, Goshen College; **Sarah Fevig**, Calumet College of St. Joseph; **Ebony Lewis**, Indiana Business College; **Shelly Coale** and **Leigh Ann Hayes** of Anderson University; **Walter Gordon II**, ISU; **Craig Slaughter**, DePauw University; **Tammy Tomfohrde**, Earlham College; **Alexis Wolf**, University of Notre Dame; **Angela Jones** and **Elijah Barry** of IU-Bloomington; and **Judy Cramer**, IPFW.

The trainers were **Janis Coopridge**, ISU; **Maralee Clayton** and **Janet Trimble** from Ball State; **Marvin Smith**, Purdue; **Marilee Taylor** from IUPUI; **Jon Riester**, Hanover; and **JoAnn Laugel**, University of Evansville.



# ism

education loans

## The Bridge to Somewhere!

### Let ISM help you across

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# *Breaking the Deadlock:* Unifying Our Federal Student Loan Programs

Paul Combe and Steve Biklen

**A**s we watched economic events unfold over the past few months, the higher education community has been forced to face the facts—that the dislocation in the credit markets could pose a real threat to the delivery of student aid. With a growing appetite for change among the public, policymakers and aid administrators alike, now is the time to examine a new proposal for a single, robust, neutral student loan program.

We believe that a program that uses both private lenders and the federal government as sources of capital must be the cornerstone of that reform. It must also harness efficient standardization, competitive borrower benefits, taxpayer cost-effectiveness and true consumer choice. It is time to move from the Federal Family Education Loan Program vs. Direct Lending to FFELP and DL. A much-needed reform program should focus on the following.

**The consumer's rights and needs.** Unlike grant aid, the long-term nature of the loans, and the obligations and relationships created by it over the life of the loan, make the education borrower, in every sense, a *consumer* rather than just a recipient. One of the basic rights of a consumer is choice. The education loan consumer should have the right to pick who they want to deal with over the next 10 to 25 years, whether it is the federal government, a guarantor, or a private lender.

Indeed, the role and financing of the *guarantor* community should be refocused—away from the origination process, toward early awareness and information, debt management and default prevention, and loan rehabilitation for all borrowers, including those with Direct Loans. Guarantor fees and incentives should be focused on the relative success of the borrowers in their portfolio as measured by Loans in Good Standing, and these results should be published and available to the consumer.

**The delivery system.** The Department of Education (ED), lenders, schools (FFELP and DL), guarantors and school financial aid management system providers (FAMS) should

Now is the time to examine a new proposal for a single, robust, neutral student loan program.

first focus on developing a single, robust, lender/capital neutral, origination platform. A single system would lower the cost of entry into the student loan markets, opening the market to more lenders and capital sources. With one delivery system, capital becomes fungible, allowing small lenders to compete, side by side, with large lenders. Congress should require all schools to place ED, with its Direct Loan brand, and at least two other lenders on their preferred lender list. Effectively, the consumer could pick any lender (including ED) on any campus and be assured that the funds would be delivered efficiently and on time.

**The pricing for private capital.** Historically, Congress has periodically set the subsidy rate (special allowance payment) for private lenders, but this has politicized the process. Auctions have been suggested, but these would be operationally cumbersome and completely ignore consumer rights. More recently, Ben Bernanke, Federal Reserve Chairman, has suggested a mechanism that would track the spread between two relevant measures of the cost of funds to lenders and use those as a mechanism to determine the appropriate lender return. Ultimately, capital markets in conjunction with Congress, ED and loan providers should develop a proposal that:

- uses the cost of the DL program as a benchmark
- satisfies the needs of the federal government and the consumer
- is market based
- provides an appropriate role for private capital and market competition



# ➤ Comings and Goings ◀

## And other tidbits of association news

Sue Allmon

### Comings

Welcome to **Zach Cullum**, part-time clerk for financial aid office at Ivy Tech Community College-Evansville.

Welcome to **Holly Bonges**, part-time clerk for financial aid office at Ivy Tech Community College-Evansville.

### Transitions

**Paul Johnston**, formerly the Financial Aid Director at Taylor University-Fort Wayne, has accepted the position of Financial Aid Director for Ivy Tech Community College-Columbus. He began his new duties on February 13th.

**Sarah Sopher** has accepted the position of Assistant Director of Financial Aid for IU-East. She previously had been the Financial Aid Assistant for Ivy Tech Community College-Richmond. She started her new position on February 23rd.

### Promotions

**Jon Riester** has been promoted to Dean of Admission and Financial Assistance for Hanover College.

He also writes that **Jennifer Shelley** has been promoted to Associate Director of Financial Assistance for Hanover College.

### Goings

**Sylvia Bogle**, Ivy Tech Community College-Muncie is no longer in financial aid after having been in it for almost 22 years. She has moved to a different area of student affairs as Assoc. Vice Chancellor of Student Affairs at the Ivy Tech Community College, Marion Campus. Sylvia writes:

"I have had so much fun and met so many wonderful people from all over Indiana and the nation. It has been a real pleasure working with such committed folks like those in Financial Aid. You know you have to be a little crazy and very dedicated to do the work we do! The bottom line is that it makes a difference in the lives of students!"

### Births

**Cindi and Will Pederson** welcomed baby daughter, Emily Grace, into their family February 11. Emily weighed 7 lbs and was 19 inches long. Emily joins big brother, Paul. Cindi is Assistant Director of Financial Aid for Bethel College.

### Military News

**Kristi Eidson**, Financial Aid Director, Ivy Tech Community College-Evansville writes that her daughter Laura Hall is currently stationed at Walter Reed Hospital as 2nd Lt in the Army Nursing Corp. She is a graduate of USI. She is offered a deployment for December 2009.

### Illness/Recovery

Darla Guinn writes that **Michael Vicory**, financial aid officer with Indiana State University, and his family were in a terrible car accident on Saturday, February 21, 2009, in which their daughter Maggie was killed. Their son remains at Riley hospital but will recover. Michael and his wife were not seriously injured. Please remember Michael and his family in your prayers.

### Deaths

It is with heavy heart that we report that Dale Purvis, husband of **Kathy Purvis**, Financial Aid Director for IUPUI, passed away on January 14th after a long struggle with cancer.



### Bits and Bytes

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 Indiana Student Financial Aid Association

### Deadlines for Article Submission

Apr. 25 for May Issue  
 Sept. 25 for October Issue  
 Nov. 25 for December Issue  
 Feb. 25 for March Issue

Thanks