



# Bits & Bytes

Newsletter of the Indiana Student Financial Aid Association

DECEMBER 2010

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## Welcome to the 75th Anniversary Conference!

As the seasons have changed and the winter chill has begun, it all signals that the ISFAA Winter Conference is just around the corner. A great lineup of activities and interest sessions abound for those who are planning to attend the 75th Anniversary celebration of the Indiana Student Financial Aid Association. The theme, "Celebrating Our Past, Building Our Future" is quite appropriate as we celebrate our history and look to the future with great anticipation.

We will begin the conference with a Federal Update from Jeff Baker. Jeff's background in aid administration and his experience with the U.S. Department of Education will provide us with useful information that ties our past and where the future is leading in the world of student financial aid. A variety of interest sessions will round out the morning activities for us.

In step with our conference theme, there will be a 75th Anniversary Panel



December 16-17, 2010 • Indianapolis Marriott North

with experts discussing financial aid from a national perspective while looking at historical trends that have played a role in shaping the direction of financial aid. Some of the issues the panel will address include higher education funding, academic preparation, and improving the graduation rates of students.

Institutional executives and senior financial aid administrators will lead the discussion that looks at how the national scene will affect the delivery of student financial aid within Indiana. Relevant topics will include the issue of access, affordability, institutional choice, and targeting and packaging financial aid for students attending Indiana institutions. Q & A with the audience will be included in both of these panel sessions.

A reception and book signing will begin the evening activities. A formal anniversary dinner is planned with Dallas



Many past presidents will be part of the celebration.

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Martin, former NASFAA President, to address our members. This will be a great evening to reminisce with colleagues and old friends who have been associated with the financial aid community for a good many years! Enjoy the desert reception that follows!

Friday's interest sessions offer a variety of experiences for newer and seasoned professionals. Sessions range from FERPA, COD Reporting, Default Management, Verification, and Veterans Affairs. An ISFAA conference wouldn't be complete without an update from the State Student Assistance Commission. Claudia Bramam, Director of SSACI, will provide us with an update on state programs, budgets and what's on the horizon for state aid. A MASFAA Update from our own, president Kathy Purvis, will be included during the Friday lunch.

Final plans are under way for the 75th Anniversary of the Association. It's not too late to make your reservation for this momentous

occasion. You can check out more detailed information on the ISFAA Website. We look forward to seeing you at the 75th!

### Oh, What to Wear?

For years, aid administrators from Indiana's northeast quadrant have unofficially gathered about once a month to share a meal, build friendships and exchange professional information. It's a great experience that I would encourage others around the state to initiate. Last month, upon entering the Huntington University meeting room, I came upon a group discussion already in full swing. The topic was 'what to wear at the ISFAA 75th Anniversary Banquet?' It seems this has become quite the thing to ponder.

The one simple answer is "whatever you like." That's the only real rule. A few of us on the ISFAA Executive Committee thought it could be fun to compliment the extra special nature of this confer-

ence with a time where we spruce up a bit more than normal for a while. It's a treat that may only come around every quarter century, but one which we hope most will enjoy. Yet it is absolutely not a requirement and we don't want anyone to miss out on this special event because of a shoe debate.

Everyone who will be blessed to attend the 75th Anniversary Conference should plan on attending the evening banquet as well. Whether in a polo shirt or sporting a bow tie, whether you are local to Indy or drive in from the corners, all conference attendees are welcomed and encouraged to make this celebration your own! It's definitely the kind of thing you should go out of your way to experience, not just read about later. Come and enjoy, ISFAA!

# SET A STUDENT'S FUTURE IN MOTION

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## *The President's Prospective*

# Reflective Appreciation

ISFAA has some amazing individuals. It is truly an honor to be in a position to contribute to their efforts. One awesome group includes those working on our 75th Anniversary Conference and Forum. Julie Wonderlin and Kim Donat have done an excellent job bringing together general and interest sessions that are pertinent to our professional needs. I believe the conference they have planned is one of the meatiest this year of any association. The arrangements made at the site hotel have also been meticulously detailed to enhance our experience thanks to Donette Levine and Richard Nash. Our state is truly going to benefit from all this work.

Similarly, JoAnn Laugel has led the team that has developed the Forum general sessions which include progressive looks at the national higher education landscape as well as current issues directly impacting the financial aid profession. These will be capstoned in the evening by comments from our beloved retired NASFAA President, Dr. Dallas Martin, who helped lead the charge

in Congress over multiple decades for improved student access to higher education opportunities. The efforts they, along with so many other help-



**Thomas Ratliff**

ers, have put in to this conference will be completely evident as attendees will enjoy a unique, memorable experience.

Other individuals have contributed significantly to the association's needs this year as well. Heidi Carl has conducted a thorough evaluation of our Bylaws and will be bringing recommendations for improvements to the membership soon. She and Melinda Middleton were key to pulling together our High School Guidance Counselor Workshops this year amidst a set of changed circumstances. Even retirees like Doug Irvine, Steve Morris, Dick Bellows and Clarence Casazza, among others, have renewed their contributions to our association during this special time of celebration.

Time and time again additional ISFAA members have stepped up to meet whatever needs our association has faced this year. It has been a constant demonstration of what our association is all about; great people working together for a common good. We'll be celebrating 75 years of that on December 16th – 17th... and I expect we will see many more years of the same to come!

Thank you, ISFAA, for being who you are and for doing what you do!



**Julie Wonderlin**



**Kim Donat**



# Veterans: Their Benefits and the Role You Play

Doug Hess, Senior Marketing Associate, Great Lakes Educational Loan Services, Inc.

Veterans have definitely made the news lately—enrolling at colleges and universities throughout the country in record numbers. There are many reasons why, but one big factor is the availability of education benefits based on their service.

With so many options available and many of the federal benefits being referred to by a number of different names, the landscape can be confusing. Let's take a closer look at all of the benefits.

## Chapter 30—The Montgomery GI Bill, Active Duty

One of the oldest education benefits is Chapter 30. Veterans are eligible after two years of active duty and the monthly benefit is paid directly to them. The amount they receive depends on their training, length of service, veteran category, and kickers (extra money in their MGIB fund from the U.S. Department of Defense). Veterans generally have 10 years from their date of discharge to use up to 36 months of MGIB benefits.

## Chapter 1606—The Montgomery GI Bill, Selected Reserve

The Montgomery GI Bill also helps those who are in the Selected Reserve. To qualify, veterans must have a six-year commitment to serve in the Selected Reserve that is signed after June 30, 1985, in addition to other requirements. They are eligible for up to 36 months of education benefits that must be used within 14 years after their beginning date of eligibility.

## Chapter 1607—The Reserve Educational Assistance Program (REAP)

REAP provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve, and National Guard who are called or ordered to active service in response to a war or national emergency. Eligibility is determined by the U.S. Department of Defense, but members are generally eligible after serving on active duty on or after September 11, 2001, for at least 90 consecutive days. Eligibility generally ends when veterans leave the Selected Reserves. The benefit payable is a percentage of the Chapter 30 rate based on the number of continuous days served on active duty.

## Chapter 31—Vocational Rehabilitation and Employment Benefits

The Vocational Rehabilitation and Employment Benefits program assists veterans who have a service-connected disability. To be eligible, a veteran must have a service-connected disability rating of 20% or greater, be within a 12-year period of eligibility, and have an employment handicap. Some of the benefits such as tuition and fees, books, supplies, and equipment, are paid directly to the school. Other benefits, such as those used for living expenses, are paid as a monthly benefit to the student.

## Chapter 35—The Survivor's and Dependents' Educational Assistance Program (DEA)

DEA is an education benefit for eligible spouses and children (includ-

ing natural, adoptive, or stepchildren) of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits for qualified education expenses. Spouses and surviving spouses may have from 10 to 20 years to use the benefits. Eligible dependents may use the benefit while they are between the ages of 18 and 26. The amount of the benefit is based on the type of training and the enrollment level.

## Chapter 33—Post-9/11 GI Bill

Chapter 33 (also known as the Post-9/11 GI Bill) is the newest veteran education benefit and is quickly becoming the most-used education benefit. To be eligible, a veteran must have been on active service on or after September 11, 2001, and have had a specific length of service. To take advantage of Chapter 33, the veteran must first be eligible for another benefit and tell the VA that he or she gives up that benefit to take advantage of Chapter 33. A veteran has 15 years from the date of discharge to use 36 months of benefits. Chapter 33 benefits cover tuition and fees paid directly to the school, a housing stipend paid directly to the student, and books and supplies paid directly to the student.

## Yellow Ribbon Program

The Yellow Ribbon Program allows institutions of higher learning to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and the VA will match the same amount as the institution.

## What Can You Do to Help Veterans?

You play an important role in helping the veteran population at your school take advantage of the benefits they earned and are entitled to. Help them by:

- Informing them of their options
- Ensuring school and academic programs are approved
- Certifying enrollment information
- Monitoring enrollment and satisfactory academic progress of your students who are veterans

## What Can Your Campus Do?

Think about additional services your veterans might be in need of on your campus, such as:

- A welcoming and safe environment
- A campus veterans center
- Accurate and timely information
- Leadership for veterans services
- A network of support

For more information on veterans education benefits, visit [gibill.va.gov](http://gibill.va.gov).

*Doug Hess is a Senior Marketing Associate with Great Lakes Educational Loan Services, Inc.*

## SSACI News

### xGrads Enhancements

Eugene Johnson, SSACI Grants Division Staff

As discussed in the last ISFAA newsletter, SSACI has made enhancements to xGrads that we hope will be tremendously beneficial to our college partners. The primary enhancement is to the Information Files section of xGrads, which you can locate by logging into xGrads, then navigating to 'File Transfers'-'Information Files'. This section has been organized into 14 topic-specific categories, each with appropriate documents, instructions and files located under each category. New features available to xGrads users include:

- The ability to view all files in one category or multiple categories at a time

- Options to download single, multiple, or entire files within a category
- A comprehensive listing of all files, listed by reverse date order

Another enhancement is in the 'Reports Selection' area of xGrads, which you can access by logging into xGrads and selecting 'Reports'. For each of the eight reports available to view, clicking on the title will provide you with information about the purpose of the report. This information is located on your right-hand side under the criteria you are using to run the report (year, term, award type, etc.).

Finally, a new report is available for your use. "Initial Allotments and Up-Front Payments" will provide you with a list of any up-front payments and allotments made to your school by SSACI for state grant and billed awards.

We hope you find these enhancements useful as well as beneficial. We welcome any feedback, comments or suggestions you have. Please send them to [CollegeFA@ssaci.in.gov](mailto:CollegeFA@ssaci.in.gov). Have a great holiday season!

#### Take the USA Funds Pop Quiz



- Q:** How do I know if our efforts to promote financial literacy among our students are working?
- Q:** What are the latest best practices for helping our students manage their debt, preventing loan defaults and enhancing our student retention and completion rates?
- Q:** How will student aid provisions, like two Pell Grants in one award year and program integrity rules, affect my institution and my responsibilities?

For answers, visit [www.usafunds.org/answers](http://www.usafunds.org/answers) or call USA Funds at (800) 766-0084.



## And the Telly goes to . .

Christy Miller, CGS Steering Committee

A public service announcement created by MillerWhite Marketing for College Goal Sunday – Indiana was honored earlier this year with a Bronze Telly Award! The spot featured Indiana Fever star Tamika Catchings encouraging Indiana high school seniors to participate in College Goal Sunday.

The Telly Award is the premier award honoring outstanding local, regional, national and cable TV commercials and programs, and video and film productions. A panel of production professionals from across the country judges the entries against a high standard of excellence. The competition received 13,000 entries from the 50 states and many foreign countries. Future plans have us “going for the gold”! Can you win an Oscar for a PSA?

Once again thanks to our partnership with LearnMore Indiana, College Goal Sunday will be able to offer a \$1,000 scholarship at

EACH of the 39 CGS sites within the state of Indiana. This will be in addition to the three \$1,000 scholarships awarded regionally each year. \$42,000 in scholarships to be awarded to Indiana college-bound students in 2011 – that is something to get excited about!

Something else to get excited about is FAFSA Friday on February 18, 2011! Again in partnership with LearnMore Indiana and ISFAA, FAFSA Friday is a free online event that will be broadcast twice (afternoon and evening) to help students and families with general FAFSA questions and prepare them for College Goal Sunday. This webinar with live chat and toll-free phone number will enable students and their families to preview the FAFSA form, have general questions answered by financial aid experts and give them the ability to chat either publicly or through private messaging. If you

are interested in helping with this event please email Sue Allmon, [sallmon@wgu.edu](mailto:sallmon@wgu.edu), or Deb Sizemore, [debbie@saintjoe.edu](mailto:debbie@saintjoe.edu).

Finally, College Goal Sunday would not have made it 22 years without the assistance of our volunteers and the support of the ISFAA membership. A HUGE “thank you” to the following organizations (listed on page 7) that currently have staff that have volunteered to help at an Indiana College Goal Sunday site in 2011! Don’t see your organization (or you do but haven’t volunteered)?

Visit <http://www.collegegoalsunday.org/volunteer.html> to submit your volunteer application and be a part of a fun rewarding event on February 20, 2011. Remember to submit your volunteer application before December 31st so that we can guarantee that you will receive a FABULOUS purple shirt for the event!



Christy Miller, Deb Sizemore, Anne Marie Foote, and Sue Allmon pose with the Bronze Telly



### Organizations that currently have staff that have volunteered to help at an Indiana College Goal Sunday site.

- 
- 21st Century Scholars
  - Ancilla College
  - Anderson University
  - Ball State University
  - Bethany Theological Seminary
  - Brown Mackie College
  - Butler University
  - Calumet College of St. Joseph
  - Charter One Bank
  - DePauw University
  - Eli Lilly Federal Credit Union
  - Fortis College
  - Franklin College
  - Goshen College
  - Grace College
  - Great Lakes
  - Hanover College
  - Harrison College
  - Holy Cross College
  - Indiana State University
  - Indiana Tech
  - Indiana University - Bloomington
  - Indiana University - East
  - Indiana University - Kokomo
  - Indiana University - South Bend
  - Indiana University - Southeast
  - Indiana Wesleyan University
  - Indiana Youth Institute
  - IPFW
  - ISM Education Loans
  - ITT Technical Institute
  - IUPUC
  - IUPUI
  - Ivy Tech Community College - South Bend
  - Ivy Tech Community College - Bloomington
  - Ivy Tech Community College - Central Indiana
  - Ivy Tech Community College - Columbus
  - Ivy Tech Community College - Gary
  - Ivy Tech Community College - Kokomo
  - Ivy Tech Community College - Lafayette
  - Ivy Tech Community College - Lawrenceburg
  - Ivy Tech Community College - Logansport
  - Ivy Tech Community College - Northcentral
  - Ivy Tech Community College - Northeast
  - Ivy Tech Community College - Richmond
  - Ivy Tech Community College - South East
  - Ivy Tech Community College - Southwest
  - Ivy Tech Community College - Terre Haute
  - Ivy Tech Community College - Warsaw
  - MedTech College
  - Oakland City University
  - PNC Bank
  - Purdue University
  - Purdue University - Calumet
  - Purdue University - North Central
  - Rose-Hulman Institute of Technology
  - Saint Joseph's College
  - Saint Mary's College
  - Sallie Mae
  - SSACI
  - St. Elizabeth School of Nursing
  - St. Mary-of-the-Woods College
  - Taylor University
  - Trine University
  - University of Evansville
  - University of Indianapolis
  - University of Notre Dame
  - University of Saint Francis
  - University of Southern Indiana
  - USA Funds
  - Valparaiso University
  - Vincennes University
  - Western Governor's University - Indiana

## Resolve to Get Involved

The coming of the New Year provides one an opportunity to look ahead and dream of what may be. Many of us take a moment at this time of year to reflect on past accomplishments, account for failures, and resolve to improve. ISFAA deserves the same consideration from each of its members. What have we, as a collective, achieved in the past year? What can we hope to achieve in the year ahead, and most importantly, what role can you play going forward?

Elections to the ISFAA executive committee are right around the corner. This year we will be electing a President-Elect, Secretary, Treasurer-Elect, and two Delegates-At-Large. If you or any of your colleagues are interested in expanding your role with the association, the executive committee is a great way to do so. Please submit all nominations for the positions above to Jon Riester at [riester@hanover.edu](mailto:riester@hanover.edu). Self nominations are always welcome.

# Final Program Integrity Rules - 10 Key Points to Note

David Root

The U.S. Department of Education has issued the final rules related to program integrity. The final rules cover general program integrity issues, as well as some gainful employment topics. Most of the rules are effective July 1, 2011.

Among the topics of the rules are definition of a high school diploma, definition of a credit hour, agreements between institutions, verification, satisfactory academic progress, return of Title IV funds, and new programs.

As you review the final program integrity regulations, USA Funds Ask PolicySM experts offer the following 10 key points to note:

1. Early implementation is not permitted for any of the provisions.
2. New verification provisions are not effective until July 1, 2012.
3. The final regulations permit a tolerance of less than \$25 for dollar items when conducting verification. The proposed regulations had called for completely eliminating the current tolerance for dollar items.
4. The final regulations do not require changes to a student's dependency status based on change in marital status during the award year. The proposed regulations included that requirement.
5. Proposed regulations would have required a school to consider a student enrolled in a program offered in modules to have withdrawn, if that student did not complete the scheduled hours or days in the payment period or period of enrollment. Final regulations, however, do not require a school to consider such a student to have withdrawn, if the student provides written notice that the student will attend a module later in the period.
6. The 2011-2012 Free Application for Federal Student Aid will include new questions to support the requirement for schools to verify the validity of high school diplomas for certain students. Final regulations clarify that, for 2011-2012, only first-year undergraduates using FAFSA on the Web must list their high school name and state on the FAFSA.
7. The final regulations include an explanation of how to calculate "on-time completion rate." Schools should divide the number of students who completed the program in the normal time during the most recently completed award year by the total number of program completers during that year. Then multiply that number by 100.
8. Also included in the final rules is a definition of what constitutes a "new program." A new or additional program is any program with a different Classification of Instructional Programs code from any other program the school offers; a program with the same CIP code as another program offered by the school, but leading to a different degree or certificate; or a program determined by the school's accrediting body to be an additional program.
9. Another provision clarifies that if a school does not seek Department approval for a new program for which such approval is required, the school may be required to repay all funds received by the school, or by or on behalf of the student for that program.
10. Proposed regulations had called for a school to provide a way for Federal Pell Grant-eligible students to purchase their books and supplies by the seventh day of the payment period if, 10 days before the payment period began, the school could disburse the student's Title IV funds and the disbursement would result in a credit balance on the student's account. Final regulations, however, clarify that the school need only count Title IV funds when determining if a credit balance exists. The final rules also clarify that this provision does not apply to a student who has an unresolved "C" Code or a student for whom the school has not completed verification by 10 days prior to the first day of the period.

Contact USA Funds Ask Policy at [askpolicy@usafunds.org](mailto:askpolicy@usafunds.org) with questions about the new regulations or other federal Title IV financial aid topics.



Mark your calendars!



College Goal Sunday  
February 20th, 2011

Volunteer at:  
[www.collegegoalsunday.org/volunteer](http://www.collegegoalsunday.org/volunteer)

The ISFAA Spring Conference is  
April 14th, 2011.



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

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

# Comings and Goings

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

Sue Allmon

## Comings

Indiana Wesleyan University announces two new hires for their office. **Jene' Southerland** began her employment with IWU on November 1st and **Kristin Bernstein** followed shortly on November 15th. Both are financial aid counselors. Welcome aboard!

He's back! Poor **Kyle Howard** thought he could leave financial aid behind and try another type of job, but alas, it was not to be – he missed us too much! So, Kyle has returned to financial aid and is the new Financial Aid Advisor for Ivy Tech Community College – Evansville beginning December 1st (replacing **Zach Cullum** – see 'Goings')

## Transitions

**Joshua Smith** has moved across the street to join Norm (see Promotions below) at Ivy Tech Community College – Fort Wayne as their new Assistant Director of Financial Aid.

## Promotions

**Norm Newman** is the new Financial Aid Director at Ivy Tech Community College – Fort Wayne. Congratulations Norm on the promotion.

## Goings

**Zachary Cullum** has left the financial aid office at Ivy Tech-Evansville. He has been promoted to Assistant Director of Admissions for the campus and started his new duties on December 1st.

**Joshua Smith** has left his position as Assistant Director of Financial Aid at IPFW to become the Assistant Director of Financial Aid at Ivy Tech Fort Wayne.

## Retirements

**John Starnes**, Associate Director in the Ball State University Office of Scholarships and Financial Aid, will retire at the end of December after 45 years of service. John, you will be missed!

Several folks are retiring from Purdue University over the next several months (must be in the water?!). The following individuals have announced that they will be retiring:

- **Janet Hale**, Financial Aid Front Desk Clerk who will be leaving the University on December 31st

- **Sallie Cox**, Federal Work Study Administrator, will be retiring on January 31st

- **Carol Cooper**, Financial Aid Senior Associate, Director will be retiring on May 31st

- **Joyce Hall**, Executive Director of Financial Aid, will be retiring on August 31st

## Good News Announcements

**Daniel Ballard**, Financial Aid Counselor at Indiana Wesleyan University, is no longer available – he tied the knot with his beautiful bride on October 2nd.

**Amanda Sampson** (formerly Barnes), Financial Aid Counselor at Indiana Wesleyan University, also got married in October – her wedding date was October 30th.

**Rebekah Freelan**, Financial Aid Counselor at Indiana Wesleyan University is now a published author! Her book entitled "HIS ADVENT, Still His Greatest Gift" was published this fall and you can find out more about the book via Rebekah's blog at <http://readingrebekah.blogspot.com>. Congratulations Rebekah!

## Births

Welcome to **Thad Magnus Irvine**, born Tuesday, November 9th - 7 pounds, 8 ounces, 21" long, to **Rob and Bethany Irvine** - their first, and Grandpa Doug Irvine's third, grandchild - and the first grandson.



Doug Irvine and grandson Thad Magnus Irvine



## Bits and Bytes

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## 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